

**CURRICULUM VITAE
SILVIA CARPO**

PERSONAL INFORMATION	
Name and Family Name	Silvia Carpo
Date / Place of birth	01/03/1973 Biella -BI- ITALY
Home address	Via San Rocco, 20 13878 CANDELO -BI- ITALIA
Phone and Mobile phone contacts	(Home phone) +39.015.2535073; (Personal Mobile) +39.340.3660820; (Office phone) +39.015.3501096; (Office Mobile) +39.335.6895945
E-mail Address	(Personal): ycarpo@vodafone.it ; (Office): silvia.carpo@sella.it
Marital Status / Kids	Married; 2 children
EDUCATION (in reverse order)	
1997	SSIT (Milan): Diplome Interpreter-Translator English: (72/100); French (74/100)
School Year 1991/92	Ist. Santa Caterina (Biella): -A level equivalent in Biology / Health - Maturità Scientifica ad indirizzo Biologico sanitario (42/60)
WORKING EXPERIENCE (in reverse order)	
2000-2008 (ongoing)	<p>➤ Firm: Banca Sella S.p.A. (Now: Banca Sella Holding S.p.A.) Position: International Schemes Relationships Manager In charge of managing the relationships with VISA, MasterCard and SWIFT</p> <p>Skills:</p> <ul style="list-style-type: none"> - Ability to influence effective working relationships at all levels. 360° knowledge of the Payment Systems' business and specifically of the Acquiring and Issuing business. Very good experience in assuring compliance and perfect knowledge of the Schemes Standards (including AIS standards and all other compliance programmes + Fraud management). - Knowledge of Issuer and Acquirer best practices in relation to operational procedures, including: cardholder and merchant acquisition, cardholder and merchant application under-writing, card production and dispatch, cardholder and merchant activity monitoring, fraud detection methods, fraud prevention practices, account maintenance, collection and recovery procedures. - Travelling abroad to take part to all Business enhancement and Member Briefing Forums and to all principal Forums (included European DCC Forums, Risk Management Forums and of the like). Monitoring and granting compliance to all VISA/MC rules whilst co-ordinating the different offices inside my Organisation. - I also worked in team with the person In-charge of the Card Business in the responsibility of shaping and developing initiatives for the Issuing and Acquiring Department aligning these with the overall strategic objectives to ensure significant income or cost benefits. - During year 2006 I was given the responsibility of co-ordinating also the Disputes Department and was involved in a number of strategic projects such as the creation of the new Holding company inside the Bank which gave me a greater view of my Institution, Its goals thus giving me a wider commercial view.
1998-1999	<p>➤ Firm: Biella Master Delle Fibre Nobili Position: English teacher English language taught to students attending this important Master</p>

	dealing with textile education ad high level.
	Extra: Co-operation as Translator to the EU Community E-TEAM Project
1998	<ul style="list-style-type: none"> ➤ Firm: <i>Lanificio Ing. Loro Piana & C s.p.a.</i> Position: Short term employee in charge of the commercial export department ➤ Firm: <i>Carpo Silvia Traduzioni ed Interpretariato</i> Position: Manager. (free-lance Activity as Interpreter/Translator)
1997	<ul style="list-style-type: none"> ➤ Firm: <i>Studio degli Avvocati Tucci</i> Position: Personal Assistant + Interpreter/Translator
1996	<ul style="list-style-type: none"> ➤ Firm: <i>MGR S.R.L (now closed)</i> Position: in charge of the import/export Department
ABROAD LANGUAGE COURSES	
English study Holidays	
1985	Location: Greenhite; Level: Upper Intermediate (Interstudiaviaggi)
1986	Location: Canterbury Stafford School; Level: Advanced (Touring)
1987	Location: Newton Abbot Intl. College; Level: Advanced (Touring)
1989	Location: London Tuffnel Park; Level: Advanced (APT)
1995	Location: London @ Mrs Silvia Ann Keenan, 42 Holloway Rd (VIVA); Level: –one to one high level tuition on business-economy glossary
French study Holidays	
1994	Location: Nice –Nice Plus; Level: Niveau avancé/Advanced (Touring)
1996	Location: Juan les Pins -Centre International d'Antibes; Level: -Niveau Avancé-
German study Holidays	
1997	Location: Glonn-München; Level: one to one tuition full-immersion to achieve an intermediate level of spoken and written German @ Familie Bonetsmüller Westerndorf 14/a Glonn (VIVA)
OTHER INTERESTS AND SKILLS	
Language Skills	<ul style="list-style-type: none"> ➤ Enabled to Simultaneous and consecutive translations English & French. ➤ Interpreter & Translator appointed by the Court of Justice of Biella – BI- ITALY ➤ Extra spoken language: Spanish (basic level)
PC literacy	<ul style="list-style-type: none"> ➤ Windows Microsoft Office; Level: Advanced ➤ Microsoft Outlook; Lotus notes; Level: Advanced ➤ Exchange; Netscape ; Level: Advanced
Hobbies	<p>Music</p> <ul style="list-style-type: none"> ➤ I play recorders and sing in a Progressive-rock band (CAP) www.capgroup.it <p>Voluntary Worker</p> <ul style="list-style-type: none"> ➤ I am a volunteer in the OFTAL association to assist ill people willing to travel to Lourdes <p>Sport</p> <ul style="list-style-type: none"> ➤ Love horse riding and volleyball