

RESUME 1048

Objective

Highly motivated, knowledgeable, and results-driven professional to secure a position with your company in ***Account Reconciliation, other key position as an Analyst, in Billing, or as applicable***, in the Banking or other relevant role in the Financial Services industry, utilizing my extensive skills, education, and experience

Summary of Qualifications:

- Over 10 years' experience with account reconciliation with a major international banking corporation reconciling and monitoring commercial accounts and ATM transactions for customers worldwide, ensuring that entries are posted correctly and maintaining full compliance with all Federal and State banking regulations, notifying appropriate departmental personnel to execute corrective measures to rectify variances
- Over 3 years' experience performing a wide range of billing duties for commercial lease loan customers for accounts financing, predominantly, heavy equipment ensuring accurate billing and the receipt of timely payments, processing and posting all payments to individual accounts
- Over 20 years' experience in various positions in the banking industry, establishing new accounts for auto loans and various leases, overseeing/reconciling Yahoo! Pay Direct accounts, and monitoring accounts to deter recurrent incidents of fraud, reporting such intrusions to appropriate personnel in the Anti-Fraud department
- Establishes rapport quickly with a diverse client base, forging strong, long-lasting professional relationships including possessing relationship-building skills with both internal and external HSBC customers
- Provides uncompromising highest standards of customer service, assisting customers with their product/service requirements, offering effective solutions customized to individual needs, and resolving issues to their complete satisfaction
- Trains new personnel upon supervisor requests, delegating minor assignments to gauge comprehension of job duties and responsibilities, monitoring all work for quality and expediency, and consulting with upper management for employee status/progress reports
- Possesses superior troubleshooting skills, performs in-depth research, and utilizes problem-solving abilities to rectify customer issues quickly and effectively
- Leverages technology to enhance productivity, Windows, MS Office, proprietary banking industry software, Internet research, and email
- Works well independently or collaboratively in a team environment

Professional Experience:

06/91 – 09/26 ***HSBC Bank USA, NA, Depew NY***

Reconciliation Specialist (05/08 – 09/26)

- Reports to the office and/or operates from a home-based office, responsible for general ledger and non-customer direct deposit commercial account reconciliations, on a daily and monthly basis, for accounts throughout North America
- Transfers funds for vendors from non-customer DDA's to general ledger accounts for processing
- Transfers funds daily for education 3rd-party loan providers into proprietary accounts with further disbursements on a monthly basis
- Generates reports on Premier Master Card customers with active balances and makes payments on travel insurance on their behalf
- Reviews retail banking customers' checks for clearance in conjunction with their line of credit (LOC), reviewing for proper status and compliance and, depending on conditions, either forces payment or returns checks with commensurate fees

Account Analyst (08/01 – 05/08)

- Reconciled and monitored various accounts within the department to ensure entries posted correctly and department was in full compliance with HSBC Bank's policies and procedures
- Oversaw and reconciled Yahoo! Pay Direct accounts in a back-office accounting structured environment
- Processed ACH wires and made payments to credit cards for merchant services customers

HSBC Bank USA, NA (cont.)

Account Analyst / Payment Processor (06/97 – 08/01)

- Reconciled and monitored various accounts within the department to ensure entries posted correctly and department was in full compliance with HSBC Bank's policies and procedures
- Processed payments for commercial customers' leases on heavy equipment throughout North America, including generating billing/invoicing
- Responsible for general ledger and non-customer direct deposit commercial account reconciliations, on a daily and monthly basis

Payment Processor-Recovery/Collections (06/91 – 06/97)

- Processed delinquent consumer credit payments to their MasterCard accounts
- Processed consumer automobile lease payments accordingly
- Posted accounts well past overdue and unable to be pursued for subsequent payment by conventional means, flagging and transferring all account information to a specialized collections department to implement other strategies including but not limited to legal proceedings

Education, Training & Achievements

American Institute of Banking Training

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|---------------------------|--|
| Microcomputer Certificate | ▪ Foundations of Banking Certificate |
| General Banking | ▪ Microsoft Computer Science Certificate |

Data Processing Certificate, 1986

Bryant & Stratton Institute, Clarence, NY

Regents Diploma

Niagara Wheatfield High School, Sanborn, NY