

Amber Pratt

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Experience

Commercial Payment Specialist

American Express

Feb 2010 - Present (11 years 7 months +)

Respond to emails from B2B CPG clients with questions regarding servicing for virtual card, ACH and Check payments

- Coordinated with ACH department on streamlining the ACH process. Created a Failed ACH report that is generated bi-weekly to notify clients of failed ACH payments
- Created Escalation Inbox as part of partner/customer focus
- Work with partners, Sage/Intacct, Bill.com, Tradeshift, etc (using their portal) to resolve payment issues and general account maintenance

Member Services Specialist

Healthshare Credit Union

May 2014 - Aug 2016 (2 years 4 months)

Assist members over the phone with technical issues regarding online banking, credit and debit cards

- Collaborated with loan officers to contact members with late payments and collection accounts
- Responsible for all bookkeeping functions; processing payments for Cone Health and balancing operating account, running monthly financial reports for CEO and balance General Ledgers
- Completed daily transaction and cash balancing, research/solves out of balances for debit/credit cards
- Ordered supplies, processed monthly mileage reimbursement and processed/paid invoices

Banking Operations Representative

American Express

Aug 2012 - Mar 2014 (1 year 8 months)

-Performed maintenance and processes associated primarily with American Express Personal Savings accounts and CD's (ACH, check processing, dormant

- accounts, deposits, check returns, etc)
- Maintain records of communication with customers
- Wrote Standard Operating Procedures within bank operations



Fraud Operations Specialist

American Express

May 2010 - Aug 2012 (2 years 4 months)

Used analytical skills to research fraud claims and determine validity. Issued credits for legitimate fraud claims.

- Reversed previous issued credits if fraud claims were valid. Prepare appropriate documentation supporting final decision and send to cardmember via mail or email
- Contact vendors to obtain additional information regarding fraud claims
- Top performer in Fraud department as it was a metric driven department

Education



University of Utah

Full stack web developer

2021 - Present

Coding boot camp in progress



Western Governors University

Bachelor's degree, Accounting

Licenses & Certifications



CompTIA Project+ - CompTIA

COMP001021052327

Skills

HTML • Cascading Style Sheets (CSS) • Semantic HTML