

ADETUNJI MARIAM TEMILADE

Help Desk Officer, Dispute Resolution Team | Dispute Resolution | Banking Operations

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Professional Summary

Results-driven banking professional with 10+ years of experience in financial services, specialising in settlement, reconciliation, and dispute resolution. Proven ability to identify and resolve transaction discrepancies, manage inter-bank and intra-bank reconciliation processes, and ensure timely settlement of financial obligations. Adept at investigating customer disputes, processing chargebacks, and liaising with internal teams to achieve satisfactory resolutions. Supplemented by recent Data Analysis training, enabling data-driven approaches to reconciliation and exception management.

Core Competencies

- Transaction Settlement & Reconciliation
- Dispute Investigation & Resolution
- Chargeback Processing & Management
- Inter-bank & Intra-bank Reconciliation
- Exception Identification & Escalation
- Banking Compliance & Regulatory Adherence
- Customer Relationship Management
- Data Analysis & Reporting (Excel, PowerPoint)
- Financial Records & Documentation
- Cross-functional Team Collaboration

Professional Experience

United Bank for Africa – *Office Assistant* 2015 – 2017

- Provided administrative and operational support to branch operations.

Guaranty Trust Bank – *Customer Service Representative* 2019

- Managed and resolved customer complaints and transaction inquiries with a high first-contact resolution rate.
- Escalated and tracked unresolved disputes through appropriate internal channels.
- Delivered consistently high-quality service in a fast-paced branch environment.

Heirs Life Assurance – *Financial Advisor* 2020 – 2022 (Commission Based)

- Advised clients on financial and insurance products, ensuring accurate account documentation.
- Built and maintained strong client relationships, driving revenue through consultative sales.

Polaris Bank Limited – *Banking Associate – Domestic Operations* 2022 – 2023 (NYSC)

- Processed domestic transactions and ensured accurate posting and reconciliation of entries.
- Maintained accurate transaction records and documentation in compliance with internal policies.
- Assisted in identifying reconciling items and escalating unresolved discrepancies.

Access Bank Plc, Abuja – *Customer Service Representative – Retail Operations & E-Channels* 2023 – 2024

- Supported retail banking operations with a focus on e-channel products including Cards, Mobile App, and USSD services.
- Handled customer enquiries and complaints related to digital banking channels, resolving issues promptly and ensuring a high level of customer satisfaction.
- Assisted customers with onboarding and troubleshooting of mobile banking and USSD platforms, driving digital adoption within the branch.
- Managed card-related requests including issuance, activation, and dispute logging for debit and credit card transactions.

Access Bank Plc, Lagos – *E-Business Operations & Dispute Resolution Officer* 2024 – 2025

- Managed e-business operations including monitoring of electronic payment channels, transaction processing, and system exception management.
- Investigated and resolved customer transaction disputes including failed transfers, unauthorised debits, POS/ATM discrepancies, and e-channel complaints.
- Liaised with internal teams (Operations, IT, Cards) and external parties (NIBSS, switching companies) to facilitate dispute resolution and recovery of funds.
- Prepared dispute escalation memos and tracked resolution timelines in compliance with CBN guidelines and internal SLAs.
- Maintained detailed documentation of all dispute cases, resolutions, and outcomes for audit and reporting purposes.

Access Bank Plc, Lagos – *Help Desk Officer, Dispute Resolution*

Team 2025 – Present

- Serve as first point of contact on the help desk, attending to customer issues, enquiries, and complaints relating to transaction disputes.
- Receive, log, and triage dispute cases raised by customers, ensuring accurate categorisation and prompt escalation to the appropriate resolution teams.
- Provide customers with timely updates on dispute status, required documentation, and expected resolution timelines.
- Liaise with internal units (Operations, IT, Cards) and external parties (NIBSS, switching companies) to expedite investigation and resolution of escalated disputes.
- Track open cases to closure, following up on outstanding issues to ensure resolution within CBN guidelines and internal SLAs.
- Maintain accurate records of help desk interactions and dispute outcomes for reporting and audit purposes.
- Support continuous improvement of help desk processes to enhance customer experience and reduce resolution turnaround time.

Education

Higher National Diploma (HND), Public Administration – The Oke Ogun Polytechnic (2022)

Ordinary National Diploma (OND), Public Administration – The Oke Ogun Polytechnic (2018)

SSCE – New Era Girls Secondary School (2014)

Certifications & Training

- Data Analysis Training – Schultech (Sponsored by Seyi Tinubu)
- Banking Operations & Compliance – Access Bank Internal Training

Languages

English (Fluent) | Yoruba (Native)