SULEIMAN RIDWAN BABATUNDE

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PROFILE

I am adept at conducting detailed risk assessments by analysing incidents and implementing strategies to minimize exposure of the bank's assets (funds) to any risk.

I prevent the bank, its customers and their accounts from losing sensitive information and/or getting hacked or defrauded.

AREAS OF EXPERTISE

Information Security (Cyber Security), Transaction Monitoring, AML and Fraud Prevention, Customer/client, Relationship Management, Effective Communication Skill (English).

CAREER OBJECTIVE:

To attain a level of proficiency that allows for the highest level of effectiveness and efficiency while contributing to the success and productivity of the company.

ACADEMIC QUALIFICATIONS:

B A (HONS) Linguistic English University of Maiduguri.	2014
Senior Secondary School Certificate Ojoku Grammar School.	2006
First School Leaving Certificate the Moradeyo Dolapo Nursery and Primary School, Offa.	2000

EMPLOYMENT DETAILS:

Kuda Microfinance: Herbert Macaulay Road, Yaba, Lagos Nigeria. August 2024 - present.

Job Title: Senior Fraud Analyst (Fraud Investigator, Fraud Analyst).

- Investigation & documentation of all electronic fraud cases.
- I review and investigation alerts daily to determine if there is a potential suspicious transaction involved. In addition, I assess if there is anything else unusual about a transaction, particularly based on experience of previous transactions
- I Design and implement rules in the fraud monitoring systems
- I Monitor merchants with chargeback and recurring chargeback above set thresholds to ensure chargebacks exposure are below scheme thresholds as captured in the chargeback dashboard
- I perform daily reviews on web crawling published alerts to identify merchants violating BRAM/GBPP, transaction processing rules, and other card scheme rules.
- Manage escalations and provide effective and efficient remediation strategies.
- Identify gaps in the systems and processes and create solutions to mitigate fraud risk.
- Investigation of all e-channels complaints across all channels
- Liaising with legal for indemnities/review of other bank indemnities.
- Monitoring Of all Naira denominated E-transactions across all channels.
- Interface with customers via Jira, Freshdesk and intercom for prompt resolution.

Trivista Capital Limited. **2022 - 2024**

10, Adisa Bashua off, Adelabu Street, Surulere, Lagos

Job Title: Fraud Analyst (Transaction Monitoring)

- Monitoring fraud alerts and review fraud cases, investigate possible matches and minimize losses by taking appropriate action when 'hits' are identified.
- Block/place restrictions on accounts upon receipt of a fraudulent complaint.
- Review of out-of-pattern transactions.
- Handling indemnities and footage requests and made it available timely.
- Resolution and Documentation of investigative findings.
- Rendition of all Fraud Team's regulatory returns.
- Monthly report to stakeholders and management Team.
- Recommend necessary solution for the management to prevent such reoccurrence
- Conduct objective, fair, thorough, unbiased, and timely investigations into allegations of fraud, waste or abuse committed by clients against our company.
- As needed, contact customers regarding the status of their payments or supporting evidence while providing excellent customer support.
- Providing support to the Operational, Compliance and Business units of the organization on fraud related matters.

Stanbic IBTC Nigeria. **2019 – 2022**
Opposite Basketball Court, Ilupeju, Lagos

Job Title: Fraud Desk Officer / Customer Complaints Management (Customer Contact Centre)

- Investigate fraudulent transactions on clients account i. e unauthorized transactions on clients account and get the root cause of the fraud.
- Monitoring of all electronic transactions across all channels.
- Block/place restrictions on accounts upon receipt of a fraudulent complaint.
- Investigation of all electronic channel complaints.
- Handling indemnities and footage requests and made it available timely.
- Give timely feedback client that complained of unauthorized transactions on their account.
- Rendition of all Fraud Team's regulatory returns.
- Provide input into the identification of trends, and lessons learned from investigations to support the continuous improvement of product and control environment.
- Monthly report to stakeholders and management Team.
- Recommend necessary solution for the management to prevent such reoccurrence
- Monitoring fraud alerts and review fraud cases, investigate possible matches and minimize losses by taking appropriate action when 'hits' are identified.
- As needed, contact customers regarding the status of their payments or supporting evidence while providing excellent customer support.
- Providing support to the Operational, Compliance and Business units of the organization on fraud related matters

Union Bank PLC **2017- 2019**
Oba Akran Ikeja, Lagos

Job Title – Customer Service

Marketing banks product over the phone and resolving customers complain, enquiry and taking their feedback to ensure smooth and easy banking.

Key Accomplishment:

- Marketing union bank's product to customers over the phone and resolving customers complain, enquiry and their feedback concerning their banking experience.

Sterling Bank Nigeria Plc. **2015-2017**
Challenge Branch, Ibadan
Job Title: Account Relationship Officer Job

i. Opening and managing customer's accounts.
ii. Bringing new customers and educating them on Bank's products.

Key Accomplishments:

i. Opening accounts for customers
ii. Maintaining good relationship by giving customers satisfaction
iii. Driving inflow in terms of cash.

ISON BPO International
Job Title: Customer Care Representative **2015 – 2015**

i. I attend to clients via phone calls i. e inbound.
ii. I also call out clients to sell or get feedback i. e Outbound.
iii. I also attend to client's request, feedback, and complaints via our social media platform.
iv. I also attend to client's request, feedback, and complaints via emails.

NYSC Certificate (**Batch B 2015**), **Otukpo, Benue State.**

(PPA: Federal Government College Otobi. Benue State) **2015**

- Taught Literature in English and Government in the senior secondary level.
- Set, supervised, marked tests and examinations for students in the school.

PROFESSIONAL SKILLS

- Computer skills: MS Office (Word, Excel and PowerPoint)
- Excellent communication skills, accurately, clearly, interpersonally and in written forms.
- Team -Spirit: Leadership
- Proactive and detail oriented.
- Capable of working under pressure.
- Dedicated and committed to work.

COMPETENCES

- Problem solving, push forward and provide alternative solutions to problems.
- Organizational abilities, putting ideas and materials for efficiency.
- Administrative Abilities, able to handle duties required to achieve work processes adequately and meticulously.

EXTRA CURRICULAR ACTIVITIES

- Data analysis, Finance and Investment, Credit risk, Traveling and touring new places to learn new ideas and make useful contacts.