

Katelyn Lopes

KAYNALEM@GMAIL.COM | (401) 787-6876

Objective

To add value with my communication, leadership, innovation, and analytical skills and obtain a challenging position offering growth and advancement. Additional strengths include: detail-oriented, ability to multitask, hard work ethic/drive for results, time management skills, and ability to adapt to different personalities and environments

Skills

COMPUTER:

- Proficient in Microsoft Office, Enterprise Work List, PEP+, Fidelity, Work Portal, Photoshop, AutoCAD, Hedberg, Early Resolution (ERLMF), Reflection Workspace (MSP), Portfolio Viewer, Cadence Loan Operating System
- Intermediate user of Access, Dreamweaver, Illustrator, InDesign, Seamonkey, SSH, Rhino3D
- Beginner in Python, HTML, CSS

Work Experience

USAA

San Antonio, TX

Chargeback Specialist III/II-Non-Merchant Disputes / February 2018 to present

- Resolves complex non-fraud member disputes related to Non-Merchant (Zelle, Funds Transfers, CD/IRA, Web Bill Pay, Automated Clearing House (ACH)Credit) disputes to ensure regulatory compliance
- Performs thorough investigations of Zelle fraud claims using authentication logs, transaction activity, LexisNexis and Spokeo searches to confirm or deny fraud and ensures the proper handling of the accounts (creates Enterprise Financial Crime reports, transfers cases to fraud, unregisters Zelle tokens, etc.)
- Assists in the recovery of funds for Zelle Debit Card Fraud transactions
- Processes Provisional and/or Permanent Credit to member's account including ACH stop payments
- Provides and engages in customer service activities to determine member needs and provide appropriate resolution
- Actively identifies procedural gaps and provides feedback to improve efficiency of the processes
- Selected by manager as alternate Pulse Champion for Non-Merchant Disputes team for 2018 to 2019 term
- Performs in the high impact tier for production while maintaining 100% accuracy in compliance for the past twelve months, leading the team in overall production
- Rewarded for performance and promoted to a level II in 2019 due to continuously exceeding all criteria expected for a level III

STRATEGIC STAFFING SOLUTIONS

San Antonio, TX

Dispute Analyst/Chargeback Specialist III-Debit Card Disputes / August 2017 to February 2018

- Resolved debit card signature disputes to ensure regulatory compliance
- Investigated complex dispute claims in accordance with rules and regulations
- Processed provisional and/or permanent credit to member's account
- Provided and engaged in customer service activities to determine member needs and provide appropriate resolution
- Continued comprehensive understanding of complex card industry rules and federal regulations, analyzed and recommended proper reason codes on all chargebacks and ensures accurate documentation is obtained to minimize the Federal Savings Bank (FSB) exposure to loss
- Utilized specific VISA rules and Federal Regulations in an attempt to recover funds on the member's behalf
- Stayed current on Electronic Funds Transfer Act (Regulation E) and Bank Card Association Rules
- Maintained over 99% accuracy and 90% efficiency on a monthly basis
- Hired on as full-time employee at USAA due to performance

Real Estate Underwriter / January 2017 to July 2017

- First in hiring class to obtain lending authority for Conventional portfolio
- Served as the frontline for detecting and analyzing unusual and suspicious activity when reviewing loan applications in order to report any fraudulent activity for further investigation and potential regulatory reporting
- Reviewed credit applications, credit bureau information, financial documents and other supporting documentation to approve or deny requests within decisioning authority levels
- Ensured credit files were current, complete, and compliant with company (USAA) and industry standards

WELLS FARGO

San Antonio, TX

Consumer Loan Underwriter I / December 2015 to December 2016

- First in hiring class to obtain lending authority for Federal Housing Administration (FHA) portfolio
- Ranked monthly among the top 10% of underwriters in the FHA Portfolio across all sites since delegation
- Selected by lending manager to participate in on site leadership development program to develop management skills
- Identified unusual or suspicious activity when reviewing applications and reported any fraudulent activity
- Created narrative reports for further investigation and potential regulatory reporting
- Kept credit files current, complete, and compliant with company and industry standards

- Assisted team members with cash flow suggestions and peer reviews to help improve their processes and efficiency

Home Preservation Specialist / September 2014 to December 2015

- Served as the single point of contact to a high volume of borrowers and/or agencies (130+ at a time) for delinquent or high-risk FHA, Veterans Administration (VA), and U.S Department of Agriculture (USDA) loans
- Advised consumer real estate customers of available solutions to resolve mortgage delinquencies
- Collaborated with underwriters in order to achieve company goals
- Ranked monthly among the top 25% of specialists (out of over 400)

INTERIOR SHOWPLACE LTD

Honolulu, HI

Assistant Account Manager / September 2013 to July 2014

- Oversaw all back-end duties once an order is placed to include coordination with U.S and international vendors as well as land and sea freight companies to make sure the product delivery schedules are met for scheduled installations
- Prepared Request for Proposals (RFPs)/Request for Quotes (RFQs) for projects
- Designated as primary contact for all contract requests for proposal from all State Departments of Hawaii for Western States Contract Alliance (WSCA), an arm of the National Association of State Procurement Officials (NASPO), Inc.
- Performed project manager duties including periodic site visits/final walkthroughs to resolve complications with final products
- Reviewed invoices upon project completion and worked with accounting department to correct any discrepancies

SOUTH SEAS AQUATICS

Honolulu, HI

Sales Associate / March 2013 to July 2014

- Sole employee each weekend where duties included securing cash funds and store premises properly (opening and closing, daily cash balancing/deposits, etc.)
- Assisted and advised customers with merchandise selection
- Maintained store appearance and inventory

Education

UNIVERSITY OF HAWAII AT MANOA

Honolulu, HI

SHIDLER COLLEGE OF BUSINESS

Bachelor of Business Administration in Finance / December 2012

Pacific Asian Management Institute's (PAMI) Certificate in International Management

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

Cambridge, MA