

PROFESSIONAL SUMMARY

Fraud Analyst with over two years of experience in real-time fraud detection, manual transaction review, and chargeback analysis. Skilled in leveraging data analysis tools such as SQL, Excel, and Tableau to identify fraud patterns, stop fraud rings, and optimize prevention strategies. Proficient in interacting with customer service teams and customers to resolve escalations and ensure a seamless, secure customer experience. Highly adaptable with proven ability to meet metrics and deliver results in a fast-paced, flexible environment.

SKILLS

- **Fraud Detection Tools:** Kount, Stripe, LexisNexis
- **Compliance and Risk Management:** PCI-DSS, AML, KYC, Risk Assessment, GDPR
- **Data Analysis Tools:** Excel (Pivot Tables, VLOOKUP, Power Query), Tableau, SQL
- **MS Office Suite:** Advanced proficiency in Excel, Word, PowerPoint, Outlook
- **Soft Skills:** Teamwork, Problem-Solving, Attention to Detail, Communication, Stress Management
- **Additional Skills:** Typing Speed – 40 WPM, Weekend Availability

EXPERIENCE

Nordstrom, Riverside, CA

Warehouse Associate

09/2024 - 12/2024

YMCA, San Bernardino, CA

Mathematics Tutor

10/2023 - 07/2024

Remitly, Managua, Nicaragua

Fraud Investigator II / Process Specialist

04/2022 - 01/2023

- Investigated and analyzed 50+ Early Fraud Alerts monthly to detect card-present and card-not-present fraud, account takeovers, and identity theft.
- Identified and disrupted fraud rings by analyzing links between transactions and emerging fraud trends, reducing fraudulent activities by 40% and saving \$500,000 annually.
- Collaborated with compliance and legal teams to investigate suspicious activity, ensuring adherence to AML, PCI-DSS, and KYC regulations.
- Presented actionable strategies to improve fraud detection methodologies, enhancing operational effectiveness.

Fraud Investigator I / Chargeback Analyst

05/2021 - 03/2022

- Reviewed and analyzed 100+ chargeback claims monthly, focusing on unauthorized transactions and recurring fraud disputes.
- Leveraged SQL and Excel to identify fraud patterns, generating insights that reduced fraudulent activities by 20%.
- Automated workflows using Kount to flag high-risk transactions in real-time, decreasing manual review time by 40%.
- Created detailed investigation reports and collaborated with team members to address customer escalations effectively.

EDUCATION

Certificate of Competency in Data Analysis

Calbright College (California's Online Community College)

Expected: 11/2025

RELEVANT COURSEWORK

- **SQL Programming** (LinkedIn Learning, 06/2024)
 - **Excel Data Cleaning & Analysis** (Udemy, 07/2022)
 - **Fraud Investigation** (Udemy, 07/2021)
 - **Risk Analysis & Compliance** (Udemy, 07/2021)
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KEY ACHIEVEMENTS

- Spearheaded initiatives that resulted in a 40% reduction in fraudulent activities and \$500,000 annual savings.
 - Improved chargeback handling efficiency by automating key workflows, reducing processing times by 40%.
 - Collaborated with cross-functional teams to develop policies ensuring compliance and operational effectiveness.
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AVAILABILITY

- Flexible schedule with willingness to work weekends and accommodate business needs.