SHERYL A. ESPIRITU

FRAUD DETECTION OFFICER

COVER LETTER

Dear Hiring Manager,

My name is Sheryl A. Espiritu and I am applying for a position of Fraud Detection Officer with your company as advertised on job board website. I was delighted to see the job opening as I've been following the website for the last few years and admire your direct approach to employment.

I am currently working as an Fraud Detection Officer with BDO Unibank, Inc. - Madaluyong City, Philippines but I would like to take the opportunity to put my skills and training to work for your company.

Based on the specific list of your requirements for this position, the following are the qualifications that I believe make me a good candidate:

- Strong belief in company loyalty, professional integrity and support, and a superior work ethic.
- Excellent problem solving and decision-making skills.
- Strong leadership and a positive attitude that motivates others to higher levels of performance.
- Excellent follow-up and follow-through skills that ensure positive outcomes.
- Readiness to accept change and embrace new ideas that illustrate flexibility.

A few of the aspects in which I excel include:

- Review all alerts from external sources and ensure that appropriate actions are taken to mitigate fraud
- Accurately document all actions taken on a case
- Verify activities through outbound calls and/or send "Potential Fraud Alert" e-mails to customers
- Responsible for reconciling debit card fraud disputes claims with the Master Fraud Transactions
- Provide support to the Operational and Business units of the organization on fraud related matters
- Regularly prepare reports for the bank's Risk Management Organization
- Responsible for maintaining knowledge of fraud situation in the industry
- Report risk information and findings to the immediate supervisor in a timely manner
- Actively participate in team meetings; share information and make suggestions for improvements to fraud operations.

On a personal level, I'm a people person with a knack for getting smiles and making clients feel relaxed and comfortable. I'm reliable and capable in fast-paced environments, and I always deliver the job on time.

I would like to invite you to view my Resume for a sense of the style and quality of my work. Please give me a call at +639059274035. I would love to speak with you about how my expertise can best suit your needs.

Sincerely,

Sheryl A. Espiritu