**RESUME**

**LALETHAMBEGAI D/O KALIAPERUMAL**

* **PROFILE**

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| Address: | No 24, PUJ 5/2, Taman Puncak Jalil, Seri Kembangan, 43300, Selangor Darul Ehsan, Malaysia. |
| Nationality: | Malaysian |
| Date of Birth: | 24th May 1987 |
| Sex: | Female |
| Marital Status: | Single |
| Current Position: | Fraud Prevent Executive and Authorization |
| Current Company: | Aeon Credit Service ( M) Berhad |
| Mobile Number: | +60183130726 |
| Email Address: | [lalitha\_21@yahoo.com](mailto:lalitha_21@yahoo.com) |

* **OBJECTIVE**

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I have 3 years of working experience of dealing with information security services and have extensive knowledge in fraud management and payment card industry. I am looking for a position in Fraud and Risk Management where in my skills and experience can make tremendous contribution in an established corporate sector.

* **EDUCATION BACKGROUND**

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| Year | Institution | Qualification | Results |
| 2008-2011 | University Kabangsaan Malaysia | **Bachelors’ Degree in Science & Technology**  (Major in Marine Science) | CGPA:3.15/4.00 |
| 2006 | SMK (L) Methodist, KL | **Higher Secondary/ STPM**  (Major in Biology) | CGPA:2.49/4.00 |
| 2005 | SMK Jalan SanPeng | **Malaysian Certificate of Education (**SPM) | Pass in all subject with Credits |

* **LANGUAGES**

|  |  |  |
| --- | --- | --- |
| Language | Spoken | Written |
| English | Excellent | Excellent |
| Malay | Excellent | Excellent |
| Tamil | Excellent | Excellent |

* **PROFESIONAL EXPERIENCES**

|  |  |
| --- | --- |
| **Company** | **Position &Responsibilities** |
| **AEON CREDIT SERVICE (M) BERHAD**  *Working period :*  *April 2012 – Present*  Salary : RM 3000 (Basic + Allowances) | **Position:**  **Authorizer & Fraud Prevention Executive (Team Leader)**  **Responsibilities:**   * Lead a team of Authorization towards a consistent delivery of performance results abiding defined policies, guideline and procedures that contributes to the mission and overall success of the company by accomplishing performance objectives focused on business revenues, customer and merchant satisfaction, effectiveness and efficiencies. * Facilitate and perform Authorization Services for AEON Credit Card to business networks and card members whilst credit losses are minimized, fraud risks is mitigated towards maximizing a business wealth. * Monitors daily operating activity and makes necessary adjustments in work assignments to ensure accurate processing, optimal manpower utilization, maintain effective operation, efficient handling and superior customer relations. * Oversee and review operational system performance and system enhancement to immediately detect any system outage and work towards enhancement to improvise current work system. * Facilitate and conduct training for new hires, provide updates, briefing and refreshers on new task/system as and when required. * Proactively monitor and review electronic account and transactions data that triggered suspicious to prevent possible fraud. * Identify and analyse the areas that requires security controls to protect the customers’ accounts from future fraud. * Provide sound judgment and prompt verification process during Real Time Fraud monitoring. * Provide credit decision to card members & acquires with an Authorization Response on transaction at merchant location. * Responsible for building and providing a strong level of customer service. |
| **SCICOM (MSC) BERHAD**  *Working period :*  *November 2010 –*  *April 2012*  Salary : RM1800.00 | **Position : Customer Care Executive**  **Responsibilities:**   * Handle customer inquiries both telephonically and by email. * Provide product and service information to customers. * Manage and resolve customer complaints and escalate priority issues. * Enter new customer information into system and update existing customer information. * Route calls to appropriate resource and follow up customer calls where necessary. * Document all call information according to standard operating procedures, complete call logs and produce call reports. |

* **STRENGTH**

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I am a person who can able to get along with people by different personality & background. I can work on my own initiative with minimum supervision. I am always dedicated and fully committed on any task that given by management. I have good interpersonal skills, able to communicate to others and convey information effectively. Identifying complex problems in daily jobs and reviewing related information to develop and evaluate options and implement solutions. Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems. Identifying measures or indicators of system performance and the actions needed to improve or correct performance, relative to the goals of the system. Determining how a system should work and how changes in conditions, operations, and the environment will affect outcomes. I can easily manage staffs, motivating, developing, and directing people as they work, identifying the best people for the job.

* **SKILLS**

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- Writing and communicating effectively

- Judgment and Decision Making

- Critical Thinking

- Active Learning

- Time Management

- Systems Evaluation and Analysis

- Management of Personnel Resources

- Computer Skills- *Microsoft Word, Microsoft Excel, Microsoft Power Point, Microsoft Outlook*

* **ADDISTIONAL INFORMATION**

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Expected Salary: MYR 3800.00 (Negotiable)

Preferred Work Location: Kuala Lumpur, Putrajaya & Selangor.

* **REFERENCES**

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2)

Name : Mrs Nithyabalani

Position: Unit Head

Company: AEON CREDIT SERVICE (M) BHD

Contact Details:+60143414024

1)

Name: Mr Wisnu Visvanathan

Position: Assitance Manager

Company: SCICOM (MSC) BERHAD

Contact Details: +60122704850