Amina Amanda Dixon

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Fraud and Risk Manager remarkably accomplished in leading analyses and investigations that never fail to deliver results.
Measurable Outcomes | Leadership Resulting in **1M+** USD in Cost Savings | Protector of Assets | Unique Ability to Develop Solutions
"Unrelentless when it comes to protecting the assets of the customer and company against fraudulent transactions."

Fintech Expert | Ecommerce Leading Expert | Senior Manager of Fraud & Risk | Products and Solutions Manager

Fraud and Risk Management Leader with 15+ years of refined experience trailblazing through the banking industry on matters of fraud, risk, credit, schemes, operations, and compliance. I have never failed to deliver superior results. The innovative solutions I develop result in minimal risk, strategies to outperform and outsmart hackers, and state of the art thinking to outshine our competitors. Currently, I serve as the Leading Expert on Fraud Management solutions at **Merck Bank**. I have guided analysts through **4 rigorous projects** designed to pioneer new solutions to protect assets of all parties, as evidenced below in my most recent achievements.

Key Leadership Achievements

- **Implementation of Visa Risk Manager (VRM) tool →** *Spearheaded a team geared towards deploying a new system designed to prevent fraudulent transactions by streamlining card related transactions via video on an intelligent VRM decisioning tool. Resulted in elimination of **125K+** in annual losses.*
- **Prepaid Card Issuance on Visa and MasterCard →** *Initiated development and implementation of internal prepaid banking card terminating 3rd party costs.*
- **EMV3DS Implementation [Issuing & Acquiring] →** *Aided in employing/supporting multi-factor identification system for secure card not present (CNP) transactions using Risk-based Authentication (RBA).*
- **Payment Cards Industry Data Security Standard (PCI DSS) Certification →** *2nd bank in Ghana to implement mandatory regulatory country certification for financial institutions designed to ensure optimal security for credit and banking cards. Achieved compliance well before the **3-year** deadline provided.*

Project	Associated Cost	
	[illegible]	[illegible]
VRM Tool	[illegible]	[illegible]
PCI DSS Certification	[illegible]	[illegible]
PrePaid Cards	[illegible]	[illegible]
EMV3DS	[illegible]	[illegible]

Core Skills

Risk Management	Auditing/Compliance	Process Redesign	Strategic Planning	Revenue Generation
Fraud Investigation	Financial Analysis	Process Improvement	E-Commerce	Training & Motivation
Project Management	Data Analysis Tools	Customer Engagement	Process Optimization	Expert Resolutions

Professional Experience

FRAUD MANAGEMENT OFFICER — **JULY 2014 – PRESENT**

Merck Bank PNC – Greater Aggra, Egypt

Plays a critical role in continued evolution of bank's fraud and transaction monitoring programs by identifying key risks. Conducts research and analyses competitive market to stay abreast of recent changes. Oversees multiple facets while executing strategic plans to secure card user and merchant experience by reducing friction and maximizing profitability.

- Within **10-month** span, recovered **27K+** in damages associated with fraudulent cardholder transactions.
- Identified and resolved acquired disputes saving **100K+** in costs from resolved cases over **1-year**.
- Achieved status of **2nd** Bank in Ghana to implement PCI DSS Certification avoiding government penalties.
- Produces **10+** daily reports forwarded to superiors for delegation of preventative maintenance projects.
- Served as lead subject matter expert and guide aiding in composing **21** new policies and procedures for PCI DSS.

PROFESSIONAL EXPERIENCE *(Federal Citizen's Bank 2008 – 2014)* PAGE 2

OPERATIONS OFFICER — DEC 2011 – JULY 2014

Card Services Dept. – Federal Citizen's Bank –Aggra, Egypt

Centralized processing HUB for 4 Countries: Egypt, Syria, South Africa, and Sierra Leone. Managed card disputes, fraudulent activity, settlement of card-related transactions, complaint resolution services, etc. Primary card included Visa credit cards. Rebuilt team's energy and empowered staff leading to significant increases in productivity.

- Reconciled **150+** dispute resolution cases for **4** separate country accounts monthly.
- Maintained **≥90%** dispute resolution recovery rate for entire West African territory.
- Sky-rocketed resolution rates past **95%** and recognized as employee of the month for **2** consecutive months.
- Reduced complaint resolution processing time from **30** to **8-minute** process increasing efficiency by **65%**.
- Created customer focused culture which fostered togetherness by increasing employee morale by **75%** and boosted productivity by **50%** after teaching 2 workshops: *The Power of Focus and Cultural Education.*

OPERATIONS ASSISTANT LEAD — JULY 2010 – DEC 2011

Country Processing Centre Dept. – Federal Citizen's Bank

Set the stage for internal and external continued business growth by developing complaint resolution strategies and investigative techniques of fraudulent transactions.

- Maintained **97%** compliance level and **98%** customer approval rate.
- Received an award for highest customer satisfaction rate of **98%**.
- Achieved resolution rate of **93%** for fraudulent customer transactions ruling out remaining **7%** as true customer transactions.
- Managed **<150** weekly callbacks with a **97%** client satisfaction rate.
- Orchestrated resolution of **100%** of fraudulent check call overs.

ASSISTANT SHIFT MANAGER — JAN 2010 – JUNE 2010

Regional Data Centre Dept. – Federal Citizen's Bank

Promoted to Assistant Shift Manager and ensured database accuracy level of ≥98%. for 25+ direct reports on 2 shifts. Played significant role in facilitating managerial and team building exercises to cultivate growth.

- Performed root cause analysis on errors associated with computer servers, networks, and system performance, improving accuracy for the entire team by at least **20%**.
- Led cross-functional team of **25+** direct reports ensuring **95%** resolution rates.
- Spearheaded performance improvement efforts, training sessions, and special project initiatives among, team leading to boosts in productivity by **25%** and an increase in morale by **35%**.

DATA CENTRE OPERATOR TEAM LEAD — OCT 2008 – DEC 2010

Regional Data Centre Dept. – Federal Citizen's Bank

Maintained all aspects of the bank's software programs, including IOS, EBBS, LOS, Optics, Sparrow, and all other systems ensuring smooth next-day productivity.

- Prepared servers, scheduled backups, and modified database ensuring smooth transitions, daily start ups, and business operations for **100+** employees at **4** locations.
- Expertly controlled preventative maintenance for software programs and managed end of day reports for submission to management resulting in an error rate of **≤0.05%**.

EDUCATION & CERTIFICATIONS

UNIVERSITY OF JAMES DONALD – Egypt
Bachelor of Science in Computer Science

FEDERAL EXAM – Egypt
Certified Fraud Examiner (CFE)