

Sharath Reddy P

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Targeting assignments in **Cyber Security / Fraud Investigation /SME /Team Management** with an organization of repute preferably in Banking/ Financial Institution
Location Preference: Bangalore /Hyderabad

- Senior Professional offering **4.5 years** of recent experience in fraud & risk management, client relationship management and transaction monitoring; excellent at identifying card scheme frauds including cards & POS machines issued by the bank to the customers & merchants
- Comprehensive experience in devising and effectuating risk policies as well as managing wide risks and implementing effective mechanisms to mitigate the same
- Possess excellent analytical and problem-solving skills with expertise in taking ambiguous data questions, translating them into clear plans and producing recommendations based upon core findings
- Analysed account based frauds, application fraud, internal fraud related to employee, fraud or fabricated financial statements, misrepresentation of facts
- Demonstrated excellence in suggesting U-Power idea which helped organization in saving the losses by 40%
- Devised Fraud Risk Management Framework to effectively mitigate credit card & debit card fraud losses
- Proficient in managing 3D secured online decline transaction & financial approval request for internal & external cardholders
- Excellent at identifying fraudulent accounts for the prevention & detection of fraud in coordination with VISA, MasterCard, clients, merchants & other company associates, industry players and third parties
- Excellent at facilitating delivery of high-quality customer experience, elevating customer satisfaction by offering service

KEY COMPETENCIES

Fraud Risk Investigation | Risk Mitigation & Management | Merchant Coordination | Transaction Control & Monitoring | Compliance Management | Client Relationship Management | Quality Assurance & Control | Portfolio Management | Team Management | Account Security | Reporting & Documentation | Transaction Control & Monitoring | Process & Compliance Management | SLA Adherence |

PROFESSIONAL EXPERIENCE

Jan'19 – Jun'20: Fraud Investigation Specialist / SME in Manual Fraud investigation with Uber, Location

Key Results Area:

- Appraised proposals, conducting risk analysis & scrutinizing the relevant documents /profiles before sanctioning and disbursing payments
- Conducted portfolio reviews on a regular basis based on defined parameters to maintain portfolio health
- Framed various guidelines for fraud control and checking the segmentation of cases; identifying & monitoring risks arising by funding
- Dealt with dual chats simantenously
- Spearheaded the overall Risk Management and Compliance activities along with Retail lines of business.
- Devised & effectuated risk policies & manage wide risks & implementing effective mechanisms to mitigate the same
- Maintained excellent relationship with Internal / External stake holders and strengthening the relationship by providing better and timely support for achieving organizational objectives and ensuring profitability.
- Implemented Training to Vendor Staff and Relationship Managers on regular intervals to update regarding, Policy, fraud, current market trend, do's and don'ts
- Played a vital role in training around 50 people for the new process incorporated by the organization and was appreciated by stakeholder for achieving 100% production and quality.
- Successfully investigated whether the Credit Cards, Debit Cards, Wallets using for online transactions are from genuine buyer or fraudster and to minimize the new fraudulent techniques popping up from the Fraudsters.
- Provided assistance in fraud investigations by reviewing accounts and transactions, detecting fraud trends, summarizing key findings, and recommend anti-fraud processes and system enhancements based on trends and patterns
- Effectively found out 15 new types of frauds that are occurring only in the airport and helped to minimize it, fraud findings also lead to new projects and payment teams
- Verified Documents of Customer for better profit and customer experience and Enhanced Due Diligence was performed on entities
- Ensured confidentiality of all information collected during investigation
- Investigated and identifying various types of fraudulent activities occurring on the platform
- Assisted clients who have been affected by said fraudulent activities which includes restoring and securing their accounts, personal and financial information

Nov'16 – Aug'18: Operations Assistant with LMD, Location

Key Results Area:

- Motivated and accommodated co-workers by adopting additional workloads, which resulted in greater teamwork, boosted employee morale, helped decrease employee turnover ratio, and effectively enhanced knowledge of various departmental functions
- Process sales orders, pick lists, shipping labels, and shipping documents for 3PL's within a strict deadline
- Follow up with 3PL's on open orders that did not meet the required ship date
- Troubleshoot the cause of product shortages and format weekly shortage reports for review
- Develop daily tactical plans in support of business strategy by reviewing approving processes in inventory management as well as executing shipment overall over/short procedures
- Controlled inventory levels by conducting physical counts; reconciling with data storage system
- Ensured punished product inventory is handled & distributed efficiently. identified issues from daily reports & resolved problems & related duties standards are performed with facility in compliance with such standards
- Resolved problems concerning transportation, logistics systems, shipments, compliance, on a daily basis
- Planned or implemented improvements to internal or external logistics systems and inventory

Sep'15 - Oct'16: Analyst with Global Logic, Location

Key Results Area:

- Conducted investigation whether the Google Wallet is using for online transactions are from genuine buyer or fraudster and to minimize the new fraudulent techniques popping up from the Fraudsters.
- Reviewed accounts and transactions, detected fraud trends, summarized key findings, and recommend anti-fraud processes and system enhancements based on trends & patterns by assisting in fraud investigations
- Efficient in reviewing and reporting of suspicious activities
- Generated suspicious activity reports and risk management reports for managers. Resolve customer issues within the scope of existing service level agreements
- Ensured confidentiality of all information collected during investigation
- Investigated and identified various types of fraudulent activities occurring on the platform
- Provided assistance to the clients who had been affected by said fraudulent activities which includes restoring and securing their accounts, personal and financial information

EDUCATION

Year: MBA (Retail Management, Marketing and Finance) from Aurora PG College Ramanthapur/Osmania University, Hyderabad, Telangana

IT SKILLS:

- MS Office (Excel, Word and PowerPoint), Oracle SQL, Service now (ITSM Tools), Installation of desktop operating systems like XP, 2003, 2008. Configuring the DNS, DHCP, Terminal server and AD, Troubleshooting the DNS issues, Assigning Ip address & reservations within a DHCP scope and troubleshooting the Dhcp issues

PERSONAL DETAILS

Date of Birth: 25th October 1991

Languages Known: English, Hindi and Telegu

Present Address: Manikanta Nagar, Boduppal H. No, 3-125-147/2