

JESSICA SELLOANE RAMATHIBE

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PROFESSIONAL SUMMARY

A financial services professional with 6+ years' experience in banking, client service, and risk management. Currently shadowing a Data Analyst team within a Financial Crime & Risk Management department to strengthen skills in data analysis, risk assessment, and regulatory compliance. I am skilled in leveraging data-driven insights to improve processes and enhance customer experience.

KEY SKILLS

- Data Analysis & Visualisation
- Financial Crime & Risk Management
- Regulatory Compliance & Risk Assessment
- Cloud Computing (AWS Certified Cloud Practitioner)
- Client Service & Stakeholder Engagement
- Problem Solving & Process Improvement
- Financial & Accounting Techniques

PROFESSIONAL EXPERIENCE

Universal Banker – Standard Bank Group (Nov 2021 – Present)

- Handle client enquiries across card, general banking, home loans, vehicle & asset finance, ensuring excellent customer experience.
- Assess risk in new accounts, mandates, and specimen signatures by adhering to compliance requirements.
- Manage the risks associated with new accounts, mandates, and specimen signatures by adhering to risk and compliance requirements.
- Assess what matters to the customer against the ability of processes and systems to meet the customers demands through the analysis of data, to make recommendations to the Team Lead to act on the system and as further input into the Enablement and Product areas.
- Collaborate with Financial Crime & Risk Management teams to understand emerging risks and data trends.
- Currently shadowing the Data Analyst Team in the Financial Crime & Risk Management Department, gaining exposure to data extraction, cleansing, visualisation, risk modelling techniques and trend analysis.

Digital Banking Consultant – ABSA Group (Jul 2018 – Jan 2021)

- Understand and apply existing best practice frameworks to assist in the implementation of identified subject matter processes and standards.
- Perform escalations to ensure problems/requests/issues are communicated effectively and receive proper management attention.
- Navigate clients through online banking and cell phone banking app.
- Provide troubleshooting and technical assistance.

Accounting Trainee – Guarantee Trust (Jul 2016 – Nov 2016)

- Performed bookkeeping, reconciliations, and data entry using MS Excel and Pastel.
- Completed Virtual Office Practical Accounting Training.
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EDUCATION & CERTIFICATIONS

Data Science Bootcamp – HyperionDev (2025)

Focus: Python, statistical modelling, machine learning, data visualisation, big data technologies, and data ethics.

AWS Certified Cloud Practitioner – Amazon Web Services (2024)

The AWS Certified Cloud Practitioner validates foundational, high-level understanding of AWS Cloud, services, and terminology.

Postgraduate Diploma in Financial Markets – University of Johannesburg (2017)

PASA Certificate in Foundational Payments – PASA (2017)

The course provided insight into the macro payment system and how it fits into and impacts the South African economy and covered important payment constructs and explains how various payment streams operate.

Advanced Diploma in Financial Markets – University of Johannesburg (2016)

Diploma in Accountancy – University of Johannesburg (2015)

TECHNICAL SKILLS

Software & Tools: Tableau, SAS, Python, SQL, AWS Cloud

Core Competencies: Data Analysis, Risk & Compliance, Financial Crime Prevention, Customer Experience