**JOAN**

**JOAN.347694@2freemail.com**



**OBJECTIVE**

“To obtain a significant position in finance industry that will lead to a long term career relationship: be able to help in building the success of the company while I experience advancement opportunities. I am looking forward to be part of motivating and challenging environment where I can use my education and experience acquired through the years.”

**RELEVANT SKILLS AND ABILITIES**

***Proficient skills on:***

* *Leadership*
* *Flexibility*
* *Microsoft Office*
* *Communication*
* *Customer/Clients Service*
* *Handling of Payment Arrangements for 30- days Past Due Accounts*
* *Account Management/ Documentation- Treasury Operations*

**WORK EXPERIENCE**

**Metrobank Card Corporation**

Finance Department- *Treasury Operations Specialist*

11F Metrobank Card Center, Ayala Ave,

Makati City, Philippines 1226

March 2, 2015- January 13, 2017

***Handling of Promissory Note (Retail PN)***

* Printing of PN
* Ensures that the PN and deal number is the same as the PN number in the system
* Checks the accuracy of principal amount, maturity amount, rate and tenor of generated PNs versus the blotter sent by front office
* Ensures sequential order in the issuance of PN
* Ensures that all deals uploaded in the Treasury system matched the information recorded in the blotter and vice versa
* Tagging of all new accounts on the correct settlement branch through the Treasury System
* Ensures that the PNs were delivered to clients on the agreed turn- around

time

***Maintenance of customer profile in the Treasury System and filing of documents***

* Checks if the investors complied on the minimum AMLA requirements upon account creation
* Responsible in regular updating of customer records upon receipt of documents from the client
* Monitor receipt of client’s documents. Ensure complete records on file
* Prepares weekly and daily report on document tagging of maturities
* Inform and provide MIS to Treasury Department for any lacking documents

***Prepare documents on request of PN certification and request for PN certified***

***true copy***

***Process transactions in the Treasury System***

* Generate Retail PN for printing
* Checks the accuracy of branch tagging per PN
* Encode all new accounts on its respective settlement branch
* Generate various reports from the system:

o Schedule of Availed Deals- serves as transmittal of Retail PN placements o Schedule of Maturing Deals-used to monitor weekly maturities of Retail

PN

o Counterparty List- serves as the up to date list of all MCC counterparties

***Assists liquidity team on the following transactions:***

* Processing fund transfers from various Metrobank Card Corporation’s bank accounts through different modes of settlement
* Mastercard and Visa Settlement
* Prepares and send dollar rate for the day
* Prepares entries of fees performed daily through ORACLE
* Prepares daily letter of fund transfers to Metrobank

***Assists Treasury on their BPS (Batch Payment System) facility project***

* Facilitates verification up to enrollment of all outstanding Metrobank referred and some internal accounts with Metrobank account settlement instruction
* Prepares daily report of maturities for crediting through BPS facility
* Ensures that the COM ID matched the account to be settled since this is an auto credit transaction.

***Other Treasury Backroom Operation***

* Back-up of supplies custodian for Finance

**Metrobank Card Corporation**

Collections Department- *Collections Associate*

5F Technological Bldg Metropark, D Macapagal Ave.,

Pasay City, Philippines 1308

August 22, 2012- March 1, 2015

***Performs collection activities for overlimit and front-end (1-29 days) past due accounts.***

***Responsible for the achievement of the set targets, meeting the set standards collectively with other team members and compliance with policies and procedures.***

***Keep balances within approved credit limit and control delinquency of assigned group accounts within set standards***

* Conduct telephone calls to follow up payment from overlimit or delinquent cardholders.
* Obtain additional contact information from other mediums (Metrobank and its subsidiaries, directories, etc.)

***Minimize risk and credit losses***

* Detect and block possible fraud at an early stage to prevent further usage and report the case to the immediate supervisor.
* Block overlimit or delinquent accounts to prevent further exposure.

***Address various customer issues***

* Receive request for change of billing addresses and other contact information from cardholders and forward to Collection Back Office for maintenance.
* Refer complaints on unposted or misposted payments, misposted transactions, non or late receipt of statement of accounts, unsuccessful debit arrangements, reversal of fees and charges, disputed transactions to responsible unit or department for appropriate action.
* Evaluate and recommend approval or disapproval of request for waiver of charges.
* Offers and process payment arrangement to qualified cardholders like balance conversion and rewrite.

**ACHIEVEMENTS**

*These awards were received at Metrobank Card Corporation.*

**Q2 Masters Award Nominee**

Finance Department

August 5, 2016

**Q1 Masters Award Nominee**

Collections Department June 13, 2014

Masters Award is conferred to Metrobank Card Corporation employees from different departments who excel beyond expected standards of performance.

**Perfect Attendance Awardee**

Finance Department

August 2016

**Perfect Attendance Awardee**

Collections Department August 2014

August 2015

Perfect Attendance award recognizes employees who have a record of perfect attendance for the period covering August 01 to July 31 of the year.

**Q1 COLLECTIONS Excellence Nominee**

Front End

April 2014

COLL Excellence is awarded to consistent top collector with the most significant process improvement.

**Hi-5 Awardee**

December 2013

February 2014 March 2014 April 2014

Awarded to the Top 5 Highest Over-all Productivity rating among Collections Front-End Unit staffs.

**Golden Headset Award**

December 2013

January 2014

Awarded to the staffs who achieved 100% Over-all Productivity Rating from Collections

Front-End Unit.

**“Show me the Money Awardee”**

December 2013

Awarded for achieving Highest Outstanding Balance Cured for the month.

**Highest BalCon Booked Awardee**

February 2014

Awarded to Collections- Front-End staffs who achieved the highest number of Balance Conversion Booked for the month.

**TRAININGS and SEMINARS ATTENDED**

*These trainings were completed at Metrobank Card Corporation.*

**COMPLAINTS MANAGEMENT LEARNING & DEVELOPMENT**

September 23, 2016

**2016 EMERGENCY RESPONSE AND MANAGEMENT**

**2016 INTERNAL FRAUD**

September 01, 2016

**2016 BUSINESS INFORMATION SECURITY COURSE (BISC)**

July 28, 2016

**1ST: FINANCIAL WELLNESS**

April 25, 2016

**AMLA - NEW VERSION MCC**

October 05, 2015

**TEAM EFFECTIVENESS: DISCOVER FINANCE MCC**

August 08, 2015

**BUSINESS COMMUNICATION TRAINING- STAFF MCC**

July 17, 2015

**INFORMATION SECURITY**

**EMERGENCY RESPONSE AND MANAGEMENT**

June 12, 2015

**7 HABITS FOR HIGHLY EFFECTIVE ASSOCIATES**

June 05, 2015

**SIGNATURE VERIFICATION WORKSHOP**

April 29, 2015

**AMLA 101**

April 10, 2015

**LEADERSHIP FOR STARTERS**

February 16, 2015

**TALK TO THE 3RD PARTY**

**PHONE-ETHICS**

December 22, 2014

**RDM: REWRITE DATA MANAGER**

December 01, 2014

**INVESTMENT BASICS**

October 09, 2014

**THE ART OF INFLUENCING AND NEGOTIATING**

**FRAUD AWARENESS PROGRAM**

**CREDIT TALKS**

March 18, 2014

**B2B ADVANCED LEVEL MODULE 7: ACCOUNT MAINTENANCE**

**B2B ADVANCED LEVEL MODULE 8: ACCOUNTS FOR SPECIAL HANDLING**

November 28, 2013

**EFFECTIVE DEBT COLLECTION**

October 23, 2013

**SPEAK WITH POWER AND CONFIDENCE**

September 27, 2013

**B2B MODULE 1: MCC PRODUCT KNOWLEDGE**

**B2B MODULE 2: COLLECTIONS AS PART OF CREDIT CYCLE**

**B2B MODULE 3: BSP REGULATIONS**

May 06, 2013

**BUSINESS WRITING BOOSTER SUPPLEMENT**

November 28, 2012

**DISPUTES HANDLING**

September 11, 2012

**BUSINESS CONTINUITY PLAN AWARENESS**

September 10, 2012

**BASIC COLLECTIONS TRAINING**

April 30, 2012

**EDUCATIONAL BACKGROUND**

*Tertiary*

**Bachelor of Science in Business Administration**

**Major in Financial Management**

**De La Salle Lipa**

1962 J.P. Laurel National Highway Lipa City, Batangas, Philippines 4217 June 2008 – April 2012

*No grade below 2.50 or 80%*

*Blessed Brother Solomon Award 2012 Finalist*

*Secondary*

**Our Lady of Mercy Academy**

Mahanadiong Taysan, Batangas, Philippines 4227

June 2004 - March 2008

*Consistent Achiever*

*Outstanding Aerospace Cadet of the Philippines Officer*

*Outstanding Student Activity Council Officer*

*Performer of the Year*

**REFERENCE**

Available upon request.

*I hereby certify that the above information is true and correct the best of my knowledge and belief.*