

# DELANEY SMITH

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FRAUD ANALYST | RISK MANAGER | INVESTIGATOR

Accomplished leader equipped with a Master of Arts (MA) in Criminal Justice and hands-on experience identifying, investigating, and mitigating fraudulent activities for a high-volume bank. Track record of working independently and as part of a collaborative team to develop and execute fraud prevention strategies, design and implement improved processes and systems, and provide best-in-class service on each interaction to ensure achievement of company and client goals.

Fraud Analysis & Detection ■ Investigations ■ Risk Mitigation ■ Security ■ Claims Management ■ Audits ■ Research

Regulatory Compliance ■ Documentation & Reporting ■ Communication ■ Teamwork & Collaboration

**Technology:** MS Office (Word, Excel, PowerPoint) ■ Fiserv Navigator ■ Visa Online

## PROFESSIONAL EXPERIENCE

### **REPUBLIC BANK – PA, NJ & NY:**

**SEP 2022-PRESENT**

*One of the largest Philadelphia-based banks and top small business lenders in the tri-state area.*

#### **Regulation E and Reconciliation Analyst**

Tapped to monitor and investigate daily fraudulent and non-fraudulent claims to ensure adherence to the Electronic Funds Transfer Act (EFT) and Regulation E. Examines and analyzes Visa debit card and ATM card fraud to detect deceitful patterns and emerging trends and mitigates financial losses by working collaboratively across departments and with external partners to handle incidents.

- Trains and mentors co-workers on Regulation E, claims process, and internal and external guidelines.
- Executes compliance and regulatory tasks in pursuit of the Bank Protection Act, Regulation E, and Visa Rules and Regulations.
- Manages a high-volume caseload, completing well over 7K claims from case creation to settlement YTD.
- Designed and developed a new documentation system for individual case notes to improve claim tracking across teams.
- Awarded Fanatic Team of the Quarter for going above and beyond and displaying excellent customer service while remaining compliant with Regulation E and internal guidelines.

### **LOWE'S COMPANIES, INC.:**

**MAY 2019-AUG 2022**

*\$72B home improvement retail company with over 2,100 locations.*

#### **Store Associate**

Selected to work as part of a customer-focused team responsible for delivering high-quality service while maintaining a safe, stocked, and sales-driven store operation. Connected with customers to determine needs, identify solutions, and locate products and took the lead on performing inventory counts, building displays, and supporting departments as needed.

- Continually met and exceeded customer service and satisfaction goals.

### **MONTGOMERY COUNTY DISTRICT ATTORNEY'S OFFICE:**

**JUN 2021-AUG 2021**

*Government organization dedicated to achieving justice and protecting the safety of the community.*

#### **Summer Intern**

Gained experience working directly with county detectives in various units at the Detective Bureau of the Montgomery County District Attorney's Office, including Violent Crimes, Homicide, Forensics, Major Crimes, and Intel & Investigation. Participated in ongoing investigations by attending crime scenes, processing evidence, working in the lab, attending autopsies, and supporting digital investigations to pursue active criminal activity.

- Leveraged Cellebrite software to analyze cell phone data and provide evidence for current investigations.

## EDUCATION

**Master of Arts (MA), Criminal Justice; Forensic Criminal Investigation,** DeSales University, Center Valley, PA, 2023

**Bachelor of Arts (BA), Criminal Justice,** DeSales University, Center Valley, PA, 2022

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- Graduated Magna Cum Laude; Member of Criminal Justice Honor Society; MAC Spring Academic Honor Roll (2019-2021)