Rosalind Achterkamp

Fraud Analyst

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SUMMARY

Fraud analyst with 5 years in card and digital payments fraud, reviewing about 900 alerts a month and building detection rules in SQL. Redesigned account takeover rules that cut confirmed losses by 31% while lowering false positives from 1 in 9 to 1 in 4 alerts. CFE since 2024.

EXPERIENCE

Fraud Analyst II — Larkspur Pay

Charlotte, NC · May 2023 – Present

- Built 14 account takeover rules in SQL using device, login velocity and payee-change signals, cutting confirmed ATO losses by 31% over 2 quarters.
- Raised alert precision from 11% to 26% by retiring 9 overlapping rules and adding a new-device threshold, freeing about 40 analyst hours a week.
- Investigated a ring of 63 linked accounts using shared devices and addresses, stopping $410,000 in pending payouts and documenting evidence for law enforcement referral.
- Wrote weekly fraud trend reports for 4 product and risk leaders, leading to a step-up authentication change on high-risk payee additions.

Fraud Analyst — Tidewater Card Services

Norfolk, VA · Jul 2021 – Apr 2023

- Reviewed about 900 card fraud alerts a month at 97% QA accuracy, contacting cardholders to confirm or clear suspicious transactions.
- Spotted a card-testing pattern of small online authorizations across 2 merchants, prompting a velocity rule that blocked 12,000 test attempts in its first month.
- Prepared 160 chargeback and dispute files with transaction evidence, winning 72% of representments in 2022.

SKILLS

Fraud types: Card-not-present, account takeover, first-party and synthetic identity, check and ACH fraud, promotion abuse

Analysis tools: SQL, Excel (pivot tables, lookups), Tableau, Python (pandas basics), case management systems

Detection: Rule writing and tuning, velocity checks, device fingerprinting, link analysis, model score review

Process: Case documentation, chargebacks and Reg E disputes, SAR referrals to AML, QA reviews

CERTIFICATIONS

Certified Fraud Examiner (CFE), 2024

EDUCATION

B.S. Finance, University of North Carolina at Charlotte, 2021

Fictional example by FindAJobAI: the person, employers and numbers are invented.