**KAMALA KANTA BEHERA**

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**OBJECTIVE:**

To be a part of an elite organization where process of learning never ends and every day is a challenge to learn a place where knowledge and execution of skills are appreciated creativity is rewarded.

**SKILLS:**

* **Fraud Prevention, Fraud Investigation, Fraud Detection, Chargeback, Dispute, Acquiring Disputes, Payment Analyst (Refund),** **Predictive analytics, Predictive modelling & Risk analytics, Chargeback case Representing.**
* **Fraud & Risk analytics: Revenue Assurance, Process Documentation, AML, KYC Verify, Credit Analyze (CIBIL), Transaction Processing, Reviewing Fraud cases, Maintain online credit card fraud & Debit Card fraud (Visa, Master, Amex & Discovery), Chargeback, Dispute, Reconciliation and investigations, Risk Management /Fraud Management and Team Management, Intelligence & Vigilance, Security & Loss Prevention.**
* **Fraud Analytics: - Analyzing the requirement for Live Transactions, Online Credit & Debit Card Transactions Monitoring the Alerts/Alarms received through FMS like (FPDS, Nikira, Ranger, TSYS,) 24\*7\*365 working in FMS and CRM Tools.**
* **Knowledge of Concepts like - Microsoft SQL (Basic), Linux (Basic), UNIX, Knowledge of NRT & TAP, HUR &SUR, Machine Learning Tool – R.**
* **Working Knowledge on Tools like: - FMS- Agilis –N-et Mind& CARA, Shift Science, Oracle –ZT, FWIR, Billing System (Siebel). Accertify by Amex, Zen desk & Fresh desk, Email age & WPP. Dos – based applications like: - Mica, Flexcab, CAD-B & C3& TSYS, Payment Gateways Like: Chase Paymentech, CITIBANK, TSYS, PayPal, CCAvenue, Amazon Pay fort, Checkout, Citrus Pay, TAP and FCN.**
* **Basic Computer: - MS office, Windows 98, 2000, XP, MS-DOS & MS Access.**

**WORK EXPERIENCE:**

**Organization** – **Rehlat Online Services Pvt Ltd., Hyderabad, Telangana, India.** **March-2019—Sept-2019**

* **Process** – **Payment Gateway (Fraud Prevention, Payment, Chargeback & Dispute)**
* **Designation** – **Senior Risk &Fraud Prevention Analyst**

**My Responsibilities:**

* Analysis of Actual and Attempted frauds
* Identification of process lapse/ gap to mitigate the risk
* Prevention frauds by suggesting process changes
* Analyzing past data and identifying risk areas
* Identifying accountability - internal or external
* Recommending action against internal stakeholders involved in fraud
* Controlling risk in capacity of internal stakeholders by evaluating their profiles
* Decision making on Fraud / Non-fraud cases and reporting fraud cases
* Analysis of cases in FMS and EAMS
* Analysis of fraud trends and implementing preventive measures
* Fraud Control & Portfolio Management / Analysis – Seeding, Process Review, Root Cause Analysis
* Cost Control & Productivity Improvement of the Group
* Design product and processes for the Unit and Interface with Business and Policy
* Market information and Networking with competitors
* Automation (System Implementation for Vendor & Staff Verification, Pre-Acquisition, Portfolio)
* Projects: Key member of Application Fraud System (Experian – Hunter) and Fraud Risk Register
* Team development and Training

**Organization** – **Reliance Jio Infocomm Ltd., Hyderbad, Telengana, India.** **June, 2018 – March-2019**

* **Process** – **Fraud Prevention, Payment, Chargeback & Dispute**
* **Designation** – **Senior Fraud Prevention Analyst**

**My Responsibilities:**

* Investigate customer orders/accounts, and arrive at proper decisions, with a bias towards customer. To follow customer centricity at all times, and encourage/assure customers towards safer online transactions at Ajio.com.
* Keeping abreast of trends and fraud/abuse patterns impacting the E-commerce industry like Bot attacks, Malware detection, Phishing attacks, Remote Takeover, etc.
* Determine fraud patterns/characteristics causing potential business losses and create escalation tickets for desired teams to work further.
* Work on Escalation Tickets and projects impacting Customer Business, reducing work time, curbing bad debt and enhancing customer experience.
* Mentoring the team members and resolving any queries related to general SOP’s and guidelines. Assisting the team members to take best possible action while investigating any customer account in order to improve the overall quality of the process and escalation of any problems affecting the team.
* Publish/Maintain Weekly/monthly performance reports and work on areas of improvement with collaboration of other Teams.
* Analyzing, examining and training on fraud losses to determine trends.
* Tracking and maintaining findings in departmental database for data mining and identification of trends and patterns.
* Mentoring new team members and helping them in getting hands-on working experience on various tools.
* Create work products that document the engagement procedures.
* Providing and rendering recommendations to the management for new business rules and to increase the effectiveness of current detection system and actions.
* Developing and initiating upon approval the procedures to counter new trends.
* Use technology to continually learn, share knowledge with team members, and enhance service delivery
* Timely process and quality audits to ensure the process consistency.
* Dynamic reporting using and developing visual dashboards using Excel and SQL.
* Training and Developing Security Loss Prevention Ops team as per business requirement.

**Organization** – **Effective Teleservices PVT LTD, Vadodara, India.** **Sep, 2016 to May-2018**

* **Process** – **Fraud Prevention, Payment, Chargeback & Dispute, Getaroom.com.**
* **Designation** –**Fraud & Payment and Chargeback & Dispute Analyst**

**MY Responsibilities:**

* Performing early detection, prevention and minimization of losses through review of suspect transactions generated by transaction monitoring systems for our clients supporting online travelling industry.
* Research, analysis and documentation of account activity and using personal judgment to determine appropriate actions to remove or minimize fraud exposure. Independently resolve problems that require in depth investigation and research.
* Keeping detailed records of suspicious activity, analyze trends, communicate security threats to management and propose ways to mitigate them.
* Working closely with Global collaboration-based technology services company (Ethoca) to tackle majorissuesandopportunitiesinCNPenvironmenttomitigatefinancialloss.
* Reviewing and Investigating Chargeback’s by collecting sufficient information to exploreeveryopportunitytoidentifybaddebtrecoveryopportunitiesinordertomitigatelosses.
* Working closely with suppliers, cardholders and bank store solve fraudulent/unauthorized activities.
* Training and conducting quality control reviews of work performed by Investigators to ensure alignment with established policies/procedures, fraud trends and business updates.
* Communicating and coordinating with various stakeholders viz Client, Affiliates, Banks, Customers, etc. to ensure smooth functioning of process.
* Monitoring the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize client/customer security and satisfaction.
* Build and maintain the security and compliance framework, incorporating changes and additions into specific internal controls, internal policies and procedures.
* **Chargeback Analyst:**

**My Responsibilities: -** The job involves handling of customer disputes on their Credit cards (Visa Master card, Discovery & AMEX).

* Working closely with cardholders and banks to resolve fraudulent/unauthorized activities.
* Based on customer dispute, analyze the best of reason codes to raise Charge backs.
* Reviewing and Investigating disputed card transactions by collecting sufficient information to explore every opportunity to identify bad debt recovery opportunities in order to mitigate losses.
* Working knowledge of master card, visa, Discovery & AMEX Card first cycle chargeback regulations, and Fulfillment level.
* Aware of all the documentation procedures and all the reason codes to support chargeback procedures.
* Analyze fraud and chargeback systems to recognize patterns that may relate to fraudulent activity through chargeback reason Code's. (VISA, MASTER CARD, AMEX & DISCOVERY)
* Investigate and research disputed charges and document the results and communicate the decisions per credit card regulations and established policies and procedures.
* Able to compile thoughts and arguments to contest chargeback for Chase payment Wallet and professionally respond to the bank.
* Reporting to the Head of Fraud Management, you will conduct regular fraud management reporting and provides early warning to the responsible risk member and sales of any possible transaction risk management threats.
* Expert of FPS (Fraud Prevention Suite) and other external fraud management tools and provide training to internal and external audiences.
* Having working knowledge in Card pack/Systematic Applications.
* Preparing and sending monthly MIS for every month to clients.
* Quick decision-making accompanied by self-confidence.
* Card Not Present Chargeback’s
* Have good understanding of concepts of chargeback reason codes, card types and idiosyncrasies between them.
* Creating (Evidence & Dispute Bucket) and contest chargeback cases and successfully reverse (winning) them.
* Able to learn complex processes quickly.
* Quick decision-making accompanied by self-confidence.
* Able to handle high volume of transactional work with high level of accuracy.

**[Tools work upon: Accertify, Zendesk, Zimbra, MS Excel, Pipl, White pages Pro, Email age, Spokeo, Ethoca, Linux & UNIX, Chargeback Representation tools (Chasepaymentech & AMEX)]**

**Organization** – **Anantroop Financial Processing Service PVT LTD, Mumbai, India.** **Sep, 2015 – Aug-2016**

* **Process** – **Dispute &EMV Chargeback, JP Morgan& Chase co. (USA)**
* **Designation** – **Fraud Prevention Analyst**

**My Responsibilities: -**

* Working with Team of Analyst for the Prevention of fraud based on Amount, Profile of the Cardholder, history& Spending pattern, Address & Name change, Account Balance, and type of transactions (Keyed, P O S, M O T O, Term cape mode and Swiped). Tools or Applications are of Visa Verified – **T A S E R, C MM, ZT, FWIR and Falcon** &**DOS Based** applications – **C3 and TSYS.**
* **Accounts:** Fund movement to/from cardholder's or merchant account/card; Match entries based on unique reference numbers/card number or other details, Reconciliation of various chargeback accounts, clearing outstanding values, manage Write-off account and report to stake holders, Recover fraud loss or operational loss, Fund movement between various internal accounts.
* **Issuing Disputes:** Customer disputes regarding their credit/debit card (Visa/Master/ Amex cards) transactions. Analyze the nature of transaction, recover transaction amount from merchant as per schemes. Handle all stages of Chargeback cycle. Train staff on latest Scheme changes and platform modification, Visa Claims Resolution. Test and raise defects in applications. Support, collaborate and suggest alternatives to developers while building automation Drive quality.
* **Acquiring Disputes:** Review Issuer chargeback and validate. Contact Branch ATM/Merchant for queries, supporting documentation. Represent or accept Chargeback based on the evidence provided.
* Investigating credit card applicant’s details.
* Analyzing the credit report &amp; history of the customers’ basis on which the Credit Card is issued/declined/cancelled accordingly
* Use of various applications and databases for analyzing the applicant’s credibility from high level Bureaus.
* Identify Fraud and genuine transactions.
* Process chargeback claims and resubmissions which consisted of analyzing and validating chargeback lines for

Customer accounts by utilizing MasterCard and Visa systems.

* Investigate Fraud trends to determine proper algorithms.
* Open chargeback cases by scan and index merchant and acquires incoming documentations.
* Contact merchants in writing regarding return mail and proper documentation.
* Analyze chargeback deductions with accepted and rejected chargeback claims and reconcile differences on chargeback balances.
* Prepare offset requests of chargeback invoices and credit memos.
* Coordinate with internal units and support teams to improve the quality and effectiveness to manage the risk efficiently.
* Monitor / Investigate customer credit card accounts &amp; dispute cases for fraudulent activity.
* Analyzing merchant and cardholder account transactions to identify abnormal activity that may be fraudulent.
* Contacting merchants and cardholders to validate the authenticity of charges.
* Performs proper review and Investigate disputed card transactions by collecting sufficient information to explore every opportunity to identify recovery opportunities in order to mitigate losses.
* Taking measures to stop / evade fraudulent transaction and ensuring customer security and satisfaction like Card Block.
* Aware of the procedures that involve in taking a transaction as fraud or genuine and refunding the amount to the customer’s account.
* Creating of Acceptation file to complete the Chargeback process. (If our customer requires any document from their merchants).
* Undertake fraud investigations for all cases where any type of Fraud is identified on customers account.
* Monitor / Investigate customer credit card accounts & dispute cases for fraudulent activity.
* Reconcile Credit Card payments to the bank statement on a daily basis
* Provide fraud risk assessment and mitigation plans and present in consultation with new merchant business.
* Review and update existing fraud rules on a regular basis after merchant goes live.
* Set up transaction monitoring thresholds based on individual business with on-going review and implement remediation actions upon the breach.
* Analyse transactions and produce daily reports to the relevant Risk Manager for any abnormal changes in volume and / or breaches of limits.

**Organization** – **Omniglobe International, Gurgaon, India** **Dec- 2012 – Aug-2015**

* **Process** – **Telstra, Australia**
* **Designation** – **Telecom Fraud Analyst: Fraud Management & Revenue Assurance**
* **Responsibilities** – Working with Team of Analyst for the Prevention of Excessive Usage and Pre-Subscription Fraud against Telstra.

**My Responsibilities**: -

* Analyzing the Cases/ Request raised by the Customers/ Business Entities for New Connection with Telstra.
* Analyzing and Verifying the details given by the Customers/ Business Entities through tools like: - Siebel, DRIFT, CARA and Realestate.com.au.
* Working on WFS/FPDS(Fraud Management Software) and Siebel tools to prevent Fraud against Telstra.
* Working with KANA and CSI (Corporate Security Investigation) Team to prevent Fraud against Telstra.
* Involve in 24\*7\*365 monitoring the Alerts/Queues in WFS/FPDS and maintain the SLA of a Case.
* Analyzing and working on the Cases, which come under HUR (Excessive Usage), PABX Hack, NRTRDE- Extreme Usage (Voice and Data), IRSF, Blacklisted IMEI, Mob-IDD, customer calling to Blacklisted Countries, and High Credit Risk.
* Work closely with other department within Telstra (Credit/Collections /Billing /Customer Service etc) to investigate and resolve fraudulent activities.
* Receive and respond to Client inquiries as to status of their account and advises on solutions to remedy any security breaches.
* Prioritize and investigate CDR (call detail records) alarms provided by fraud management software.
* Utilize new technologies to detect and prevent fraud activities, and recover losses.
* Monitors numerous real-time queues, Analyze and identify high-risk/unauthorized transactions and fraudulent accounts within the business portfolio.
* Escalate issues to Telstra Higher Authorities related to Fraud Happening in Business Entities.
* Maintain fraud analysis models to improve efficiency and effectiveness of Telstra systems.
* Analyze acquired data and reports to identify new fraudulent activity, determine existing fraud trends and quantify losses.
* Interacting via Email with Telstra’s Hardware Stop Delivery Department like: - Bright star and Australia Air Express.
* Daily load monitor and ensure **team** is follow- up same, and billing rating engine is rated within SLA.
* Working with presales **team** for Technical requirement and updates regarding product and client reports.
* Preparing MIS reports on a daily/weekly/monthly basis
* Analyzed the individual performance of each **team** member and motivated him or her to perform even better.
* Inspired every **team** member to increase his or her Number’s.

**EDUCATIONAL QUALIFICATION:**

* Completed **Computer Course** from BIIT in 2009-2010, Soro, Balasore, Odisha
* Completed **B.SC** from **Monad University** in 2010-2013, Hapur, Uttar Pradesh
* Completed **INTERMEDIATE** from **C.H.S.E BOARD**in200**5**, BBSR, Odisha
* Completed **HIGH SCHOOL** from **B.S.E BOARD** in 200**3**, Cuttack, Odisha

**PERSONAL DETAILS:**

Father’s Name **:** Raghunath Behera

D.O.B **:** 18.OCT.1988

Hobbies **:** **L**istening to Music

Marital Status **:** Single

Religion **:** Hindu

Nationality **:** Indian

Language Known **:** English, Hindi, Oriya

Permanent Address **:** Kamala Kanta Behera

At/Po- Kurunta, Via- Turigaria

Dist- Balasore, Pin-756047, Odisha