

## **CAMREN MCMATH**

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### **PROFESSIONAL SUMMARY**

Detail-oriented Compliance Analyst with over 3 years of experience in financial crime and compliance functions within FinTech environments. Possesses working knowledge of AML/CTF, sanctions, KYB/CDD, and US regulatory frameworks including FCRA, BSA, USA PATRIOT Act, and OFAC. Proven ability to analyze patterns, interpret risk signals, and make well-reasoned recommendations to strengthen day-to-day controls and improve operational efficiency and compliance adherence.

### **SKILLS**

Compliance & Financial Crime: AML/CTF, Sanctions, KYB/CDD, Regulatory Expectations, SAR Narratives, Fraud Mitigation, Transaction Monitoring, Risk Assessment, Financial Crime Investigations, Regulatory Compliance, FCRA, BSA, USA PATRIOT Act, OFAC, Policy Application, High-Risk Case Escalation

Data Analysis & Tools: SQL, Python, Tableau, Power BI, Google Sheets, Excel, LexisNexis, Sentilink, Sonnet, e-OSCAR, CRM, Data-Driven Decision Making, Anomaly Alerting Systems, Predictive Analytics, Productivity Dashboards

Operational Compliance: Process Streamlining, Workflow Optimization, Policy Execution, Internal Audits, Records Maintenance, Audit Trails, Internal Reporting, Incident Response, Cross-functional Collaboration, Process Improvement Recommendations, Workflow Efficiency, KYC Documentation Compilation and Verification, Timely Resolution

### **PROFESSIONAL EXPERIENCE**

#### **Fraud and Credit Analyst | TD Bank**

Nov 2024 - Present

- \* Managed a daily queue of 40-60 escalated fraud and credit disputes, validating cardholder claims and assigning liability in line with Visa and TD policies, including NACHA regulations.
- \* Investigated fraud and non-fraud credit card claims end-to-end and completed chargebacks through Visa, contributing to a 10-20% reduction in repeat disputes.
- \* Analyzed account and transaction patterns to identify emerging fraud trends and interpret risk signals, refining fraud decisioning best practices and anomaly alerting systems.
- \* Prepared detailed case files including evidence and monetary and non-monetary transaction analysis, collaborating cross-functionally between business units and Global Security & Investigations.
- \* Performed preliminary investigations on small business lending applications escalated for fraud and analyzed existing processes and policies to identify control gaps, recommending updates that improved fraud detection and compliance adherence.

#### **Back Office Operations Lead | POSSIBLE FINANCE**

Jan 2022 - Mar 2024

- \* Administered fraud mitigation through meticulous review of over 200 customer documentation and new account applications weekly, adhering to best practices in KYC for credit card and loan products, preventing an estimated \$50,000 in potential monthly losses.
- \* Facilitated the onboarding of Sonnet and Sentilink products, tripling the speed of credit dispute processing and enhancing the detection of fraudulent actors by 15% through in-depth transaction analysis and abuse vector monitoring.
- \* Created automations using SQL, Python, Tableau, and Google App Scripts to generate productivity dashboards, chargeback worksheets, and Sonnet work queues for the team, improving operational process efficiency and supporting fraud detection.
- \* Led and managed development processes for a team of 2 operations specialists, overseeing the processing of up to 430 ACH chargebacks, 1100+ credit disputes, and 120+ bankruptcies weekly, ensuring 24/7 fraud coverage.
- \* Coordinated cross-functionally with legal, finance, communications, customer support, and backend engineers to reduce financial loss by an average of \$50,000 monthly, identify fraud trends, and ensure platform integrity.

### **Fraud Operations Manager | SELF FINANCIAL INC**

Feb 2021 - Dec 2021

- \* Investigated over 3000 accounts weekly, analyzing alerts stemming from transactional activity and new account applications, preventing average company losses of \$200,000 per week and providing comprehensive documentation of findings.
- \* Developed and implemented an intensive training curriculum for fraud analysts on fraud detection techniques, resulting in a 15% reduction in investigation process time and enhanced fraud prevention measures.
- \* Implemented reporting automation using SQL, Python, and Google App Scripts for bank partner auditing, saving 3 hours weekly and ensuring accuracy in fraud data reporting.
- \* Spearheaded a project to close over 500 accounts monthly with fraud scores of 750+ through Sentilink, utilizing data-driven decision-making and agile methodology for synthetic identity detection, preventing over \$100,000 in potential losses.
- \* Coordinated with compliance and BSA Managers to combat fraud in accounts exceeding \$5,000, particularly in AML, created comprehensive SAR narratives, and liaised with external financial institutions.

### **EDUCATION**

**Bachelor of Science in Fashion Merchandise/Marketing | Art Institute of Seattle**

May 2012

### **CERTIFICATIONS**

SQL Fundamentals – DataCamp