

CAROL-ANNE FRAZIER-ELLIS

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TARGET ROLE: Fraud Detection Analyst (BSA/AML) • Financial Crimes Investigator • Fraud Investigations Analyst (Remote)

FRAUD INVESTIGATIONS & FIU SUPPORT | Alert Triage | Case Documentation | Risk Decisioning | Quality Excellence

PROFESSIONAL SUMMARY

Fraud and risk professional with 10+ years of experience across financial services, payments/merchant risk, fraud detection, quality assurance, and operational leadership. Performs investigation-driven decisioning, alert triage and escalation, and compliance-aligned case documentation to support FIU-style workflows (monitoring, case narratives, evidence compilation, and SAR support). Documented results include \$50K–\$70K monthly fraud-loss reduction, \$860K+ unsecured portfolio loss mitigation, and recognition for avoiding \$1,088,602 in fraud exposure. Applies scoring models (FICO Falcon), trend/pattern analysis, and structured communication with operations, InfoSec, and leadership.

SIGNATURE IMPACT

- \$50K–\$70K monthly fraud-loss reduction by identifying perpetrators and disrupting repeat fraud patterns (MBNA).
- \$860K+ unsecured portfolio losses mitigated through credit report analysis and risk decisioning (MBNA).
- \$1,088,602 fraud exposure avoided during September 2003 (FraudBusters / referral recognition).
- \$1M+ risk volume eliminated by implementing reserve/funding delay actions based on merchant risk indicators (TMS Merchant Bank).
- Top Performer recognition with PPH 140.02 and 100% Quality; multiple Century Club 100% quality awards (MBNA).

CORE COMPETENCIES

- Fraud & suspicious activity investigations; loss/risk quantification
- Alert review/triage (clear vs. escalate) using rules, reports, and risk indicators
- Case documentation and narrative writing in centralized case management systems
- BSA/AML/OFAC awareness; SAR support (summary drafting and evidence compilation)
- Transaction monitoring, velocity/pattern analysis, and reason-code trend tracking
- Merchant risk queue management (high-dollar volume, refund, and small-balance review).
- KYC/documentation review; re-underwriting triggers; escalation support for SAR consideration.
- Risk decisioning (approve/reject/release of funds); reserve/funding delay recommendations
- Stakeholder communication with management, InfoSec, and cross-functional partners
- Quality assurance programs, coaching/mentoring, and training development
- Tools & research: FICO Falcon, LexisNexis, and bank systems for investigative research

PROFESSIONAL EXPERIENCE

Senior Fraud & Risk Analyst | MBNA America Bank | Kennesaw, GA | Jul 2002 – Oct 2006

- Applied FICO Falcon Manager strategies to identify account takeover/identity theft and high-risk MOTO/card-present activity, including ACH balance transfers.
- Conducted investigations using credit bureau data and internal systems; documented findings and escalation rationale for compliance-aligned workflows (SAR support).
- Exceeded department goal by 70% (vs. 30% target) through effective investigative methods and decisioning.
- Reduced losses by \$50K–\$70K monthly by identifying perpetrators at point of sale and disrupting repeat fraud patterns.
- Mitigated losses across unsecured risk portfolios totaling \$860K+ through risk decisioning and release-of-funds recommendations.

- Produced monthly reporting on fraud finds and reason codes to support fraud strategy implementation.
- Mentored new fraud analyst hires as a certified mentor; supported training and quality consistency.

Senior Risk Investigator | TMS Merchant Bank | Basalt, CO | Jun 2007 – May 2008

- Managed merchant fraud/risk queues (high-dollar volume, small balance, and refund) to detect anomalies and prevent loss.
- Applied FALCON scoring, trend/pattern and velocity analysis, and investigative research (credit bureau, public records) to triage and document cases.
- Used critical thinking and stakeholder communication to determine when to place portfolios on funding delay or reserve; quantified exposure and rationale.
- Determined when additional documentation was required, when merchants warranted re-underwriting / enhanced review, and whether KYC requirements were met.
- Escalated suspicious activity packages to FIU/BSA-AML partners for SAR consideration; maintained clear case notes and evidence.
- Supported enterprise-level accounts with \$15M+ processing volume; educated merchants on Visa/Mastercard rules and dispute/chargeback process.
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Team Leader | RYLA Teleservices (Verizon Wireless) | November 2006 – May 2007

- Led frontline performance through coaching, quality monitoring, and escalation resolution in a high-volume environment.
- Maintained documentation standards and adherence to procedures.

Remote Supervisor, Quality Assurance & HR Recruiter | Distributel Inc. (Remote) | May 2008 – Aug 2016

- Supervised and coached a team of up to 15 associates; performed monthly quality monitoring and performance feedback.
- Designed and delivered new-hire and refresher training to improve consistency and customer outcomes.
- Built candidate pipelines and supported selection processes to improve retention and readiness.

Remote Commercial Mortgage Loan Processor Lead | Finszar Inc. (Remote) | Sep 2016 – Present

- Led end-to-end commercial mortgage loan file processing to support underwriting and funding decisions.
- Conducted pre-underwriting reviews for completeness and program requirements; resolved conditions and missing documentation.
- Coordinated with internal stakeholders to maintain accuracy, turnaround time, and compliant documentation.

EDUCATION

Bachelor of Science, Human Resource Management — Virginia College (2013)

Associate of Applied Science, Human Resources — Virginia College (2010)

RECOGNITION

- MBNA Southern Region Top Performer — Fraud Detection (PPH 140.02; Quality 100%)
- Century Club Awards — 100% Quality (multiple awards)
- FraudBusters / Certificate of Merit recognition; documented fraud avoidance and contributions
- Customer commendations for exceptional service and resolution