

Contact

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Top Skills

U.S. Office of Foreign Assets Control (OFAC)

sanctions

Compliance

Ma. Abbygale Panugao

Transaction Monitoring - Alert Investigator | Risk Investigator | Risk Analyst | Fraud Specialist | Customer Service Representative
Quezon City, National Capital Region, Philippines

Summary

Recognized by Capital One for showing excellent service to the customer to prevent fraud.

Experience

ING Hubs Philippines

Alert Investigator

September 2023 - Present (1 year 4 months)

National Capital Region, Philippines

- Responsible for performing complex Transaction Monitoring TM investigations covering money laundering, terrorist financing and tax evasion.
- Perform risk-based investigations on complex TM alerts and cases, identifying activity that could be indicative of money laundering, terrorist financing and tax evasion. Ff ING's Global Standard TM Inv.
- Analyze customer and transaction information to assess whether alerted activity is or is not normal in the context of what is known about the customer and who they are transacting with, conducting additional background research as appropriate.
- Within the ING procedural framework, use your own judgement based on your knowledge and experience to make risk based decisions as to what is or is not normal and therefore whether to refer the alert or case for further investigation and reporting to authorities.
- Document your investigations thoroughly and according to ING standards, by recording the details of the alert, the data you have considered, the basis of your conclusion and any evidence you have gathered that supports your conclusion.
- Maintain your primary focus on the quality and effectiveness of investigation, whilst also ensuring that your work is completed in a timely fashion. Develop strong knowledge of how to identify, analyze and understand money laundering, terrorist financing and tax evasion "red flags" and typologies.
- Develop a good understanding of regulations and industry leading practices in conducting TM investigations.

- Consult and collaborate with colleagues to develop your own investigations and to help others with theirs, adopting and sharing best practice, techniques and knowledge over time, with a focus on driving continuous improvement in both your own investigations and that of the broader team.
- Strive to learn and help your colleagues to learn continuously, taking and giving feedback constructively, participating actively in team continuous learning and development initiatives and training.

Remitly

Risk Investigator

October 2022 - August 2023 (11 months)

National Capital Region, Philippines

- Review transactions and all available information to understand our customers while respecting all identities.
- Make customer-centric decisions and take the path of least friction to protect our customers.
- Observe customer transactions to identify fraudulent activities such as account take over, friendly fraud, theft and other similar risks.
- Exhibit bias for action on observed patterns and trends, and be an owner by providing timely and accurate resolution based on customer and market needs.
- Aim for the stars during goal setting and keep continuous improvement top of mind whether it be for personal development or process enhancement.
- Identify suspicious activities and unusual patterns that could result in fraud including but not limited to AML issues and activities reported by other staff members.
- Contact customers and banking institutions to verify legitimate transactions and payment information.
- Communicate effectively, showing respect, genuine empathy, and care
- Properly document all interactions and findings via the organization's tools and platforms.
- Be data driven when presenting feedback and recommendations.
- Take inbound and outbound calls to request additional documents for KYC, compliance, and/or to mitigate risk behavior.
- Serve as backup support for the Customer Service team when needed.
- Answer transferred calls from the Customer Service team regarding transactions currently on review or those that resulted in customer dissatisfaction due to the review process.
- Provide critical support as needed to handle escalations and process Risk Reviews.

- Partner and collaborate effectively with the rest of the Customer Success and Risk Operation Teams.
- Contribute and participate in continuous improvement projects aimed at improving operational processes.

Global Payments Inc.

Risk Analyst

May 2022 - September 2022 (5 months)

Philippines

- Investigates potential credit card fraud cases based on information received from the fraud detection system.
- Analyzes several aspects of account history, to include payment and transaction history.
- Contacts customers and merchants to obtain additional information regarding fraudulent charges.
- Maintains accurate and complete documentation of all information necessary for the investigation.

Capital One

4 years 5 months

Fraud Specialist

January 2019 - May 2022 (3 years 5 months)

Philippines

- Analyzed large amounts of data to find patterns of fraud and anomalies.
- Contacted customers directly to notify at fraudulent activity and minimize impacts.
- Reviewed reports and individual transaction which appeared suspicious to uncover possible fraudulent activity.
- Increased customer satisfaction by resolving product or service issues.

Customer Service Representative

January 2018 - January 2019 (1 year 1 month)

Philippines

- Educated customers about billing, payment processing, support policies and procedures.
- Managed timely and effective replacement of damaged or missing products.
- Provided excellent customer care by responding to requests, assisting with product selection and handling ordering functions.

Alight Solutions

Customer Service Representative

September 2017 - January 2018 (5 months)

Philippines

- Described and explained details about product options to inform customers and guide purchasing decision.
- Quickly and accurately answered customer questions, suggested effective solutions and resolved issues to increase customer satisfaction.
- Met all customers call guidelines including service levels, handle time and productivity.

Education

ACLC College

Bachelor's degree, Information Technology · (June 2013 - October 2016)