



SUMMARY OF QUALIFICATIONS	Highly motivated, creative and versatile Bank/Remittance Specialist with almost 20 years of in-depth experience in banking industry in Philippines & UAE.
PROFESSIONAL EXPERIENCE	<p>Bank Representative / Remittance Marketing Representative Asia United Bank , Dubai April 2016 - May 2018</p> <ul style="list-style-type: none">• Provides assistance and responds to queries arises from various tieups and clients.• Visiting the branches of tieups covering the whole UAE, ensures that all issues are being addressed accordingly if any.• Maintaining a good rapport with tieups/staff and clients to maintain a good business relationship• Offers Product and services and explain how our products and services can meet their needs• Analyzes which characteristics of our products might appeal to particular demographic groups, and then makes sure that those groups are made aware of the products' benefits.• Helps write and design Bank's brochures, flyers, rollup banners, technical papers and other promotional materials typically include information about products and services, their benefits to customers, and where to find them.• Carrying out Market Research to identify new market opportunities also studying the Bank's competitors so as to employ efficient marketing techniques.• Facilitate account opening and encode/process and advise the clients once approved.• Participate in major events in collaboration with tieups to showcase our products and services. <p>Cashier/Teller Al Rostamani Int'l Exchange, Dubai June 2011 - April 2016</p> <ul style="list-style-type: none">• Processes remittances, MoneyGram transfers, Demand Drafts, and other customer transactions. Ensuring optimal profit margins are maintained for every transaction.• Handles foreign currencies ensuring cash handling as per company policy.• Ensures achievement of minimum "Wait" time & "Serve" time policy, and always aim to reduce the TAT.• Plays a proactive role in customer retention activities. Pays good effort in cross selling products & services to existing and to prospective customers to reach positive contribution for achieving financial and non-financial targets.• Diligently follows branch' policies and procedure set with alert attitude on possible fraud.• Also prepares reports needed by Internal & External Auditors as well regulatory authorities. <p>Branch-In-Charge (Rank: Sr. Officer / Philippines Business Head) Wall Street Exchange Center, Dubai February 1999 - February 2008</p> <ul style="list-style-type: none">• Develops strategies and programs for cross-selling products & services of the branch, in coordination with the Head Office Team.• Ensures good communication channels with business team, active participation in meetings/conference calls, escalation of issues, and timely production of reports. Ensures accuracy of all data reporting, MI, Daily dash boards.

	<ul style="list-style-type: none"> • Always strive to increase productivity and quality in day-to-day operations of the branch. Anticipates & resolves branch issues and considerations associated with regulations & reporting requirements. Identifies the risks associated with the process/transactions and lead initiatives to mitigate them. • Always drive a culture of coaching & mentoring to team members to achieve high level of customer satisfaction. • Provides Teller/Cashier jobs such as: Preparing Demand Drafts, Telex Transfers, Travelers Cheques, & various accounts entries Handling Local and Foreign Currencies Authorized Operator for Western Union Money Transfers FX Dealing , Quoting FX rates to customers Checking the daily / monthly vouchers <p><u>Operations Staff</u> Equitable Banking Corporation, Manila October 1997 - February 1999</p> <ul style="list-style-type: none"> • Processes all incoming remittances from various Foreign tie-ups. • Supervises Operations Staff members for proper implementation of Internal Remittance System. • Designated to handle all automated systems. • Due to acquired valuable experience and outstanding performance, I was recommended to immediately assign abroad <p><u>Marketing Staff</u> Far East Bank and Trust Co., Manila June 1997 - September 1997</p> <p><u>Computer Instructor</u> Philippine Cultural High School, Manila May 1996 - April 1997</p>
EDUCATION	Graduate of Computer Systems Design & Programming, Philippines Bachelor of Science in Business Administration Major in MIS - on going
DEVELOPMENT PROGRAM	Anti-Money Laundering Awareness Seminar - Yearly
PERSONAL INFORMATION	<ul style="list-style-type: none"> • 46 years old • Philippine National • Holding valid UAE Driving License
REFERENCES	References available upon request