



Benjamin Terzic

EDUCATION

Associates Degree | Computer Programming
Southeast Technical Institute (In Progress), Sioux Falls, SD

PROJECTS

- **CyberTasks – Task Management Web App**
JavaScript, Express, Supabase, Tailwind CSS
Built a lightweight single-page to-do application with a cyber/neon aesthetic. Implemented task creation and retrieval with a Supabase backend (Postgres) and Express server. Designed a responsive UI with Tailwind CSS and optimized configuration for rapid deployment. Future implementation includes User login/registration, and editing tasks.
- **Neon Insights – Business Analytics Dashboard**
React, Node.js, Express, PostgreSQL, JWT Auth
An in progress full-stack web application for business analytics and customer management. Implemented secure user authentication with email confirmation and JWT. Will display a beautiful dashboard containing key analytics.
- **Mindful Moments – Mood Tracking App**
PHP (MVC), MySQL, Chart.js, HTML/CSS, WAMP
Created a personal mood tracking application with secure login, interactive chart visualization, and data persistence via MySQL. Applied the MVC architecture to ensure scalable and maintainable code structure. Utilized PDO (PHP Data Object) to safely connect to MySQL.

EXPERIENCE

July 2022 - Current

Fraud Operations Specialist Citibank | Sioux Falls, SD

- Investigated fraud claims and analyzed transaction data to identify high-risk patterns.
- Collaborated with cross-functional teams to enhance fraud detection workflows.
- Balanced compliance requirements with delivering a positive customer experience.

August 2021 - May 2022

Payment Processing Supervisor Vervent Card

- Supervised payment processing operations, improving workflow efficiency and productivity.
- Trained, coached, and managed employee performance while

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🌐 <https://github.com/CloneMalone>

🌐 <https://bterzicportfolio.pages.dev/>

SKILLS

- **Languages & Frameworks:**
JavaScript, HTML5, CSS3, React, Tailwind CSS, PHP, Python, Java, C#
- **Web Development:** RESTful APIs, Responsive Design, DOM Manipulation
- **Tools & Platforms:** Git, GitHub, Microsoft Office
- **Core Strengths:**
Communication, Problem-Solving, Collaboration, Workflow Optimization

SUMMARY

Entry-level software developer pursuing an Associate's degree in Computer Programming at Southeast Technical Institute. Skilled in JavaScript, HTML, CSS, and RESTful API integration. Passionate about building scalable web applications, continuously

learning new technologies, and applying problem-solving skills developed through professional experience in risk analysis and fraud operations.

leading team and 1:1 meetings.

- Handled escalations, policy exceptions, and high-volume payment investigations.

November 2020 - August 2021

Payment Processing Specialist Vervent Card

- Processed and reconciled customer payments, deposits, and chargebacks.
- Investigated and resolved payment discrepancies across multiple departments.
- Supported reporting tasks and served as backup for mail operations.

November 2019 - November 2020

Collections Agent Total Card Inc. (now Vervent Card)

- Negotiated payment solutions with customers to resolve delinquent accounts.
- De-escalated challenging calls while maintaining compliance and customer satisfaction.
- Navigated multiple systems efficiently, including FDR, during live interactions.