|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Emmanuel Garcia  |  | | --- | |  | | garcia.emmanuel.eg@gmail.com | |  | | 801-674-5616 | |  | |  | | Skills Appian  PEGA  AUI  Postman  Confluence  JIRA  QA and UAT testing  LexisNexis  Emailage  ThreatMetrix  HTML5  JavaScript | | EducationSLCC – Salt Lake CityAssociates of Science – Business Admin – June 2022 | |  | |  | | --- | | ExperienceDeposit Operations Specialist IV – Silcon Valley BankOctober 2019 – Present  * Service accounts from clients in the following sectors: Hardware and Frontier tech, Software & Internet, Life Science & Healthcare, Energy & Resource Innovation Private Equity & Venture Capital and Premium Wine. * Process approx. 800 client requests per month, ranging from address changes, Name Changes, ZBA relationships, ACH & online services, loan services and wires * Manage daily operations and contribute towards successful Service Level Agreements * UAT testing for new process flows via Appian  Apple Card - Goldman SachsSeptember 2018 – October 2019  * Assisted pilot customers with account maintenance via Chat and In-bound calls * Filing and re-testing system bugs. Created smoke-test cases in JIRA * Execute multi-environmental interface testing across a multitude of systems in developmental and final stages of production * Reviewed and investigated transaction disputes via Mastercom, based on finding, Apple Card would chargeback transaction to customer, or resolve in their favor.  Onboarding Fraud Specialist - Goldman SachsFebruary 2018 – September 2018  * Mitigated fraud risk during loan onboarding * Identified first party, third party and synthetic fraud. * Analyzed customer documentation to determine authenticity. * Assisted with booked fraudulent loan investigations * Analyzed customer credit report for FACTA alerts * Leveraged Emailage, ThreatMetrix and other risk mitigation tools to identify potential fraud rings.  Credit Specialist - Goldman SachsJune 2017 – February 2018  * Personal loan origination – verification of employment, verification of income * Performed outbound calls to assist customers finish loan process  Loan officer - Mountain America CuAugust 2016 – May 2017  * Initiated and processed consumer loan applications * Analyzed credit reports for fraud alerts from borrowers * Risk mitigation: reviewed income documents, government issued IDs and business documents during new account opening  RElationship Banker - JPMorgan ChaseApril 2015 – July 2016  * Managed assigned Book of Business. Strengthened relationships with high net worth clients * Opened new accounts and captured sales of products determined on customer needs * Analyzed business documents, consumer documents as part of the bank’s KYC process, during account opening.  Loan Specialist - zions bankDecember 2013 – April 2015  * Worked closely with borrowers of commercial real estate loans * Managed and processed online mortgage payments * Responsible for contacting borrowers regarding NSF returns and account closures * Created detailed payment history, amortization schedules, pay-off quotes, and loan documents for: creditors, borrowers, title companies, and internal management | |  | |