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# **OBJECTIVE**

My objective is to work with a company where I can use my skills to grow and expand my career. I want to succeed in a stimulating and challenging environment, building the success of the company while I experience advancement opportunities. With 10+ years of experience.

Having experience in the field of Banking, Sanction screening, Finance and Investigation. Expertise in International Payment / Sanction, User acceptance testing; handling alongside different types of query from there I can invest the best of my testing skills to learn prominent techniques and serve the organization and contribute to its growth both individually as well as a team. In addition to the above few skills, listed below enhances my process approach and helps me connect to the big picture

# **WORK EXPERIENCE**

**STANDARD CHARTERED BANK GBS April 2012 - Till date**

**Team leader -** Cash Management Operations (UAM)

**Responsibilities:**

**Unusual activity monitoring**

* Delivering successful Banking Payments engagements (sometimes multiple at once) addressing our clients’ business challenges, delivering lasting and distinctive outcomes and value around core payments, cards, digital innovation, Digital & Emerging Payments.
* Solving complex problems, bringing structure and rigorous quantitative and qualitative analysis techniques; acting and taking decisions with little management oversight
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* 10 Years: Core Payments including Retail and Corporate payments; Cards Acquiring and Issuing; Regulatory Compliance Digital Innovation Mobile Payments Payments Re-platforming Real Time Payments and Real Time Payment Architectures Open Banking/Open APIs Block Chain / Distributed Ledger Robotics
* Making, building and sustaining trusted senior client relationships; Developing Business Cases , Project Road Maps and Operating Models to implement complex solutions and systems for financial institutions .
* Good Computer knowledge, familiarity with using various office automation equipment & Swift Work in an effective & efficient manner introducing a high standard of service quality to internal & external entities and able to meet deadline
* Self-motivated enjoying a good ability to work with others (within the department / other departments) with a high spirit of Team -Work
* Ability to communicate whether orally or in writing
* Good Managerial skills
* Knowledge of work operations and operational Risk Management
* Strong people and performance management skills
* Working knowledge of industry best practices within a payments and operations environment
* Knowledge of processing direct debits, cheques, , SWIFT and Faster Payments
* Display considerable respect to bank standards as to protect & enhance Barclays Reputation.

FDU ( Fraud Risk management )

Working in 24/7 center for Fraud Control and Authorizations, Bangalore (India)

* Responsible for complete fraud research detection and on-line authorizations of debit & credit transactions which includes approval/rejection and processing of referral requests received internationally
* Ensure orderly filing of relevant documents/reports reviewed
* Update cards into Visa & MasterCard Exception tool and block any compromised & fraudulently misused cards
* Actioning on alerts & reports received in Fraud Detection systems within set timelines and adherence to policies and processes laid down
* Review risk reports and apply temporary block on the cards
* Constantly monitor cards for any suspicious transactions and/or transactions originating from high risk Countries and suspected point of compromise merchants
* Verification of suspicious transactions and unblocking of cards post confirmation
* Identify and minimize the accounts that show a high-risk usage pattern
* Ensure that alerts are monitored and actioned on a case to case basis with a balance of credit risk and customer service.
* Keep senior management updated on key information or latest fraud trends
* AML call outs to confirm high value payments and high risk merchant
* Perform manual/cash authorization for calls received from merchant and branches
* Monitor KYC data, transactions, customer identification procedures and analysis of basic identity information
* Coordination with phone banking units, cards operations and other branches
* Coordination with merchants and acquirers for pre charge back and recovery
* Maintain high level of customer satisfaction by ably handling customer service issues without compromising on the assets of the bank

**Countries Handled:**

UAE, Oman, Qatar, Bahrain, Lebanon, Botswana, Jordan, Kenya, Nigeria, Sri Lanka, Nepal, Vietnam, Singapore/Burien, Thailand, Philippines, Indonesia and Jersey and Falkland in UK

**Accomplishments:**

Participated in telemarketing campaigns to promote new services and products on existing accounts.

**KINGFISHER AIRLINES (Merged with AIR DECCAN in April 2008) Sep 2007 – Dec 2011**

**Senior Guest Support Agent**

**Responsibilities:**

* Analyzing and giving best deals for guests to book tickets with KFA
* Making reservations, blocking, rescheduling and cancellations through calls for guests and attending general enquiry on SABRE application
* Respond to mails received from Operations Department, inform about the changes in schedule of the flights and co-ordinate with space control (Kingfisher Operations) and re-accommodate guests in case of flight cancellations
* Resolve issues re refunds and filing the case for refund and sending it to the concerned department for approval
* Handling web booking throughout the globe for transaction disputes, changes on tickets and complaints
* Responsible for supervising the agents working on new applications (XBE)
* Preparation of weekly reports which includes details of transactions done by entire team and share the same with senior management

**Accomplishments:**

* First to efficiently handle XBE queries received throughout the globe
* Received excellent customer feedback mails throughout the tenure
* Topper in quarterly ranking on quality and transactions

**MAGUS CUSTOMER DIALOGUE PVT LTD Feb 2005 – July 2007**

**Senior Customer Support Executive**

**Responsibilities:**

* Handled team of 20 and ensured that agents met the targets with accuracy and within TAT
* Supervising the agents on work done and provide status updates or report any issues on hourly basis to management
* Maintain team data with Matrix file and update forms

# **ACADEMIC QUALIFICATION**

* Completed B.Com from Chhattisgarh University in 2004.
* Completed PCMC from LVS Secondary & SR Secondary School (DACHE) in 2000.
* Completed Higher Secondary Education from Benhur High School in 1998.

# **SKILLS**

* Proficient in airline applications i.e. SABRE, XBE, Radix International Inc, & Inter Global Technologies
* Proficient in banking applications i.e. CRM ,CMS and one wealth application Banking
* Proficient with Visa, Master application debit/credit cards, Risk net Falcon 6.4 & Ebbs

# **PERSONAL DETAILS**

**Date of Birth :** 13th February, 1982

**Marital Status :** Married

**Nationality** : Indian

**Languages Known :** English, Hindi and Tamil

**Hobbies :** Playing cricket & travelling to places