



JOYCE APDUHAN GOLPEO

+69359079648 | joyceapduhan93@gmail.com

Education

Lipa City National High School - B, 1 Morada Ave, Lipa, Batangas Philippines High School Diploma	Jun 2010 - Mar 2014
Abundio Torre Memorial Elementary School - Brgy. Balintawak Central, Lipa City, Batangas Philippines	Jun 2004 - Mar 2010

Professional Experience

FIS GLOBAL SOLUTION INC. PHILIPPINES - 8th flr. 10 West Campus Bldg, Le Grand Ave, McKinley West, Taguig, 1634

February 2021 – January 2022

Customer Service Representative II

- Maintains customer database by providing steps to update and remove outdated account information.
- Educates bank's protocol in regards to locked/blocked and restricted accounts.
- Handles Bank's returned mail.
- Compiles reports to notify other personnel of possible need for further investigation and action, such as identity theft and issuance of lost or stolen-card bulletin to subscribing merchants, to prevent fraudulent use of lost or stolen charge cards by others, or to issue new charge card to customer.
- Provides technical and network problem resolution to end-users by performing a question diagnosis while guiding users through step-by-step solutions (app and website). Solutions include, but are not limited to, resolving username and password problems, uninstalling/ reinstalling basic software applications, power cycling equipment, assisting with navigating around application menus and troubleshooting email issues.

JPMorgan Chase & Co. - Five/NEO, 31st Street, Taguig, 1634

Dec 2019 - Jul 2020

Fraud Analyst

- Experience in identifying fraud and related financial crime risks and take the appropriate steps to mitigate the risks.
- Experienced in handling fraud related queries from customers and taking necessary actions such as account restrictions etc.
- Reviewed check deposits for approvals, releasing, (completeness of items, stale date, check signed, endorsement, etc.)
- Conducted searches, gathered data and recorded evidence from internal systems, the internet, commercial databases within the organization, where applicable for new screening new accounts.
- Validated electronic money movement legitimacy such as wire transfer - foreign & domestic.
- Ability to identify fraud and related financial crime risks and take the appropriate steps to mitigate the risks.
- Knowledge of the US regulatory framework and best practice regarding fraud prevention.

The Results Manila Inc. - Ground Floor, Fiesta World Mall

Building A, Marauy Highway, Lipa City, Batangas.

Oct 2018 - Nov 2019

Customer Service Representative

- Referred cardholders to their employers for account maintenance issues.
- Assisted cardholders in online banking access, new user set up, password resets, monthly service charges and multifactor authentication.
- Monitor the daily incoming ACH return reports and notify customers as needed.
- Processed manual ACH returns as needed due to stop payments/unauthorized entries.
- Run balance report for cardholder's daily/monthly transaction history records.
- Advised cardholders daily functions of the ATM/Debit Card, program i.e. card issuance, and placing cards on hold.
- Validated check status for deposits and verified submitted checks, deposited via Mobile Capture.
- Handled customer disputes for unrecognized charges, non-receipt of goods, etc.
- Followed company policies and state laws regarding each claim to verify all information/documentation obtained meets standards to move claims forward; performed investigation and resolution of customer disputes with regards to charge off accounts.

Skills, Achievements & Other Experience

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- **Achievements** (2021): 2021 Customer Service Week Celebration Winner (Power of Service)
 - **Achievements** (2020): Fraud Hotline Top 5 Agent Sitewide February 2020
 - **Achievements** (2019): The Results Companies Inc. Top Agent for April/ AHT Master

