**PALLAVI THAKUR**

Phone: +91-7994847313/ 7204959622

E-Mail: thakur.pallavi99@gmail.com

CAREER OBJECTIVES

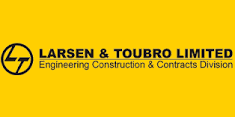
Seeking challenging position in a creative environment where my knowledge can be shared to enrich the organization and also enhance my skills.

PROFILE SUMMARY

* Focused professional with over 2.7 years of experience in Banking & Finance (Operations)
* Fraud Back Office – It is an act between the customer and client to resolve and eradicate the fraud transaction on the customer’s credit card which may lead to fraud loss for the client company. Helping the customer in protecting their credit balance and protecting from the fraud transactions
* Holds the distinction of handling various tasks at different stages and ensuring that the implementation is done as per requirements.
* A proactive planner with focus on short and long term goals in order to increase profits

ORGANISATIONAL EXPERIENCE



[](http://www.google.com.sg/url?sa=i&rct=j&q=&esrc=s&source=images&cd=&cad=rja&uact=8&ved=0ahUKEwifiKmW4fbJAhUY8GMKHerkDR0QjRwIBA&url=http://bvmelectrical10.blogspot.com/2013_09_01_archive.html&psig=AFQjCNE2DASBUHsRZ811qZkURE-w2tRwUg&ust=1451124236362702)

Working with **Infosys BPO Limited** – Banking & Finance(Operations) from June 2015 till Jan 2018 as **Senior Process Associate.**

**Key Responsibilities Include:-**

* Investigating credit card applicant’s details.
* Analyzing the credit report & 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 & 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.

EDUCATION

2013 – MBA from VVSB under Osmania University, Hyderabad in major Finance and Marketing with 70% aggregate.

2010 – B.Sc. from St. Thomas College, PRSU, Raipur.

2006 – 12th from C.B.S.E Board.

2004 – 10th from M.P. Board.

IT SKILLS

Proficient in MS Office

soft skills

* Honest
* Optimistic
* Thrive in deadline-drive environment
* Problem solving

ACHIEVEMENTS

* Won performance awards.
* Lots of idea implemented on universal workflow.
* Appreciation from client

PERSONAL DATA

Married, Indian, Born on 12th Sep 1988

Proficient in Hindi & English

Present Location: Vadodara, Gujrat.

Hobbies – Reading books, Playing Chess, Dancing and Travelling.