

KARREN DIVINAGRACIA

PROFILE

Professional and Highly experienced Employee with background in Client Service, Implementations, Treasury services and Customer Service.

Calculated and Technical while at the same time also accommodating and have the comprehensive skills vital to the job.

Responsible in developing, maintaining and broadening partnership with the clients.

Assisting management in effectively manage designated risks and provide support to the business with integrated and effective risk control framework.

CONTACT

PHONE:
0917-8646327

EMAIL:
Karren.divinagracia@gmail.com

OBJECTIVE

To be part of a dynamic institution where I can practice my earned knowledge and experience in Treasury, financial and business related industries as concerned.

WORK EXPERIENCE

[JP Morgan Chase Bank] [Client Service Account Associate]

May 2021 thru present

- Develop, maintain and broaden partnership with clients by helping them understand their business needs and provide corresponding solutions
- Supports day to day treasury operations focusing on client's banking needs
- Responsible for client service account maintenance request; mandate review and update
- Modification on client's electronic banking platforms
- Provides client with Support and information regarding interest claims and billing inquiries.
- Escalation point for large money movements and transactional inquiries.
- Liaises with Relationship Manager, Sales, Product and Operations Manager and other colleagues regarding service issues
- Runs service quality reports and uses the data to understand and analyze client's payment activities, pattern of client inquiries, opportunities for increasing client straight through rates
- Participates in Risk Reviews to ensure procedure outlines all activities associated to the request
- Manages risk through close attention to client overdrafts, balance payables, overpayments and aging receivables.
- Assist in developing and executing strategic client plans and promote use of self-service tools to reduce number of client enquiries.
- Identify opportunities for product development and enhancement.

[JP Morgan Chase Bank] [Asset Wealth Team Lead]

May 2019 – May 2021

- Handled funds transfer request and documentation processes for individual and corporate branch client based
- Responsible for developing and distributing periodic asset management reports to investors, Products team and other internal partners
- Ensuring operational compliance in daily processes through maintenance of appropriate record keeping of daily and monthly transaction documents made readily available
- Prepared and processed manual checks for insurance application, cancellation and static data request.
- Processed cash instruction for client booking trades and act as a verifier for transactions processed.
- Built an Escalation Matrix from scratch regarding pending Trade Confirmations to be signed by clients. Significantly reduced the # of aging items.
- Trained in Alteryx to ensure efficiency and accuracy of reports used by the Senior Management Team to use for their Capacity Planning and Workforce Management.

[JP Morgan Chase Bank] [Client Service/Implementations Team Lead]

Sept 2017 – May 2019

- Worked closely with operations team to establish and maintain client satisfaction and continuously enhancing client relationship.
- Identified Service delivery risk for each client, ensuring mitigating actions are implemented and tracked as appropriate by creating Escalation and Approval Matrix.
- Educated clients on account services and capabilities and resolved all client inquiries regarding account balances, statement information, and general product and/or service information.
- Administered everyday workflow of all implementation processes and provided technical support to all associates.
- Coordinated with team to resolve all issues within required timeframe and recommended appropriate changes to all policies and procedures and evaluate all implementation for team.
- Collaborated with system integration team and ensure compliance to all client requirements and provided appropriate training to clients to ensure efficient implementation of all systems.
- Developed a Training Plan for and built a Job Aid for all processes and tools for customer implementation lifecycle and provided an efficient interface with all marketing and technical departments.
- Carried out product and service request. Provided information about other products and services. Processed orders and prepared correspondences; processed account maintenances and fulfill-ed customer needs to ensure customer satisfaction.
- Assisted in developing and executing strategic client plans and promote use of self-service tools to reduce number of client enquiries.
- Promoted sharing of experience and best practices across the Implementations Team and identify ways to efficiently complete client's request for better client service experience

[JP Morgan Chase Bank] [Billing Specialist]

Feb 2013 – Sept 2017

- Specializes in the Billing Department
- Uses SAP specializing in Billing to create invoices, write off balances, and process refunds and adjustment and build a procedure for this used both by US (donor) site and Manila site.
- Became the POC for Billing Research and held trainings to US and Manila site regarding refunds and adjustments process, invoice creation, generation of reports for services used

[JP Morgan Chase Bank] [Fraud Analyst]

Mar 2009 – Feb 2013

- Handled VIP accounts; affluent customers; investigations; fraud prevention; stranded customers; private label customers.
- Technical Support Advisor for Verified by Visa transactions
- Handled workforce related task such as forecasting service levels for a department
- Handling supervisory/escalation issues.
- Specialises in credit card fraud. Closing accounts and identifying fraud transactions on an account. Referring to the appropriate department for further handling; fraud recovery/investigations, disputes, customer service/ customer fulfilment.
- Handles business and consumer accounts; assisting customers in using their credit card at point of sale, online or over the phone
- Client Support for mid to complex inquiries

EDUCATION

School: Our Lady of Fatima University

Degree: Bachelor of Science in Nursing 2001 – 2005

License: Registered Nurse