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| **Nadhiya V**  nadhiyavasu@yahoo.in ·7904990540, Chennai |
| **Analytical, experience in the full spectrum of accounts receivable. Specialized in SAP Collection, Cash Application and Credit Management and a Collaborative team player with ownership mentality.**  **Experience**  **Pay Roll – Microgreen Technologies Private Limited (Bangalore)**  **Capgemini Technology Service India Limited (MAY 2022 – August 2023)**  **Senior Process Associate** Roles & Responsibilities:  * Responsible for processing payments manually and uploading bank statements to SAP * Allocating daily incoming payments to customer invoice in SAP * Reducing UAC on Daily Basis * Requesting remittance details from customer and collection team to clear the credit from customer account and suspense account * Handling DD (Direct Debit) rejection and process them accordingly, moving to a journal and processing for reversal * Following client CSL less than 3% to allocate the incoming payments within 2 days * Resolving Customer queries through salesforce * Initiating Non account holder and account holder refunds for duplicate payments and overpayments * Sharing the day-to-day production data to Team Lead * Sharing individual production data to manager on the month end * Initiating write off for the amount which is sitting more than 180 days in customer account   **Tata Consultancy Services (April 2014 – August 2019)**  **Senior Process ASSOCIATE - Citi Bank, North America** Roles & Responsibilities:  * Validated customers' debit card fraud transactions and provided appropriate solutions to the queries faced by the customers * Resolved and clarified ATM, ACH, POS and deposit issues to customers within the time frame * Issued provisional credits to customers within 10 business days of transactions * Validated customers' debit card transactions and solved queries faced by customers. * Provided confirmation letters to customers regarding their transactions * Initiating the refunds processes to the clients on all overpayment and duplicate payments. * Debit card fraud detection and resolution Customer service and support * ATM, ACH, POS and deposit issue resolution Provisional credit issuance   Education   * B.A (Bachelor of Economics Quaid- E -Millath College an aggregate of 65% in 2007 * Kalyanam Girls Higher Secondary School with an aggregate of 72% in 2004   **Skills**   * SAP * Salesforce * Blackline * MS Office * Tally 7.2   **Languages**   * English * Tamil |
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