

BRENDA TREGONING

Banking Professional

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Summary

I've worked in the Credit/Debit Card industry for (26) years. I have extensive knowledge of Visa/MasterCard/American Express Operating Regulations as well as Regulation E and Regulation Z. I have a combination of education and experience that provides the necessary skills and knowledge to satisfactorily perform the essential job function associated with Credit/Debit Card Chargebacks, Disputes, Compliance, Arbitration, Fraud Prevention/Investigations of Fraudulent Credit Card Loans and Claims.

I've also worked on a project for two months starting in 2011 thru 2012 conducted by the OCC, this consisted of Independent Reviews for Wells Fargo Home Mortgage customer's whose homes were in the foreclosure process in 2009 or 2010. Under this review process, a homeowner can seek a review of his or her case, and can potentially receive compensation if the review finds evidence of harm as a result of errors or misrepresentations.

Experience

LOAN PROCESSOR 3 at Aerotek

December 2011 - January 2012 (2 months)

Worked on a project conducted by the OCC which involved Independent Reviews for Wells Fargo Home Mortgage customer's who have lost their homes to foreclosure. Under this review process, a homeowner whose home was in foreclosure process in 2009 or 2010 can seek a review of his or her case, and potentially receive compensation if the review finds evidence of harm as a result of errors or misrepresentations. My job was to investigate the homeowner's claim to determine if there was any evidence of harm which resulted in their customer's home being foreclosed on.

CARD FRAUD SPECIALIST at Pentagon Federal Credit Union

September 2009 - June 2011 (1 year 10 months)

Responsible for completing fraud analytical reports to be used by management in order to detect trends and set fraud policy. Conduct fraud trending and analysis to serve as early warning risk indicators for potential fraudulent activity.

Maintain knowledge of Regulation E and Regulation Z, Visa, MasterCard and American Express Operating Regulations to ensure the timely resolution of chargeback, pre-compliance and pre-arbitration items.

Monitor the processing of fraudulent claims and applications to ensure their accurate and timely

processing.

Coordinate with external vendors and internal partners to ensure issue resolution and project milestones are progressing and time limits are being met.

Research and analyze customer Credit/Debit Card transactions, monitor reports for unusual activity, fraud trends, phishing, counterfeit and brute force attempts, take necessary actions. Investigate fraudulent claims and applications by conducting interviews with cardholders and law enforcement agencies. Take necessary action on confirmed fraud accounts.

Reconciles monetary items on the suspense general ledger accounts daily. Initiate and respond to customer calls regarding their accounts in an accurate, prompt and courteous manner.

Review and take necessary action on received CAMS Alerts. Monitor ADCR Report via Visa Online for decisions made by Visa on whether or not an alert qualifies for monetary reimbursements.

File credit/debit card insurance claims and prepare these claims for chargeoff each month.

Assist with other projects as necessary.

CARD SPECIALIST II at MCT Federal Credit Union

August 2006 - March 2009 (2 years 8 months)

Reviewed reports from Fidelity to ensure all of our members claims were being handled properly and in accordance with the Operating Regulations as well as Regulation E and Regulation Z.

Investigated fraudulent and counterfeit activity.

Reviewed all CAMS and Falcon Alerts and took appropriate action.

Interacted with members, branch staff, acquiring institutions, contracted card processors, law enforcement agencies and vendors.

Made adjustments to member's accounts within limits set forth by management.

Handled difficult situations and irate members.

Prepared and filed Visa Quarterly Report via Visa Online, and ATM/POS Monthly Transaction Report for Accounting and Marketing Department.

Interacted with staff and management keeping everyone informed of revisions to card products, rules and regulations.

Trained new employees.

Worked with vendors and compliance officer before making revisions to our disclosures and agreements to ensure all revisions were in compliance and checked for verbiage.

Monitored Credit Card Agreement and

Disclosures, EFT Agreement and Disclosures to ensure sufficient stock, re-ordered when applicable.

Interacted with card processor to ensure all security programs were in place to combat against fraudulent and counterfeit activity.

Blocked certain Merchant Category Codes in the U.S.A. and Internationally when necessary.

Interacted with card processor, marketing and management with the testing and implementation of new credit and debit card products and services.

Assisted with the filing of Cuna Bond Claims.

Assisted IT and Fidelity with the creation and implementation of "Unique CVV Keys" for each of our BINS.

Assisted IT and Fiserv with the implementation of a "Neural Network System" for all ATM/POS PIN transactions.

Other duties as assigned.

CARD SERVICE SPECIALIST II at Justice Federal Credit Union

June 2003 - July 2006 (3 years 2 months)

Prepared disputes/fraud claims and forwarded to our card processor (Fidelity) for research and implementation of Chargeback, Pre-Compliance and Pre-Arbitration rights.

Processed credit and debit card orders.

Investigated fraudulent and counterfeit activity.

Reviewed all CAMS and Falcon Alerts and took appropriate action.

Interacted with members, branch staff, acquiring institutions, contracted credit and debit card processor and law enforcement agencies.

Made adjustments to member's accounts within limits set forth by management.

Reconciled general ledger at the end of each month for chargebacks, chargeback re-presentments, chargeback rejects, compliance, arbitration, Cuna Bond Claim entries, and for provisional credits issued to our members accounts, etc.

Prepared and filed Visa Quarterly Report via Visa Online.

Filed Cuna Bond Claims.

Assisted in testing new products and services.

Trained new employees

Other duties as assigned

Certifications

Visa Bankcard Business Management

May 2008

Projects

Unique CVV Keys

July 2008 to November 2008

Members: BRENDA TREGONING, Card Processor (Fidelity/Symitar), IT Department at Fidelity and MCT FCU, Management

Assisted with the creation and implementation of "Unique CVV Keys" on all of our credit and debit card products, due to us changing from shared keys to owing our own keys.

Credit/Debit Card Numbers

November 2006 to January 2007

Members: BRENDA TREGONING, Card Processor (Fidelity/Symitar), IT Department (Fidelity and MCT FCU), Management

Assisted with the implementation of assigning different credit/debit card numbers to our primary and joint members tied to the same share or loan account, which ensured that our members would always have access to their accounts should one member report their card lost or stolen.

Red Flag Address Compliance

August 2008 to November 2008

Members: BRENDA TREGONING, Compliance Officer - Dan Harrington, IT Department, Card Processor (Fidelity/Symitar), Management

Assisted our compliance officer and other team members to ensure the Cards Department was in compliance with the mandatory "Red Flag Address Changes" by November 1, 2008.

Skills

Verbal/Written/Communication

Researching/Analyzing Data to Identify Fraud

Trends

Fraud Investigations

Fraud Prevention

Chargebacks

Banking

Excel

Microsoft Office

PowerPoint

Risk Management

Customer Service

Problem Solving

MS Word

Credit Cards

Debit Cards

Arbitration

Compliance

Credit Unions

Credit Risk

Technical Skills

Online Research

Fidelity

FDR

View2

Symitar

PeopleSoft

LIV

IRC

Pivot

Quality Assurance

Outlook

Research

Education

Frederick Community College

Business Law I, 1994 - 1994

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[Contact BRENDA on LinkedIn](#)