

# SYED WASEEM

FRAUD & CLAIMS OPERATIONS REPRESENTATIVE

## CONTACT

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## EDUCATION

BBA • 2021

Vikrama Simhapuri University  
Nellore

## KEY SKILLS

Good Communicator  
Time management  
Decision making  
Negotiation  
Advanced Excel  
Organized

## INTERESTS

Reading  
Cricket  
Hiking  
Travel

## PROFILE

Seeking a challenging role in a reputable organization where I can utilize my skills in customer service, risk mitigation, and data analysis to investigate and resolve claims efficiently and effectively while providing excellent customer service.

## EXPERIENCE

F & C OP REPRESENTATIVE • NOV 2022 - PRESENT

### Wells Fargo, Hyderabad

- I am working in charge back process which is the part of ATM DEBIT CARD CLAIMS (ADCC) in CUSTOMER SMALL BUSINESS BAKING (CSBB)
- **Role 15 :-** In the entire process of ADCC Role 15 is the basic step where customer files a claim stating that Fraud has been occurred in his account , there are many scenarios we come across, The major are four type they are Fraudulent Use Of Account Number, Issuer Counter feet , Lost and Stolen.
- There are some scenarios where customer account cannot be Hacked because until and unless customer share the OTP to the merchant , Those case are as follows
- **Electronic Magnetic Stripe(EMV):-** In this Scenario customer will swipe the card and entries the OTP or share the OTP with the merchant then only the transaction get successful and amount will be deducted from the customer account. So in this scenario I need to collect hand full of evidence from Hogan, Visa & Civ stating that customer has shared the OTP , based on this evidence only our decision is decided whether to pay or else deny the claim.
- **APPLE CASH:-** It's a mobile software same as PhonePe , but in US it is called as Apple cash , in this customer will login into the app and share the OTP then only the transaction get successful . So in this scenario I need to collect hand full of evidence from Hogan, Visa & Civ stating that customer has shared the OTP , and at the time of fraud happening customer has login to the account based on this evidence only our decision is decided whether to pay or else deny the claim
- **3D Secure:-** The name itself state that it is a Secure means until and unless customer shares the OTP then only the transaction will approved if not the transaction would not be approved , There are some situations where customer does not share the OTP

even though transaction may get successful due to low risk wells fargo auto approve the transaction in this type of case we need to investigate the claim and collect evidence from Hogan, Visa & Civ stating that customer has shared the OTP , and at the time of fraud happening customer has login to the account based on this evidence only our decision is decided whether to pay or else deny the claim

- **Digital Authentication Frame Work(DAF):-** It is combination of 3D Secure , Apple cash because for a particular product a Digital Common Number(DCN) will be generated which would not be seen by the merchant more over for DCN customer mobile number is linked and if the transaction is done then a OTP will be generated until and unless customer shares the OTP then only the transaction will be successful , how ever I need to investigate the claim and found the evidence to deny the claim or else issue the credit to the customer

**Floor Support:-** I have been selected as a Floor Support for Role 15 agents.

#### **MIS TEAM (AUDITING)**

- And I have Moved to Audit team and I am responsible for managing and reconciling chargebacks, which are disputed transactions initiated by customers with their issuing banks. The team ensures that chargeback requests are valid and processed accurately, minimizing financial losses for the organization.
- Gathering evidence through data analysis, interviews, and other investigative techniques to determine the extent and nature of the fraud.
- Collaborating with law enforcement agencies, legal counsel, and internal stakeholders to address and resolve fraud cases.
- Developing and implementing fraud prevention strategies and controls to safeguard the organization against future threats.
- Providing training and awareness programs to educate employees about fraud risks and prevention measures.
- Maintaining documentation and records of fraud investigations, including findings, actions taken, and lessons learned.

#### **Responsibilities:-**

- As a Regular Business As Usual(BAU):- I am back up for the Leave Tracker for my FLM on behalf of the entire team
- Whenever the Grooming session held , I need to share the MOM to my FLM
- I need to send the NNTS as a Spoc for the entire team
- I need to send hourly count and drop an email
- I am back for the Shrinkage tracker too.

GBS - SLS - PROCESS ASSOCIATE • NOV 2021 - OCT 2022

**KFINTECH, Hyderabad**

- Successfully analyzed and comprehended documents from various sources.
- Managed and responded to emails in the general mailbox.
- Efficiently completed tasks assigned in the workflow management system.
- Skillfully handled tasks assigned in the exceptions queue.
- Adhered to established policies and procedures while processing items accurately and in a timely manner.
- Ensured work quality and effectively managed error prevention and resolution.
- Promptly addressed inquiries and requests while upholding stringent quality standards.