PROFESSIONAL OVERVIEW

* 14 years of extensive work experience in banking operations and customer service as a Sales and Service Associate.
* Hands-on experience on frontline aspects of retail banking encompassing teller functions, payments processing, new accounts management and acquisition, global remittance business and general branch banking services.
* Practice based sales and customer service experience in upselling and cross selling of the wide range of bank products available to various market segments and customers of a branch.
* Adept with various banking systems, operating applications, systems and procedures, banking jurisprudence and exemplary work execution.
* Excellent communication and correspondence skills, interpersonal dealings, networking and negotiation skills.

ACADEMIC INFORMATION

Bachelor of SCIENCE IN COMMERCE, Major in BUSINESS MANAGEMENT

University of ST. LA SALLE, Philippines 1994 – 1998

AREAS OF EXPERTISE

|  |  |  |
| --- | --- | --- |
| * Sales | | * Reporting / Presentation |
| * Customer Service | | * Frontline Branch Banking |
|  |

**Quick learner** with ability to easily understand and cope up with new environments, assess potential areas of improvement and plan/execute innovative strategies. Dedicate and self-motivated team player.

OCCUPATIONAL CONTOUR

**NATIONAL BANK – Dec. 4, 2001-March 31, 2016 Sales/Customer Service Associate**

**Key Deliverables:**

* Accept retail and/or commercial deposits, loan payments, process checking and savings account withdrawals/responsible for ATM operations and control, loading and unloading of ATM.
* Cash checks in accordance to the law on negotiable instruments.
* Maintain an adequate cash drawer at all times; this includes buying and selling currency from the vault as necessary/performs pick-ups deposits or cash shipments via armored or service car.
* Balance cash drawer in accordance with Bank procedures and regulations including periodic batching of cashed checks.
* Process credit card cash advances and payments and sale of managers check
* Assist in ordering, receiving, verifying, and distributing cash.
* Answer customer inquiries and refer customers to the proper service area for issues that cannot be resolved at the teller line.
* Providing additional products including Cashier’s Checks, Personal Money Orders.
* Assist customers in accessing safety deposit boxes.
* Processes opening of new accounts (Savings, checking and time deposits and etc.)
* Maintains the highest level of confidentiality with all information obtained.
* Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers and co-workers.
* Process new accounts opening, documentation and accomplishment of appropriate forms, ensures completeness of documents according to the type of client.
* Ensures daily accurateness of new accounts and general services inventories of forms and properties.
* Maintains a good tracking system and recording of all anti money laundering transactions in accordance to standards set by law /prepares required branch reports on a timely basis.
* Cross sells other bank products as all loan products including housing, auto and commercial, life insurance and investments, general insurance, credit cards, treasury services and products, trust banking services and products, risk management and remittance among others.
* Upsells core bank products to existing customer/promotes the bank’s products and services.
* Facilitate preparation of cashier’s checks, money order, certificates, certifications, ledgers, time deposit related documents, updating of accounts and atm card replacements and passbooks.
* Ensures proper adherences to the customer interaction guidelines are met and that all areas of the customer communication process are executed in a superior manner.
* Establishes rapport and grow business relationship with clients thereby promoting excellent customer service and wonderful customer experience.

TRAININGS AND SEMINAR

**Universal Teller Certification Program 2001**

**Philippine National Bank**

PNB Financial Center, D. Macapagal Blvd., Pasay City, Philippines

**Money Counterfeit Detection Seminar and Workshop 2011**

**Philippine National Bank**

PNB Bacolod Branch, Bacolod City, Negros Occidental

**Branch Selling Certification Program 2012**

**Philippine National Bank**

PNB Bacolod Branch, Bacolod City, Negros Occidental

**Internal Control Consciousness Seminar 2014**

**Philippine National Bank**

PNB Bacolod Branch, Bacolod City, Negros Occidental

PERSONAL DOSSIERS

Marital Status : Married

Visa Status : Tourist Visa

Date of Birth : June 6, 1977

Nationality : Filipino

SKILLS

* Computer Literacy – MS Excel, Outlook, MS Word & PowerPoint and Internet, Microsoft Office 2000, 2003, 2007 and 2010.

**First Name of Application CV No:** **1703538**

Whatsapp Mobile: +971504753686

