

ATOGUN FAITH AGHOHO

RECONCILIATION, SETTLEMENT & DISPUTE SPECIALIST

OBJECTIVES:

Detail-oriented and results-driven professional with extensive experience in reconciliation, settlement, and dispute resolution. Proven track record of ensuring accuracy and efficiency in financial transactions while providing exceptional customer service. Seeking to leverage expertise in process optimization, regulatory compliance, and relationship management in a challenging role as a Reconciliation, Settlement & Dispute Specialist.

PROFESSIONAL EXPERIENCE

Fairmoney Business (Fairmoney MFB) 2023 till date

Reconciliation and Disputes Specialist

- Daily reconciliation of transactions against settlement reports and bank statements.
- Investigation and resolution of discrepancies in transaction records.
- Ensuring timely and accurate settlement of funds between internal and external partners.
- Escalation of exceptions to relevant stakeholders and Partners.
- Monitoring settlement files and reports to prevent errors.
- Daily uploads of reconciliation files.
- Maintain detailed documentation of reconciliation activities, settlement records, and bank statements for audit and reporting purposes.
- Preparation of P and L monthly.
- Ensuring that there is zero loss of funds.
- Review and analyze dispute claims initiated by customers, financial institutions, or payment networks.
- Respond to disputes claims by providing valid evidence to issuers.

Crowdforce - Payforce (FINTECH) Limited 2020 - 2023

Chargeback / Reconciliation Specialist

- Reconcile bank statements, settlement reports and internal records to ensure accuracy and completeness of financial records.
- Liaise with internal teams and partners to clarify inconsistencies.
- . Oversee the end-to-end chargeback process, ensuring timely responses and accurate dispute resolution to minimize revenue loss.
- Prepare and submit reconciliation reports to senior management.
- Review and analyze dispute claims initiated by customers, financial institutions, or payment networks.
- Collect and organize evidence to support the company's position in dispute cases,

including transaction receipts; terms of service agreements where necessary.

- Evaluate dispute cases based on the available evidence, company policies, and industry standards to determine the appropriate course of action.
- Generate reports and provide insights to management on dispute trends, root causes, areas for process improvement and recommendations.
- Managed high-value and complex chargeback cases, achieving a 100% resolution success rate.
- Analyzed chargeback data trends to identify recurring issues and suggested process improvements, leading to a 80% reduction in disputes.
- Trained and mentored junior analysts on chargeback procedures, payment network regulations, and fraud detection tools; increasing team productivity and knowledge retention.
- Chargeback process optimization, which improved processing speed by 98%.
- Maintain compliance with payment network guidelines and industry regulations.

Intel Sceptre Consult - 2023

Volunteer - Facilitator, Data Analysis training

- Facilitate interactive and practical training sessions on data analysis, covering key concepts such as data collection, cleaning, visualization, and reporting.
- Develop and update training materials, modules, and exercises to ensure relevance to current data analysis practices and industry trends.
- Teach participants how to use data analysis tools like Excel, SQL, Python, or Power BI for real-world applications.
- Guide and mentor participants, providing feedback, clarifying doubts, and assisting with practical exercises and projects.
- Develop assessment tools, evaluate participants' performance, and provide constructive feedback to help them improve their skills.

Crowdforce - Payforce (FINTECH) Limited 2019 - 2020

Team Lead, Customer Satisfaction and Chargeback

- Respond to customer inquiries via various channels such as phone, email, chat, and social media in a timely and professional manner.
- Assist customers with account-related issues, transactions, product inquiries, and technical troubleshooting.
- Educate customers on how to use our platform, navigate financial tools, and maximize the benefits of our services.
- Maintain detailed records of customer interactions, including inquiries, complaints, and resolutions, using the CRM system.
- Review and respond to dispute claims initiated by customers, financial

institutions

- Collect and ensure all required evidence to respond to logged disputes is accurately completed and submitted within specified timelines.

Crowdforce - Payforce (FINTECH) Limited 2019

Operations Intern

- Assist in collecting, organizing, and analyzing operational data to identify trends, performance metrics, and areas for improvement.
- Provide administrative support to the operations team, including scheduling meetings, preparing meeting agendas and minutes, and managing documentation.
- Assist with data entry, record keeping, and maintaining accurate and up-to-date records in our internal systems.
- Gain insight into customer needs and preferences to help improve service delivery and customer satisfaction.
- Coordinate project activities, track progress, and communicate updates to stakeholders as needed.

ACHIEVEMENTS

- Led the Customer Support and Chargebacks team, overseeing daily operations and dispute resolution.
- Onboarded and trained new team members, ensuring seamless integration and improved performance.
- Recognized for outstanding financial accuracy and commended as a reliable team player.

CORE COMPETENCE

- Reconciliation and Settlement
- Dispute Resolution
- Financial Analysis
- Regulatory Compliance and Risk management
- Customer Service, Engagement and retention
- Communication Skills
- Process Improvement
- Data Analysis
- Analytical skills
- Team leadership and training.
- Advanced data analysis, ICT and reporting skills (Advanced Excel - Pivot tables and vlookup, SQL, Python, PowerBi).

CERTIFICATION

- Lighthouse Data Analysis bootcamp - 2023
- Google Data Analysis Certification - 2021
- Outstanding Customer Support Relationship Management - 2020

EDUCATION

University of Benin, Benin city, Nigeria.

Economics and Statistics, BSc

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