



Madona Janet Mumbai India

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Laptop and Wifi Connection Available.

PROFILE:

To work within a competitive, career oriented and very friendly environment providing the opportunities to gain new skills and apply acquired knowledge and skills share my intellectual curiosity with the finest field.

SKILLS AND EXPERTISE:

- Adaptability to changes.
- Excellent communication, management & presentation Skills
- Relationship building skills, strong focus to customer service skills, attention to details
- Experienced in Team and project handling
- Dedication and Determination
- Quick learner, Multi-tasking, Hard Working and Have Potential to work under pressure at different circumstances

WORK EXPERIENCE:

- **2016 – Nov 23rd 2020:** Working as Specialist II of Chase Card Services at J.P. Morgan Services India Private Limited. Process Australia/MD (Merchant Dispute.)
- **Job Profile:**
 - ☐ Working on Customer credit card disputes mainly on Visa and Mastercard as per Visa Guidelines and Regulation (RegZ). A Regulation, Policy and Guidelines set by Government body for banks.
 - ☐ Working on Customer Credit Card disputes in two major category Front End (Fe) and Repr (Representment). Which Feather categorized on Chargeback, Pre-arbitration and Arbitration:

☐ This includes:

☐ Cording the transaction under dispute and creating enquiry on the charge which cardmember wants to be investigated by Downloading and reviewing information available and collated by various channel for e.g.- documents received from cardmember, cardmember call conversation via inbound and outbound with customer services, and other teams like fraud, notes and logs history available on system and from other departments related to the specific charge and redirecting cases to different departments if needed.

☐ Exporting, Attaching and reviewing customer document, understanding, reasoning, analyzing and streamlining and categorizing the core reason of disputes.

☐ Resolving dispute from start to finish within in a certain time bound finding and providing a best solution through which our cardholder can get their money back from merchant, by contacting card member (customer), nation/international merchant, different department eg fraud, customer service, benefits, switch board, ect to resolve the dispute.

☐ Filling the dispute form with required information in accordance to term and condition to win the disputes and filing the dispute on behalf of the cardmember.

☐ Conducting reasonable investigation in varies stages of dispute by comparing information/various documents provided by merchant and cardmember also connecting with league association in various stages of dispute.

☐ Making detail memo/notes of all information collected through the course of each charge/transaction which were under dispute.

☐ Working on different tool and application eg C3, IDMS, Visa ROL, SharePoint, FA, Google etc. which played a vital role to analyze & collect contact details, merchant credit, to create and check the dispute, to check policy, procedure and regulation violation etc. and to which helped to channel the dispute.

☐ Creating and maintaining, sending various excels and report related PTL, Qualified case, MIR, Rap Dues, QCC rejects, FPD Case, received from department and rolling and assigning these reports within the team and collating response from the team and updating the same to higher management.

➤ **2011- 2016:** Worked as Customer Relations Advisor at Hutch3 Global Services (BPO). Process: Australia/ Billing

➤ **Job Profile:**

☐ Assisting Customer over phone in relation to their bills and statement.

☐ Explaining their bills & plans and how to keep a track of usage and measure to take to avoid exceeding plans.

- ☐ Helping in setting up payment method & processing payments, dealing with dispute calls in relation to high bill, plan exceeds, late payment or interest fee & Offering better plan, ongoing offers and products, and offering refunds or discounts as per process limits.
- ☐ Pitching sales for new phone device or second connection or multiple connection.
- ☐ Assisting Customer with technical concerns like connectivity & network issue and redirecting the call to Relevant department if required & Making reports of the same and documenting all action.
- ☐ Preparing the excel about the comparison of different offers and produces available in market & competitors' verse what our company offered.
- ☐ Creating, Suggesting and discussing new plans & offers to be inherited by the company to the department heads. Floor walking, Train and Supporting the new bees in regards with the customer handling and process knowledge.

➤ **2010-2011:** Worked as Senior CRA Level 3 at Zenta (P) Ltd. Process: US

➤ **Job Profile:**

- ☐ Assisting Customer via out calling and incoming call in their credit card balance explaining the due or overdues amount and arranging installments by offering payment plans, settlement offers, explaining benefits of making payments, measure to avoid late payment & interest fee, while considering & acknowledging the other requirement, obligation and debts customer might have, arranging follow ups & reminders and setting up payment methods for customers.
- ☐ Assisting with technical difficulty in relation to card reactivation, payment declines, fraud transaction.
- ☐ As per credit score pitching in for inbound sales for the new credit cards and redirecting to relevant department if needed. And documenting and making system reports for all action taken on an account.

➤ **2008 - 2010:** Started to Work as an Associate and got promoted to Senior Associate at WIPRO. Process: British Telecom/Operation.

➤ **Job Profile:**

- ☐ Assisting Customers in understanding and fixing technical difficulties in relation to computer, laptops, routers, Wi-Fi devices, gaming console, securing software its Installing and uninstalling, programing, assisting customer with connection problems ect over phone.
- ☐ Also helping in creating and setting up email and MS office a/c.
- ☐ Making inbound sales and upgrades offers like new version of software and update. Giving end to

end resolution over phone and via screen share.

➤ **2007 - 2008:** Worked as Guest Service Associate and also as a Cashier at Taj Luxury Hotels.

Job profile:

- ☐ The job description includes undertaking all duties right from before checking in, at the time of check in of guests till checking out process
- ☐ Handling reception, Face to face and over the call handling client's enquiry and logging client's requests over phone. Undertaking various administrative duties, providing front desk services to guests, acting as an information source on various matters, diffusing conflict or tension in hotels, among other duties, and complains for electronic products, and arranging workaround.
- ☐ Register guests and assigns rooms, managing reservations and providing information about rooms, rates and amenities. Accommodates special requests whenever possible. Assists in pre-registration and blocking of rooms for reservations.
- ☐ Greeting and checking in customers, providing keys to the guest on arrival, interacting with customers and understanding their taste and preferences; escorting guest from front gate to room.
- ☐ Assisting guest with basic enquiry. Thoroughly understand and adheres to proper credit, check-cashing taking customer to purchase, taking payments and addressing guest's complaints, doing refunds, handling cash and credit card payments, distributing messages and reminders of flights arrival and departure, appointment ect to guests over the phone, mail and email.
- ☐ Creating and presenting the reports about revenue loss and profit to higher management, learning keeping myself updated about the products and prices of various amenities available inside the hotel.
- ☐ Experience in serving guests, relationship building skills, knowledge of business process and hospitality, strong focus to customer service skills, attention to details, Management Skills, skilled in bookkeeping and cash handling; and proficiency with reservation software and MS Office suite.

➤ **2007 - 2007:** Worked as Commercial Trainee-Call Centre at Adonis Electronics Pvt. Ltd.

Job profile:

- ☐ Handling reception, following all phone etiquettes, answering the phone and transferring the call to required department and technician.
- ☐ Handling client's face to face and over the call. Handling client's enquiry and logging client's requests and complains for electronic products, following various technical steps to fix the issue and Booking appointment/arranging for technician and workaround as per client requirement.
- ☐ Making various reports and System entry about all types of device deposited and dispatched details.

□ Categorizing and collating these products, its issue, making system entry and taking print of these issue and attaching it with the product to be repaired and updating their repair status entry and clearing/dispatching these products to the byers/consumers.

ACADEMIC QUALIFICATION:

- 2007: H.S.C. Nirmala Niketan, Churchgate.
- 2005: S.S.C. Our Lady of Remedy High School, Poinsar
- 2013: Completed SYJC from Mumbai University

PROFESSIONAL CERTIFICATIONS:

- Basic Computer Application.

Diploma Course:

- Pre-Primary Teacher Training Course.
- Early Childhood Care and Education Corse.

PERSONAL DETAILS:

- Full Name: Madona Pushpa Janet
- Nationality: Indian
- Passport No: N3386003
- Pan Card Number: APLPA5170M
- Aadhar Card Number: 6296 2396 3853
- Date of birth: 28 July 1987
- Marital Status: Single
- Language: English, Hindi, Tamil, Marathi

Hobbies: Sketching, Singing, Dancing, Artworks.

DECLARATION:

- I hereby declare that all the particulars furnished above are true and correct to the best of my knowledge and belief.

Madona Janet