**Rudulf**

Rudulf.353576@2freemail.com



**Experience: 3 years of experience in Cash Application, Billing &Refund.**

**Objective:** To secure a challengin0g position where my knowledge and skills would be utilized to meet the institutional goals, simultaneously allowing opportunities for professional growth with increased responsibility and to find Professional Fulfillment and Personal Satisfaction in my job.

**Educational Qualification:**

SSLC : J.V. Murdeshwar

PUC : R.N.S. PU College Murdeshwar

B.B.A : MPES’s S D M Arts, Science, Commerce & B.B.A College, Honnavar

**Work Experience:**

* **Key-stone India Private Ltd.**

**Current Designation: Process Associate (Finance& Account Analyst) - Accounts Receivable –
(From June, 2015 to till date)**

* **Roles and Responsibilities:**
* Working on Cash- application process in Oracle R12.
* Applying payments received from customer on time to correct customer account.
* Processing/applying Wire payments, Credit card payments, Checks (Lock-box & BOA checks), Remote-Deposit and ACH payments based on customer remittance copy or e-mail confirmation.
* Working on Open key to auto matches the payments (i.e., Lock-box and BOA-Checks).
* Coordinating with Accounts Payable team to advise customer whether the refund payment has been cleared from bank or not.
* Reconciliation of customer account and sending Unapplied & Unidentified Report to respective collectors and business owners.
* Working with collection and reconciliation team to reduce aging.
* Preparing minutes of the meeting (MOM) and addressing the same to business owners and to the team.
* Consistently handling customer query and escalations with reference to Cash Application.
* Handling Debit Memo’s, Credit Memo’s and Intercompany payments.
* Processing NSF’s and offset (Dr/Cr Knock offs).
* Processing Write off, bank Charges and Late payment charges upon the approval from the collectors.
* Training of new hires and team members according to process requirements.
* Develop and administer Refund Processed to the Customer.
* Formulate Refund policies and procedures and monitor implementation of the same.
* Processing FEDEX checks and claims.
* Doing Credit Card Merchant Balancing (Reconciling our report and Client report i.e., BOA merchant services).
* Reconciliation of A&A Bank deposits (20 stores).
* **Achievements**
* Achieved Best performer award in the month of October 2016.
* Best Emergency Response Team member from November 2015.
* Received appreciations mail from Key-stone Director Lisa Vowell.
* **Capgemini India Private Ltd.**

**Current Designation: Process Associate (Finance& Account Analyst) - Accounts Receivable
(From September, 2013 to April, 2015)**

* **Responsibility and accomplishments as customer account research analyst:**
* Working on Cash-Application process in JD Edwards.
* Responsible to work with the Team to achieve the agreed SLA’s.
* Downloading wire payments from bank website and formatting and allocating to team member.
* Creating the billing based on the order copy.
* For unidentified payment to follow up with the bank to get the correct information of the customer.
* Achieving operational efficiencies & targets.
* Communicate with client regular basis, reply to client queries and interact with clients when clarification is required.
* Develop and administer Refund Processed to the Customer
* Supervising the cash application process and Credit hold release.
* Relationship management with clients and handling process level escalations for quicker resolution.
* Coordinating with service team in terms of understanding the issues and giving them appropriate resolutions.
* Performance management for higher performance and regular reviews with the teams.
* Monitor cash receipts and application to evaluate and revise the effectiveness of current cash applications procedures.
* Coordinating with team members and sharing the work to complete the day to day activity of team.
* Analyzing customer account in terms to understand the availability of open credit balances.
* Based on request received from the service team will verify whether the payment was sent in error, duplicate payment was received by customer, or customer had made payment to the canceled invoice or if there are over payment received by customer.
* Will analyze the above scenario’s and check for appropriate credit balance post to that will process refund.
* Formulate Refund policies and procedures and monitor implementation of the same.
* Preparing cover letters and supporting documents for the refund processed
* Applying payments to the correct invoices if there are misapplication done at first phase. Application of payment will be processed based on customer remittance copy or on e-mail confirmation.
* Based on Service team request performing activities related to Transfer of Payment.
* Knowledge cascading to the new joins of the team.
* Auditing (Validate Errors).
* Preparing minutes of the meeting (MOM) and addressing the same to client and to the team.
* **Achievements**
* Received Appreciation from my Superiors for successfully moving the process from Ramp-Up to Go-Live stage as a team effort.
* Achieved Stabilization for the process by achieving green SLA’s on a continuous basis for a period of time.
* Achieved various appreciations from clients and internal management.
* Achieved best individual contribution awards in the month of May 2014 and December 2014.
* Joined has trainee associate and got promoted as process associate.
* Did a remote transition for the process of Credit hold release.
* **Computer Skills:**
* Computer MS-Office: Word, Excel, Power-point.
* Diploma in Office Automation.
* Diploma in Hardware & Networking.

• Working knowledge of Oracle R12 and JD Edward.

**Personal Details:**

Name : Rudulf

Date of Birth : 1st Oct. 1992

Gender : Male

Marital Status : Single

Nationality : Indian

Hobbies : Playing Cricket, Carom, Swimming and Listening music.

Language known : English, Konkani, Kannada, Hindi.

I hereby declare that the above mentioned details are true and correct to the best of my knowledge.