

MAGNUS ALLEN

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Regulated Banking Operations | Fraud & Dispute Workflows | Process Improvement | Product Operations

PROFESSIONAL SUMMARY

Fraud and dispute operations professional with 6 years of experience improving regulated case management workflows across banking operations, fraud investigations, disputes, QA support, and cross-functional issue resolution. Experienced in translating operational pain points into workflow logic, business requirements, process controls, documentation, training, and implementation-ready handoffs for operations and technology partners. Background includes Reg E / Reg CC dispute workflows, FileNet/ICN, fraud pattern recognition, ledger issue analysis, Agile delivery participation, senior-leadership reporting, and a live portfolio of fraud/dispute workflow prototypes at MagnusAllen.com.

SELECTED IMPACT

- Reduced a recurring branch fallout issue from **13 collective hours per week across three departments to ~20 minutes** by identifying root cause, documenting business impact, and supporting an engineering fix.
- Identified **\$275K in ledger exposure** and helped prevent **\$685K+ in additional misapplied funds** through issue analysis, remediation recommendations, and strengthened process controls.
- Identified and documented a linked-account fraud pattern that helped connect approximately **\$75K in fraudulent activity** and was later converted by leadership into a department-wide trend reference.
- Led end-to-end transfer of the **Fed Disputes** process from a **7-person operational group to a 10-person receiving team**, including documentation, training, SME support, and post-transition guidance.
- Received **Q1 ISpy Fraud Recognition Award** after identifying and escalating **\$40K in fraudulent checks** through proactive pattern recognition.

CASE MANAGEMENT & WORKFLOW PORTFOLIO - MAGNUSALLEN.COM

- **ATM Dispute Case Management Application:** Internal VBA pilot supporting validated claim intake, queue visibility, EOD eligibility controls, backup document support, and streamlined work views across five ATM dispute workflow queues; piloted with ~6 analysts.
- **Check Exception Workflow:** Conceptual workflow design unifying mainframe reports, image repositories, ledger research, and exception decisioning into a single analyst workspace.
- **Fraud Claims Investigation Platform:** BRD and interactive sandbox demonstrating unified claim intake, rules-based risk signals, investigation workspace consolidation, Reg E workflow controls, and automated chargeback queue routing.

Portfolio uses sanitized, synthetic data and session-state prototypes.

PROFESSIONAL EXPERIENCE

Capital One | Sr. Operations Production Coordinator | Feb 2025 - Present

Functional scope: check-process ownership, dispute operations, process SME support, QA review, defect triage, cross-functional remediation, workflow improvement, and analyst training.

- Served as process owner / SME for three check-related operational processes during merger-related workflow transition, supporting process documentation, exception handling, training, QA/control feedback, and cross-team issue resolution.
- Reduced a recurring branch fallout issue from **13 collective hours per week across three departments to ~20 minutes** by identifying root cause, documenting business impact, and supporting an engineering fix.
- Identified **\$275K in ledger exposure** and helped prevent **\$685K+ in additional misapplied funds** through issue analysis, remediation recommendations, and strengthened process controls.
- Led end-to-end transfer of the **Fed Disputes** process from a **7-person operational group to a 10-person receiving team**, including stakeholder alignment, documentation, training, SME support, edge-case clarification, and post-transition guidance.
- Received **Q1 ISpy Fraud Recognition Award** after identifying and escalating **\$40K in fraudulent checks** through proactive pattern recognition during case review workflows.
- Designed and piloted a multi-screen **VBA ATM dispute case management application** supporting validated claim intake, queue visibility, EOD eligibility controls, backup document creation, template resources, and streamlined work views across five workflow queues; piloted with ~6 analysts.
- Support formal QA and control routines by reviewing colleague defects, identifying process gaps, coaching analysts, updating SOPs/job aids, and reinforcing Reg E / Reg CC dispute handling expectations.

- Prioritize operational defects, escalations, enhancement requests, audit findings, and cross-team process questions across Dispute Operations, Branch, Finance, Technology, and other operations partners.
- Present findings and recommendations to senior leadership on operational risk, control gaps, process defects, and workflow improvement opportunities.
- Participate in Agile ceremonies supporting cross-functional delivery work, including standups, planning discussions, defect review, and implementation-readiness conversations.

Discover Bank | Bank Fraud Investigator | Jan 2023 - Feb 2025

Functional scope: Reg E disputes, check fraud investigations, wire recalls, fraud intake, case documentation, vendor coordination, and fraud trend escalation.

- Investigated **Reg E disputes, check fraud claims, and wire recall cases** across fraud intake, pre-screening, investigation, and final case disposition workflows.
- Researched case activity across **LexisNexis, IBM case intake tools, Discover Network tools, and internal fraud platforms** to validate customer information, account activity, transaction details, and claim documentation.
- Identified and documented a linked-account fraud pattern by comparing repeated addresses, phone numbers, shared identifiers, and similar claim behavior; findings helped connect approximately **\$75K in fraudulent activity** and were later converted by leadership into a department-wide trend reference.
- Coordinated with external vendors and platform partners on case research, system inquiries, documentation needs, and operational follow-through.
- Supported department operational review work by analyzing case activity, identifying recurring fraud patterns, documenting concerns, and escalating process or control issues for review.
- Escalated investigative consistency concerns within Fraud Operations to reduce repeat exposure and support stronger case handling practices.

TCS - Morgan Stanley Project | Associate Consultant | Jan 2022 - Jan 2023

Functional scope: mortgage post-closing operations, workflow redesign, Excel-based automation, QA validation, training, and rollout support.

- Led design, testing, training, and rollout of a formula-driven Excel workflow that replaced a manual post-closing checklist process for a **12-user team**.
- Built checklist logic that adjusted review requirements by mortgage type, improving standardization, reducing manual handling, and supporting completed checklist attachment to stakeholder emails.
- Partnered with TCS team leads and QA to validate workflow logic, standardize review steps, resolve rollout questions, and support adoption after implementation.
- Authored SOPs and training materials, trained all **12 users**, and provided post-rollout support for defects, questions, and enhancement requests.

U.S. Bank | Customer Relationship Consultant | Jan 2020 - Dec 2021

Functional scope: retail banking operations, customer account support, fraud escalation, transaction review, customer communication, and branch operations support.

- Identified and escalated suspected **Financial Exploitation of a Vulnerable Adult** activity involving approximately **\$25K** by reviewing transaction patterns, documenting concerns, and submitting findings for fraud review.
- Supported branch decommissioning activities as the branch representative for operational follow-through, including customer communication, vendor coordination, audit support, issue tracking, and regional operations handoffs.

SKILLS & CERTIFICATIONS

Operations, Product & Delivery: Business requirements, process mapping, gap analysis, defect triage, backlog prioritization, UAT/QA validation, stakeholder management, workflow handoff logic, SOPs, job aids, training materials, senior leadership communication

Fraud, Disputes & Risk: Reg E, Reg CC, NACHA, BSA/AML, check fraud, wire recalls, dispute operations, fraud investigations, case documentation, operational controls, QA review

Systems & Tools: FileNet/ICN, FIS, Fiserv, LexisNexis, Salesforce, IBM case intake tools, Discover Network tools, Documentum, SharePoint, Miro, Monday.com, Jira/Confluence

Data & Automation: Advanced Excel, VBA macros/forms, Excel formulas, dashboard/report design, Power Query, SQL fundamentals, Python/pandas, HTML

Certifications: CAMLSS, ABA BSA/AML Compliance Certificate, ABA Deposit Compliance Certificate, SQL for Data Science - UC Davis

Education: Bachelor's in Business Administration - In Progress, Expected 2028