Ma. Charisma B. San Pedro
116 Camino Real St. Pilar Village, Las Pinas City
Mobile: +639175396187 Email: mmbangayan@yahoo.com

PROFILE:

- Financial Services Professional with 19 years extensive experience in both Retail and Business/Corporate Banking specializing in Investment Planning and Advisory, Customer Service and Banking Operations.
- Highly Passionate about Investment Planning and Advisory for both retail and corporate clients leveraging on solid work ethics, extensive investment market knowledge, personal responsibility and due diligence, she is able to provide comprehensive investment strategies and advice with the best interest of the client in full focus.
- Detailed and results oriented individual adept in understanding customer needs and delivers above and beyond the expected outcome which are the cornerstones of her impeccable track record in customer satisfaction.

KEY STRENGTHS:

- Retail Banking Operations
- Business/Corporate Banking Operations
- Investment Planning and Advisory
- Fraud detection
- Anti-Money Laundering
- Customer Service and Issues Resolutions Management
- Customer Engagement & Relationship Management
- Team Leadership
- People Management
- Banking Systems:
  - AS400 Equation System
  - ProcessMaker Credit Application System
  - DIGIbanker Customer Complaint Management System
  - Luminous Tellering System
- Software Applications and Tools:
  - Microsoft Office Suite

Customer Advisor- Assistant Manager Level
Security Bank Corporation

Inclusive Dates: May 2016 to present

- Primarily responsible for in-branch selling and cross-selling of products and services to Retail and Business/Corporate Banking customers, as well as procurement of referrals from existing accounts to sustain a healthy leads pipeline for the branch managed and tracked using the software application ProcessMaker and SBC Portal
- Provide investment planning services and investment advice to Retail banking customers
- Ensure prompt and efficient service delivery in compliance within the prescribed Banking services standards
- Screen, interview and gather the appropriate documentation from walk-in & existing customers utilizing the global banking practice called “Know Your Client” screening and conduct risk profile analysis for each prospective customer
- Highlight and explain to customers the important terms and conditions applicable to the type of account
- Cross-sell and refer existing customers to alternative bank products, services and channels
- Identify customer needs and formulate solid financial strategies for customers to increase

retention and ensure on-going business

- Anticipate customers' needs by utilizing available tools and marketing campaigns that will enable one to employ a "next best product or action" approach
- Monitor and evaluate overall performance versus assigned goals and targets where applicable
- Attend to customer's inquiries on account opening, product features, minimum balance requirements, pricing, service charges, balance inquiries amongst others
- Address customer requests on bookings/subscriptions, rollovers and termination/redemption including but not limited to Time Deposit (TD), Investment Savings Account (ISA), Unit Investment Trust Fund (UITF) and other SBC products
- Prepare the necessary documents/contracts for Trust/Treasury products upon confirmation with the concerned units
- Ensure completeness and accuracy of required account opening documents for all accounts opened
- Monitor maturity of investments/ loan and advises customer concerned on disposition and convey instructions of customer to booking/ servicing units as to disposition on investments/ loans
- Handle customer complaints using consultative dialogue to elicit key details required to be able to create a ticket in the complaints management module/system
- Manage the resolution of complaint tickets and lead the coordination of the agreed approach with the concerned business units
- Perform signature verification process in accordance with prescribed policy and procedure
- Ensure efficient and effective pricing to customers in order to avoid any losses to the bank resulting from incorrect price quotes
- Ensure completeness and accuracy of required account opening documents for all accounts opened
- In case the need arises act as co-custodian of Items Held for Safekeeping and Items Held as Collateral
- Act as custodian or alternate holder of combination and keys; including Safety Deposit Bank (SDB) and Night Depository Bank (NDB).
- Conduct end-of-day verification of Cash-In-Vault as designated personnel
- Ensure confidentiality of password for assigned User ID in accordance with company security and confidentiality framework
- Fraud/potential fraud identification and escalation to relevant investigating business units via the DIGIbanker Customer Complaint Management System (CCMS)
- Adhere to prescribed policies and procedures, internal control, regulatory provisions of government and private agencies;

Sales Officer – Assistant Manager level

Security Bank Corporation
Inclusive Dates: Mar 2008 – April 2016

- Assume the role of trusted Financial and investment advisor for Business/Corporate banking customers while leveraging and promoting all products and services currently provided by the bank.
- Gather feedback as well as obtaining data/information with regard to market environment, client needs & competition
- Assist clients in the selection of products and services for their accounts
- Solicit new clients for the bank regardless of location of client and branch.
- Manage and foster good business relationship with its newly acquired accounts
- Maximize growth potential of acquired clients before it is transferred to the branch's account management
- Serve as primary contact of the clients with regard to their financial needs
- Prepare business correspondence to clients and other units of the bank

- Coordinates effort with other units of the bank for efficient service delivery and maintains harmonious working relationship with other units as well as with external entities regarding any matter affecting the operations of the branch.
- Perform other tasks of the Business Manager:
    - As alternate holder of combination/keys;
    - Provide support, advice and guidance to Customer Advisors and Sales Associates by conducting sales huddles regularly.
- By default, assumes the Branch Managers duties and responsibilities in his/her absences

Customer Service Officer – Junior Assistant Manager level

Security Bank Corporation
Inclusive Dates: June 2005 – February 2008

Tellering:
SERVICE AND OPERATIONS

- Accept and process Over-The-Counter (OTC) transactions of customers within the service standards of the Bank
- Perform end-of-day balancing of cash and assigned numbered forms, and locate any discrepancy
- Reviews and ensures correctness of transactions processed by another Teller
- Scan and ensure completeness of the transaction documents
- Refer customer complaints to Branch Channel Manager (BCM) for prompt resolution
- Ensures that Anti-Money Laudering Law (AMLA) alerts are acted upon within the turnaround time
- Practice Customer relations protocols to effectively engage customers and build rapport

CREDIT AND CONTROL

- Perform signature verification and approves based on delegated authority limits
- Verify security features of over-the-counter On-us check deposits/encashments through the spectrolight (blacklight) based on delegated authority limits
- Make cash requisitions based on anticipated cash requirements and transfer cash at end of day or as soon as the cash level exceeds established drawer limits
- Act as custodian of assigned cash box and numbered forms during the day, and ensure accurate sorting / bundling of cash received and delivered to vault; as designated, performs end of day cash verification
- Prepare manifold for domestic/foreign checks received for collection
- Perform post verification of all transactions posted in the assigned terminal;
- Collate all posting media (e.g. deposit / withdrawal / transaction slips, encashed checks, previous day's late check deposits) for the day together with Luminous Transaction Summary, and forward it to BSO/BCM for sending to back office
- Act as designated, regular/alternate holder of combination / keys
- As assigned, performs review of selected reports in the Branch Report Viewer
- Ensure confidentiality of password for assigned User ID, shall be responsible/accountable on all transactions posted using the assigned User ID
- Assist/alternate in monitoring the following:
    - Items Held for Safekeeping
    - Items Held as Collateral
    - Late Deposits and Payments Received
- Act as custodian of stationery and supplies and ensures that supplies room is orderly at all times

- Prepare requisition form for Branch supplies and forms
- Ensure completeness of forms/ supplies at the teller workstation
- Report fraud/potential fraud
- Adhere to prescribed policies and procedures, internal control, regulatory provisions of government and private agencies.

FINANCIALS AND ADMINISTRATIVE

- Ensures compliance with the Workplace Organization 5S program and proper upkeep of assigned work area and equipment
- Assists in management of Branch's overall profitability in terms of transaction management and controllable expenses

MARKETING

- In charge of generating leads and making referrals to Customer Advisor or Business Manager

Customer Service Specialist

Security Bank Corporation
Inclusive Dates: June 1999 – May 2005

New Accounts:

- Responsible for in-house selling and cross-selling of other bank products and services to all bank customers
- Responsible for managed account portfolio
- Facilitate the opening of new peso / dollar CASA accounts and placements, roll-over / renewal, termination, payment of matured placements for all SBC products
- Ensure prompt and efficient service delivery in compliance with service standards of the Bank

PROFESSIONAL DEVELOPMENT

Anti-Money Laundering Training	Security Bank Makati	June 2018
4DX Training	Security Bank Makati	June 2018
Customer Advisor 102 Training	Security Bank Makati	June 2018

EDUCATION:

Bachelor of Arts **June 1995 - April 1999**
Major in Human Resource Management
De La Salle University, College of St. Benilde
Taft Avenue, Manila, Philippines