

PAOLO D. ALAG

Collection & Billing Associate | Front Line Associate

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PROFESSIONAL SUMMARY

Driven professional with substantial experience in consumer banking, KYC, collections, office management, basic accounting, cash and remittance operations and customer services. Highly skilled at fostering relationships with customers to increase loyalty and retention while improving satisfaction levels. Detail-oriented team player with strong organizational skills and able to handle multiple tasks and projects simultaneously with a high degree of accuracy.

CAREER OBJECTIVE

To seek and maintain a full-time position that offers professional challenges utilizing interpersonal skills, excellent time and office management and problem-solving skills. Desire to join an organization where my expertise in customer services, accounting, collection, and billing can be utilized to demonstrate exceptional problem-solving abilities and help the company to thrive and maintain customer loyalty and satisfaction.

KEY SKILLS

- Negotiation / Debt Collection & Settlements
- Customer Service Management
- Cash Management & Remittance Operations
- Time & Office Management
- Recordkeeping and Documentation
- Written and Verbal Communication
- Problem-solving and attention to detail
- Billing & Account Reconciliation
- AML Compliance & KYC Analyst (Know Your Client)
- Team Player and ability to work independently
- Microsoft Office Applications (Excel, Word, PowerPoint)

WORK EXPERIENCES

Transfer Clerk/Front Line Associate

October 2022 to September 2023

Redha Al Ansari Exchange
Al Ain, United Arab Emirates

- Responsible for customer services and front office operations such as cash and remittance operations, WPS operations, processing all sub-products of the company and cash balancing.
- Attending customer complaints and reporting to the supervisor about the nature of complaints received.
- Preparing and filing documents such as daily reports, daily vouchers, letters, cancellation and refund request forms, amendment forms
- Abreast and keen on all changes and updates on Anti Money Laundering and Know Your Customer (KYC) Policy.
- Monitoring and reporting any suspicious customer transactions/activities to BCO.
- Coordinate with proper channels and branches to resolve issues and inter-branch concerns.
- Perform other related duties that may be assigned by the supervisor from time to time.

Collections Assistant

March 2022 to June 2022

Universal LMS Finance & Leasing Corp
Makati City, Philippines

- Monitored account receivables and identified overdue accounts
- Contacted customers with overdue accounts and collected the payments and/or overdue amount.
- Screened loan applications and conducted Employment Verification, Bank Checking, Trade Checking, and Credit Checking.
- Utilized credit bureau data, internet searches and other tools to locate customers who have moved or changed contact numbers.
- Attended all customer's inquiries regarding their account such as loan restructuring, payment extensions, early settlement and resolved customer's complaints concerning billing.
- Maintained and monitored aging reports and prepared demand letters for delinquent accounts.
- Regularly updated the records and status of the unpaid accounts, repayment progress and collection efforts.
- Performed other ad-hoc duties that may be assigned by the supervisor from time to time.

Collections Assistant

Equicom Savings Bank
Makati City, Philippines

November 2018 to March 2022

- Handled collection-related inbound and outbound calls and refers them to the concerned unit.
- Negotiated with past due loan borrowers and offer possible solutions to make the account current.
- Maintained an acceptable and manageable delinquency of the Corporate Salary and Personal Loan Portfolio.
- Coordinated with field personnel to prioritize demand letter sending, possible skip tracing.
- Prepared, reviewed and analysed pertinent departmental reports.
- Prepared Loan Billings (SOAs) of the customers and requested for payment (RFP) form for agencies.
- Kept abreast and keen on all changes on Credit Policies and Procedures.
- Coordinated with proper channels and branches to resolve issues and inter-bank concerns.
- Handled and monitored the collections check pick up from various companies daily especially for Salary Loans.
- Cross-sold bank's products and services to meet customers' needs (Personal, Business & Salary Loans)
- Performed account reconciliation for Past Due Loan Accounts.
- Filed Reports/ Documents and send daily reports to Collections team.
- Performed other related duties that may be assigned by the supervisor from time to time.

EDUCATION ATTAINMENT

Degree: Bachelor of Science in Business Administration major in Financial Management

School: Carlos Hilado Memorial State College-Fortune Towne Campus

School Year: June 2014 – April 2018

Affiliates: DIWA Party-list Scholar, Fund Manager (JFINEX)