**G. Palani**

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# **SUMMARY**

 A hard working Team Leader who performs and delegates all multiple duties in a respectful and professional manner. Maxine has a fair and consistent approach to managing staff and possesses extensive experience of interviewing, supervising and developing them. Apart from that i have ability to effectively lead a team and also motivate staff to do better, make sound decisions and work with managers and staff at all levels of responsibility. Right now i am looking to join an exciting and ambitious company that will reward me accordingly for my abilities, commitment and hard work.

**Experience Summary:**

Over all 12 years of experience in Banking and Operations.

* Currently working in **Yodlee InfoTech.**
* Designation: **Senior Team Lead**
* Duration: May 2010 – Till date.
* Previously worked at **Oracle India Pvt Ltd**
* Designation- **Analyst**
* Duration : April 2007 – April 2010

**Certifications**

* ACH – US Banking Knowledge
* PMP – Course Completed and Need to take Exam
* CSM – Certified Scrum Master ( Basic Knowledge )
* PCI DSS - Course completed

**Skill Set**

* Problem Solving
* Adaptability
* Time Management
* Handling Pressure
* Strong Decision Making
* Listening Skill
* Proper Communication

**Education**

Degree Name – B.com

University – Bangalore University

Year Passing – 2006

**Awards & Recognitions**

Received MVP Award for recovering losses.

**Team Management**

* Making sure all tasks are allocated to staff on regular basis.
* Ensuring that appropriate staffing levels are maintained.
* Giving Training to the New Joiners.
* Handling a team of 6 members and giving feedback to the team mates on regular basis.
* Checking on the quality of work on daily basis.
* Participating and nominating team members in all relevant training as and when required.
* Maintain healthy group dynamics.
* Conducting team meeting on regular basis and sharing business updates.

**Roles & Responsibilities in Yodlee**

* Monitoring operational processes tightly to ensure a timely and accurate delivery to clients
* Updating OFAC List
* Blacklisting users based on transactions history. ( Risk Management )
* Monitoring User status and Account status ( Risk Management )
* Monitoring Reverse debit report (Risk Management).
* Cancelling Credit and user based on client confirmation. ( Risk Management)
* Oversight of core day-to-day delivery including: daily monitoring of issues / cancellations, daily cash flow monitoring, Banking processing, fee validation and processing.
* Monitor customer account details for non-payments delayed payments and other irregularities.
* Research and resolve payment discrepancies
* Process credit card payments.
* Researching on payment delivered late to US Merchants.
* Assist with the delivery of continual improvements e.g. improved productivity, reduction in risk, as well as to increase the satisfaction of staff
* Claims related to Payments, Transfers and Refund from Various US Merchants.
* Ensure that all Claims are resolved within 3 business days to avoid breach of SLA.
* Preparing Claims Settlement Report on weekly basis to know the status of all claims.
* Making Ensure that ACH Confirmation file are sent before cut off.
* Ensure that all payment messages are generated successfully.
Ensure that all relevant payment messages are authorized and released before the currency cut-off time.
* Ensure that payment are cancelled as per customer requirement.
* Coordinate closely work with various internal teams for any payments related Issues.
* OFAC Screening.
* Preparing SLA Report, RCA Report and Billing Report on weekly basis
* Attending Weekly call with clients.
* Blocking the payment and releasing the payment in actimize tool.
* Working on defaulted items for duplicate payments and transfer made by user due to NSF and Fraudulent user.
* Working with Bancorp and Bank of America for unidentified check
* Check Issued to Yodlee and initiating Manual credit to user account
* Monitoring payments, Fund transfer and processing returns
* Investigating on payment rejects and take necessary action

**Job Function in Oracle:**

* Merging all the duplicate Customers in Oracle database
* Checking the order and license of the customer
* Printing Customer Invoices
* Ensure that order are booked
* Collecting funds from the customer
* Processing Similar Merge.
* Raising SR to do Manual transfer
* Handling SR and giving resolution with in SLA Tine

**Additional Responsibilities:**

Team : CDI (Customer Data Integrity)

Job Function : Creating Customer for all the regions like APAC, EMEA, and AMER.

 : Updating Customer address in Oracle data base to book the license.

DECLARATION

I hereby declare that the above written particulars are true to the best of my knowledge and belief.

**Place**: Bangalore

**Date**: ( G. Palani)