JESSICA SELLOANE RAMATHIBE

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PROFESSIONAL SUMMARY

Analytically minded financial services professional with 7+ 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. Skilled in leveraging data-driven insights to improve processes and enhance customer experience.

KEY SKILLS

- Data Analysis & Visualization (Python, Excel, Power BI/Tableau – if applicable)
- 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
- Statistical Modeling & Machine Learning (in training)

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.
- Analyze customer data and operational metrics to recommend process improvements to Team Leads 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, visualization, risk modeling techniques and trend analysis.

Digital Banking Consultant – ABSA Group (Jul 2018 – Jan 2021)
- Guided clients through digital banking platforms, providing troubleshooting and technical assistance.
- Monitored and escalated system issues, ensuring timely resolution.
- Contributed to process improvements for online and mobile banking systems.

Accounting Trainee – Guarantee Trust (Jul 2016 – Jan 2016)
- Performed bookkeeping, reconciliations, and data entry using MS Excel and Pastel.
- Completed Virtual Office Practical Accounting Training.

EDUCATION & CERTIFICATIONS

Data Science Bootcamp – HyperionDev (In Progress, Start: April 2025)
Focus: Python, statistical modeling, machine learning, data visualization, big data technologies, and data ethics.

AWS Certified Cloud Practitioner – Amazon Web Services (2024)

Postgraduate Diploma in Financial Markets – University of Johannesburg (2017)
Key Modules: Equity Investment Analysis, Financial Engineering, Quantitative Analysis, Portfolio

Management.

PASA Certificate in Foundational Payments – PASA (2017)

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

Diploma in Accountancy – University of Johannesburg (2015)

TECHNICAL SKILLS

Software & Tools: MS Excel (advanced), PowerPoint, Pastel, Python (learning), SQL (if applicable), AWS Cloud
Core Competencies: Data Analysis, Risk & Compliance, Financial Crime Prevention, Customer Experience