**RANDY**

[**RANDY.351299@2freemail.com**](mailto:RANDY.351299@2freemail.com)

**Career Highlights:**

With extensive knowledge in financing and loan services (SME, Personal/Salary Loan, Auto Loan, Commercial and Corporate Loan, Credit Cards), collection spiels and strategy, negotiating and techniques in both loans and credit cards account, conducting credit and background investigation (Credit Analyst), collateral appraisal and loan processing, credit risk and recovery account management, (Legal action-Litigation/Filing collection for sum of money-Small Claims and Litigation for Highest OB) for delinquent cardholder/loan account client, MIS (Management Information System), SAS (Statistical Analysis System) and Crystal report and new business acquisition (Direct Sales and Marketing-credit card, loans and corporate and wealth management).

Knowledgeable in most popular collection system for Credit Card accredited by Master Card, Visa, JCB and CUP-China Union Pay are Cardlink Singapore, RBSC-IC4 (created and designed exclusively for collection system of RCBC-Rizal Commercial Banking Corporation-Bankard Services Corporation solely owned by YGC (Yuchengco Group of Companies). RSB (Rizal Savings Bank) and RCBC (Rizal Commercial Banking Corporation) one of the leading and competitive banks in Philippines nationwide also in international, and Wisdom Collection System for EMDC (Emirates Management & Debt Collection) based in Abu Dhabi, UAE.

Exposure in Rural, Savings, Retail and Commercial Banking, Credit Card and financing /private lending companies and also in Semi-government owned Collection Agency. Consistent Top Collection Officer (Year 2014 and first Quarter of Year 2015-RCBC Bankard). The first highest Collection rate (Year 2014) with 98.90% versus amount Collection Target (12 months-Php 48M) Php 4M per month=Average collection target portfolio.

**EDUCATIONAL BACKGROUND:**

**Course: Bachelor of Science in Business Administration**

**Major: Management**

**College:** **University of the Cordilleras**

Gov. Pack Road

Baguio City, Philippines 2600

June 06, 2005 - April 23, 2009

**WORK EXPERIENCE:**

**Position: Sr. Collection & Recovery Officer/ MIS (OIC)**

**Collection, Credit Risk and Recovery Department**

**Company: EMDC (Emirates Management & Debt Collection)**

Capital Tower Building 18th Floor, ADNEC Area

Abu Dhabi, United Arab Emirates

August 23, 2015 to November 24, 2016

**Work Description:**

* Collection and Recovery (verbal calls thru outgoing & incoming calls and written collection letter thru email) to Customer (Debtor) for bounced cheques, receivables, credit card, personal loan, auto loan, commercial/ SME loan and housing loan.(Buckets & Written-Off Accounts/ average of 300 allocated cases).
* Skip Tracing and Immigration Checking for non-contactable debtor even inside and outside the country. Established debtor’s contact details for future reference and negotiation. Conduct Field Visit to Debtor/s work address if necessary. Endorsement of Debtor/s account for filing further Legal Action (Police & Civil Case).
* Negotiating to Debtor the bank approved settlement offer letter to come up the contract signed by bank and debtor repayment program. Assisting walk-in Customer regarding the payment, settlement, queries and other issues.
* Preparing daily activity productivity report (Debtor promise payment and settlement in under negotiation) and Month-end Report.
* Officer in charge in MIS (Management Information System). Generating and extract internal collection daily report, collected payment per Collection Officer, Collector Analysis Report and other Internal Collection Report (ad hoc). (System Generated Report in Wisdom Collection System and Manual Report in Excel File).
* Responsible for mass uploading bank allocation and assigned to Collection Officer Wisdom User ID.
* Regular maintenance for Wisdom Collection System.
* Responsible for handling collection and recovery of credit cards, & loans (personal loan, car loan, SME, commercial/ business loan, overdraft and bounced check) for First Gulf Bank, Ras Al Khaimah Bank, Commercial Bank International, Emirates NBD Bank, Dubai Islamic Bank, Abu Dhabi Commercial Bank, Noor Bank, Union National Bank, United Bank Limited, Dubai First and etc.

**Position: In-house Collection Officer**

**Collection and Recovery Group**

**Company:** **RCBC Bankard Services Corporation**

Robinson-Equitable Tower 30th Floor

No.4 ADB Ave.,cor. Poveda St.

Ortigas Center Pasig City Metro Manila, Philippines 1605

December 16, 2013 to April 20, 2015

**Work Description:**

* Call outs Cardholder past due account/s for payment reminder, collection and advise status of account/s using Collection System (RBSC-IC4, Cardlink Collection System, BAN 134 & 137 and Trans Union-Link to BAP-(Bankers Association of the Philippines and BSP-(Banko Sentral ng Pilipinas-Central Bank of the Philippines). (130 attempts per day-quota/ average 500 allocated accounts). (30dpd-60dpd).
* Handling service issue regarding CH complaint (Non-posting of payment, transfer of payment to other account, dispute transaction and other issue regarding payment. Preparing for collection letter (First and Final Demand) for delinquent cardholder to be sent to CH his/her billing or alternate address, also sent system generated payment email reminder and manual email using through company’s email. Reconciliation CH accounts by his/her request for possible full payment to his/her outstanding balance.
* Answering email request by CH regarding his/her concern in payment including non-posting, bounced cheque payment, payment arrangement and other service issues (complaint and request for blocking accounts and reactivation).
* Handling and processing CH request (Payment Arrangement, reversal of late and interest charges and AMF (Annual Membership Fee), change of billing updated address, contact number/s and personal information of CH, investigate non-received of statement of account, process CH request enrolled or dis-enrolled in E-SOA (Electronic Statement) and process E-Request from RCBC BANKARD website.
* Assisting walk-in client (Card Holder) for his/her payment arrangement account.
* Managing, supervising and assisting 5 staff Collection Agency directly reporting to me.
* Monthly collection report to the Unit and Division Head.

**Position: Collection Support Officer**

**Collection, Recovery and Technical Group**

**Company: RCBC Bankard Incorporated**

31/F Robinson-Equitable Tower

No. 4 ADB Avenue Corner Poveda St.

Ortigas Center Pasig City Metro Manila, Philippines 1605

November 15, 2010 to December 15, 2013

**Work Description:**

* Handling and process litigation (90, 120, 180 and 360 past due account/ average 300 cases).
* Call outs centralized return cheque payment from the CH and process daily report of payment with return cheque. Advised CH to replace BC in cash payment, re-issue new cheques or redeposit.
* Manually blocking and lifting of CH credit card account in IC-4 and Cardlink Collection System with payment of BC (Bounced Cheque) blocked code “E” and “Q” for fraud payment.
* Preparing for re-deposit of returned cheque payment by approval of CH request. (Reason: DAIF, PDC and No Signature).
* Process daily report of list of all accounts for litigation and collection report MIS (Master Information System).
* Answered emailed request by Cardholder (Litigation concern and other Service Issue/s).
* Change blocked code and maintenance of personal information of Cardholder thru by his/ her request.
* Filing of daily report in Return cheque, and litigation.
* Preparing quarterly report (MIS and Crystal Report) (Collection and Litigation) for HYD-Helen Yuchengco Dee (Chairman of Yuchengco Group of Company).

**Position: Accounts/Relationship Officer**

**Collection and Loans Department**

**Company:** **Cashdepot Credit Corporation**

3/F Dona Anita Bldg. # 66 Session Road

Baguio City, Philippines 2600

March 10, 2010 to September 09, 2010

**Work Description:**

* Process Loans in personal loan, business and commercial loan.
* Conduct Credit and Background Investigation to the client.
* Conduct and process Appraisal Report of client Loan Collateral.
* Daily collection follow up (Call outs and field work)
* Direct Personal Sales and Marketing of loan.
* Filing of Loan document of client.
* Preparing monthly account portfolio report.
* Sit-in collection analysis with General Manager.

**CHARACTER REFERENCES:** (Upon request)

**CERTIFICATION OF EMPLOYMENT AND TRAININGS:** (Upon request)