

KALAIARASI M

Chargeback Analyst

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PROFESSIONAL SUMMARY

Chargeback Analyst with 2+ years of experience in US Banking Operations at TCS, resolving high-volume non-fraud credit card disputes — billing errors, service issues, and processing errors — under Visa/Mastercard reason codes. Recognized for 100% dispute accuracy and consistently meeting client SLAs across a case monthly workload. Strong cross-functional coordinator with Operations and Risk Management teams to accelerate resolution timelines.

CORE COMPETENCIES

Chargeback Processing • Dispute Management • Dispute Resolution • Credit Card Operations • Non-Fraud Transaction Analysis • Regulatory & SLA Compliance • MS Office Applications • Pega • AWS

PROFESSIONAL EXPERIENCE

Chargeback

Tata Consultancy Services (TCS) | Chennai | Nov 2023 – Present

- Investigate and resolve non-fraud credit card disputes per month — billing errors, service-related issues, consumer disputes, and processing errors — applying accurate Visa/Mastercard chargeback reason codes.
- Analyze customer complaints and transaction histories to identify discrepancies, cutting average case investigation time by 100% through structured root-cause review.
- Review and validate disputes for accuracy, maintaining a 100% quality/accuracy score against card network rules and regulatory guidelines.
- Consistently meet or exceed client SLAs, resolving 100% of assigned disputes within the required turnaround window.
- Liaise daily with merchants, cardholders, and internal Operations and Risk Management teams to accelerate dispute resolution and reduce case backlog.
- Maintain zero compliance escalations by adhering strictly to internal controls and regulatory guidelines across all case types.

EDUCATION

Bachelor of Commerce (B.Com)

Theivanai Ammal College for Women (Autonomous), Villupuram | 2023

TECHNICAL SKILLS

- Chargeback & dispute management platforms; case investigation workflows
- MS Office Applications (Excel, Word, Outlook)
- Pega
- AWS (working knowledge)