Guinevere

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### Summary

Over **nine years** of experience in banking and financial services working for Multinational Firms in the US, Canada and Germany. Highly competent in handling financial instruments including but not limited to banking products such as mutual funds, insurance, auto loans/leases, credit cards and the like. Has a background in Taxation and brokerage – having had the opportunity to be trained and licensed in United States.

Excellent English communication skill (oral and written); good negotiation skills; proficient in MS Office software; and very adaptable to a fast-changing environment.

**Professional Work Experience**

[JPMorgan Chase Bank](http://www.linkedin.com/search?search=&company=JPMorgan+Chase+Bank&sortCriteria=R&keepFacets=true&goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-exp-company-name) NA - US and Canada Support

[Financial Service Advisor](http://www.linkedin.com/search?search=&title=Financial+Service+Advisor&sortCriteria=R&keepFacets=true&currentTitle=CP&goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-exp-title) (Consumer and Community Banking)

July 2010 – Present

Roles and Responsibilities: Roles include but not limited to customer service, collections, credit card fraud analysis etc. At the same time complying with the banking regulations such as AML/KYC.

From admin tasks to servicing, and even relief roles such as TM, QA and training assistant, my responsibilities evolved and my role varies depending upon the need of the business. Flexibility and adaptability at the same time attention to details are my core strengths.

Provide constructive and constant feedback on improvement of: products, services, processes which may either reduce cycle time or costs or enhance customer satisfaction.

* February to August 2015: Fraud/Risk Management Analyst – US Support
* Mitigate possible financial loss for the company. Identify risk factors which would entail and result to clearing, blocking and closing an account.
* Review and Verify data from credit bureaus (such as Experian, Transunion, etc) before proceeding with clearance and credit approval.
* Approval of high risk and large dollar transactions after completion of client verification
* Answer calls from customer, branch bankers and third party callers. Call types can ranged from a simple account inquiry, online banking concerns to a more complex issues such as expediting a request and making an exception.
* Upsell credit card protection plans.
* Follow customer retention plans at the same time preventing company losses
* Educating and servicing customers in regard to the terms and conditions, features of their credit cards. Advising them of ways on how to prevent fraudulent activity on their acct
* January 2013 – February 2015: Pre-Charged Off Collections Specialist for Canada Card Services
* Does outbound call to remind clients of their payment dues.
* Negotiate payment arrangement and promise to pay
* Recovery and SKIP tracing of customers who no longer have valid contact info on the database
* Sending of billing/statement and collection letters
* Provide options for settlement due to financial difficulty due to medical reasons, bankruptcy, unemployment etc
* July 2010 - December 2012: Subject Matter Expert for US Auto Finance (Retail and Lease) – handles escalation and urgent requests from bankers and clients.
* Maintain close co-ordination with other units and individuals at the branch & maintain a high level of service quality.
* Handles escalation and urgent requests from bankers and clients. Assists in expediting Lien Releases, Car title docs etc.
* Review loan documents such as application, agreements etc. and ensure correctness of data submitted
* Provide Sales tax information and other requirements whenever clients move interstate or out of US border
* Accepts and processes payments over the phone
* Maintaining privacy and security of client information
* Assisted in new hire process training and onboarding.
* Liaise with internal and external departments for faster resolutions of customer issues

[Bombardier Transportation](http://www.linkedin.com/company/2725?goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-exp-company-name) (UK and Germany Support)

Accounts Payable Analyst

March 2010 – July 2010 (5 months)

* Ensures all payments due for the month were booked and sends correspondence to buyers regarding status of payments.
* Checked accuracy of invoices received and account weekly budget for payables
* Respond to buyer's queries via phone and email  
  Systems used: SAP

[Sykes Enterprise (client: Ameriprise Financial) – US Support](http://www.linkedin.com/search?search=&title=Senior+Finance+Associate+%2F+Series+6+FINRA+BROKER&sortCriteria=R&keepFacets=true&currentTitle=CP&goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-exp-title)

[Senior Finance Associate with Series 6 and Series 63 FINRA](http://www.linkedin.com/search?search=&title=Senior+Finance+Associate+%2F+Series+6+FINRA+BROKER&sortCriteria=R&keepFacets=true&currentTitle=CP&goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-exp-title) Broker License in United States

May 2006 – March 2010 (3 years 11 months)

* Knowledgeable in products such as Mutual Funds, Certificates and Insurance
* Receive inbound calls from financial advisors, brokers, paraplanners and clients to execute trades such as buying, selling/redemption of shares, answer inquiries and process requests
* Provide status updates on incoming and outgoing transfers of investments.
* Review, analyze and discuss tax statements with clients
* Provide logical analysis and effective solutions to issues and generate reports.
* Process trading corrections and liaised with different departments to resolve issues.
* Quality Management responsibilities include, but not limited to: attending calibration meetings, monitoring graded and supplemental calls.
* Operations responsibilities include, but not limited to:   
  Supplemental coaching on agents assigned to the Senior CSR   
  Floor walk and assist agents on their inquiries

**Personal Information**

Nationality: Filipino

Education:

[Silliman University](http://www.linkedin.com/edu/school?id=15763&goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-edu-school-name)

Philippines

Graduate of Bachelor of Science in [Business Administration Major in Management](http://www.linkedin.com/search?search=&keywords=Business+Administration%3B+Management&sortCriteria=R&keepFacets=true&goback=%2Enmp_*1_*1_*1_*1_*1_*1_*1_*1_*1_*1&trk=prof-edu-field_of_study)

2000 – 2004

Cebu Normal University

Diploma for Professional Secondary Education

2014-2015