

Y. Sirisha

Senior Risk & Fraud Associate

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11 years 9 months of experience in Banking as Assistant Manager Ops and Sr. Risk Associate in Risk & Fraud Operation

Sr. Risk Associate		07 Feb 2022- 07 July 2023
IVY Comptech (P) Ltd	<ul style="list-style-type: none">○ Senior Associate Risk and Fraud Operations :• Verify all new real money accounts created which fail the automated KYC checks• Verify accounts which hit velocity checks for transactions made on deposit options that allow charge back• Verify accounts which fail internal control checks and block them to mitigate abuse• Verify accounts where financial information misuse is suspected• Verify game play to ensure fair play before any cash out is verified• Capture known fraud patterns, escalate accordingly and cascade updates to the team• Address player contacts via email, Zendesk and chats with respect to their account which may be on hold for further investigation• Prepared daily risk reports like shift-end, productivity and handovers in timely manner• Managed Risk hotline, adhoc tasks and worked under minimum supervision• Investigated cases raised by the system to highlight possible game fraud• Mentored new hires on the process during their on-job training	
HSBC EDPI		29 Sep 2011 to 1 Feb 2022
	<ul style="list-style-type: none">○ Assistant Manager Operations – Credit Services Malaysia Region – Commercial Banking• Issue letters to Developers and individual customers and their Solicitors quoting the redemption sum amount payable to the bank.• Process settlement of funds received from developers towards the respective Housing Development Account• Issue partial/final Settlement Letter post receipt of partial/full payment of the loan amount• Audit the letters and verify quoted amount before sending for printing for issuance to the solicitors. Audit and final approval of settlements processed.• Liaise with Onshore team for timely dispatch and delivery of the letters• Closely work with client Relationship Managers to ensure escalations are handled and resolved at the earliest• Managing queues, work allocation and ensure requests are processed within SLA• Handling escalations and provide resolution on priority• Responsible for preparing daily dashboard and sending daily MI reports for all queues handled and share BOD and EOD status to senior management and Onshore management. Manage mailbox tracker and ensure pending emails are responded to and closed in timely manner.• Manage performance of direct reports, share performance reviews, leave management and ensure timely feedback is shared	

	<ul style="list-style-type: none"> • Have been a part of process automation project - Power App System (PAS). Provided end to end process flow, testing on sample accounts, shared inputs for changes required to the core team. Resulting in less manual entry of data, more accuracy, time reduction in processing volumes with a higher productivity. • Epiplex interactive simulations - Captured step by step process flow on Epiplex creating interactive modules for process training.
	<ul style="list-style-type: none"> ○ INM Complaints and Contact Center – Complaints Officer/SME • 3 Years of experience in Handling Customer Complaints in core banking, credit cards at Contact Center (Indian Market). Individual contributor role - investigating and resolving customer complaints by coordinating with different business units and stakeholders. • Experienced in handling complaints related to Chargeback/disputes & Fraud and worked closely with chargebacks team, bank's Chief Nodal Officer and Internal Ombudsman on escalated complaints. • Handled escalations and complaints escalated to Principle nodal officer, Customer Experience head, Banking Ombudsman, Head of card operations, perform end to end investigation, identify root cause of the issue (RCA), liaise with respective teams and provide conclusive resolution on the escalations and complaints. • Performed RCA (root cause analysis) on complaints to identify the process/knowledge/technical gaps resulting in the complaint and provide conclusive resolution. • Ensure SLA is followed for complaint closure and on Internal Ombudsman escalated complaints. • Responsible for presenting the month end data on received, pending and closed complaints with Customer Experience Head, Business Heads and ensure there is no backlog. • Sharing bank's stance on the complaints with customers and escalate for Internal Ombudsman's (IO) review, when there is a customer disagreement/dissatisfaction with initial stance on applicable cases. • Follow up with the IO, present details of the case and RCA to the IO, obtain an independent review from IO and share the final resolution with the customer via email/over recorded call. • Performed back book review on old pending complaints. Share resolution with customers and seek consent for final closure, escalate/reopen cases where investigation was incomplete, liaise with respective backend teams and share observations on missed key points of investigation, ensure follow ups until complaints are closed correctly with thorough investigation and convey final stance with the customers. • Worked closely with the Internal Ombudsman and Chargeback team on pending chargeback complaints, obtained investigation details and answers to the questions raised by the IO, shared responses with IO, obtained final IO stance and closed IO pending complaints with NIL handover within 4 weeks. • Share learning with the front end staff, streamline the process by fixing the loopholes and work on continuous improvement of process. • Coach and share feedback/learnings with the inbound contact center team to ensure error reduction and improved customer experience. • Cascade changes/updates in the process to the contact center team via email and through huddles in a timely manner. • Floor walked and handled escalations. • Deputized and managed the team in absence of the team manager.

	<ul style="list-style-type: none"> • Trained and mentored new joiners in complaints handling. • Worked in project for streamlining process and for developing the e-tool for handling complaints, resulting in error reduction and timely resolution of complaints with NIL back logs. • Supporting sales by introducing bank products and services to the customer's basis the understanding of their needs. • Reporting customer feedback to the management to bring continuous improvement in customer service. • Good knowledge in credit cards, card disputes, personal, advance and premier banking profiles. • Knowledge on KYC, CDD, AML, Sanctions, Financial Fraud, UAR/SAR. <ul style="list-style-type: none"> ○ Cards and Loans – Singapore region • Review customer profile and customer credit worthiness for Balance Transfer and Personal Loan Requests. • Process transfer of funds on approved applications. <ul style="list-style-type: none"> ○ Customer Mortgage Loan (CML) – Bankruptcy USA market • Semi-Voice process – Assist customers who have filed for bankruptcy with processing payments and foreclosure process. • Process accounts related to payoff, discharge of the property and net realizing value quotations. <ul style="list-style-type: none"> ○ Retail Credit Card Service – USA Contact Center • Customer service executive in US based retail credit card contact center (BestBuy, COSTCO co-branded cards), ensure provide best customer experience and provide assistance to customers. • Make valid sales through service.
Educational Background	<ul style="list-style-type: none"> • Bachelors in Commerce from Andhra University • 10+2 in Science from Kendriya Vidyalaya (CBSE) • 10th from Kendriya Vidyalaya (CBSE)