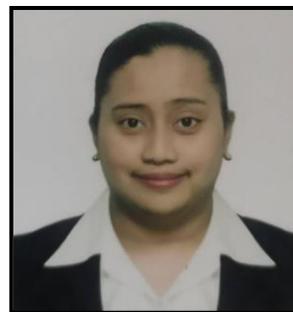


MARICAR C. ALAYON

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CAREER OBJECTIVE

To fully utilize my potentials and create significant contributions in the organization.

WORK EXPERIENCES

PRE-BOOKING OFFICER

CLG-Auto Loans Compliance Dept.

May 11,2021 - Present

Rizal Commercial Banking Corporation

- Receives post-approval documents and Loan Approval Checklist (LAC) from AO/dealers/agents/branches/clients for booking.
- Collates and reviews completeness, correctness of information and validity of the submitted documents and additional documents required in LAC.
- Identifies and raises any exception item arising from the card production process or any related activities to the ATM Department Head.
- Performs signature verification of client signature on Dealer Documents against submitted ID with specimen signature
- Checks if the basis of income during approval is claimed income and computes for the debt-burden ratio (DBR) based on the submitted income documents
- Tags and reports the account as Alert, Watchlist, AML High Risk to Credit Risk Management as needed.
- Request C.I. report with AML High Risk Rating prior to booking.
- Reviews document deficiencies and endorsement for booking and release of proceeds c/o CFSD.
- Prepares or creates LRIS on accounts for booking.
- Reviews if approval is within approving authority/matrix.
- Follow-up of document deficiencies of clients for updating of DTS.
- Follow-up of document deficiencies from dealers for the release of DI/SI.
- Updates the application status as needed in the Fulfillment Tab of the LRIS System.
- Keeps abreast of updates on the Bank and BSP policies as stipulated in the Money Laundering and Terrorist Financing Prevention Program (MLPP) through circulars, required seminars/programs and adheres to said policies.
- Request for MC cancellation / transfer of printing
- Safeguards all loan documents in his/her possession.
- Performs other functions as may be assigned from time to time according to established productivity, service standards and business requirements

ATM Analyst

ATM Card Production

July 2019 – May 10,2021

Rizal Commercial Banking Corporation

- Oversee the general operation of the day-to-day tasks of the Card Production Section.
- Processing of ATM Card requirements of the branches.
- Identifies and raises any exception item arising from the card production process or any related activities to the ATM Department Head.
- Ensures that controls are in place and being followed in the processing of ATM cards.
- Coordinates with the outsourcing company for the data transfer, card printing, packaging and delivery of printed EMV ATM Cards.
- Monitoring the completeness of ATM Cards that was forwarded at the business centers.
- Handles captured card monitoring, coordination with servicing unit or 3rd party vendor and disposition of captured cards.
- Checks and confirms accuracy of Service Providers billing statements on a monthly basis.

ATM Analyst
ATM Card Production

November 2014 – July 2019
RCBC Savings Bank

- Responsible for the timely and complete execution of the day-to-day tasks of the Card Production Section.
- Processing ATM Card requests for submission to RCBC Card Processor.
- Identifies and raises any exception item arising from the card production process or any related activities to the ATM Department Head.
- Ensures that controls are in place and being followed in the processing of ATM cards
- Coordinates with the outsourcing company for the data transfer, card printing, packaging and delivery of printed EMV ATM Cards.
- Monitoring the completeness of ATM Cards that was forwarded at the business centers.
- Handles captured card monitoring, coordination with servicing unit or 3rd party vendor and disposition of captured cards.
- Checks and confirms accuracy of Service Providers billing statements.

ATM Analyst
ATM Monitoring

August 2014 – November 2014
RCBC Savings Bank

- Monitors status of ATMs both off-site and on-site.
- Records problems and events such as on-site repairs, cash/ supply replenishments and action taken to resolve problem.
- Communicates to branch officers regarding the status and need to replenish cash and/or consumable items of their respective machine.
- Coordinates with RSB-Data Communication Support Section and ATM Center of Unibank regarding ATM connectivity issues.
- Coordinates with third-party contractors regarding ATM hardware problems.
- Assists ATM testing if there is BancNet project implementation.

Business Continuity Analyst
Business Continuity Department

November 2011 – April 2015
RCBC Savings Bank

- Supports the operations of the Bank's Crisis Management and Business Continuity Planning Program,
- Assists in Business Continuity meetings to ensure program consistency.
- Assists in the regular testing and updating of Business Continuity Plans and Call trees.
- Participates in the Bank's Disaster Recovery and Alternate Site Testing Exercises.
- Prepares reports and documents related to the BCP as required.
- Participates in Business Process Review (BPR) through Time and Motion in various Departments within RCBC Savings

Password Administrator
Business Systems and Services

June 2011 – November 2011
RCBC Savings Bank

- Creation, modification, reaction, deactivation/ deletion of a user ID.
- Reset/ unblock password of user.
- Creation, modification and maintenance of user and group profile.
- Creation, modification and maintenance of user and group access rights.
- Provide user list to business center and head office units.
- Change of roles and assignments due to movements, transfer and resignations.
- Change of approval path.
- Tagging of vacation leaves.
- Delete user IDs of resigned, retired or terminated employees in a timely manner.
- Ensure that the requestor:
 - Accomplish the System and Maintenance Form accordingly and duly approved by its immediate supervisor either by affixing signature on the SAMF or via email approval.
 - User requesting for ID creation is an authorized user of the system.
 - Responsible in ensuring that the request is in accordance to the approved table of Organization of the Group/ Division, as mandated by the Bank's Management.

Loan Booking Staff
Loan Booking Department

October 2010 – April 2011
RCBC Savings Bank

- Assisting Loan Booking Officers in processing loan folders.
- Ensures completeness of Client Information per loan document (i.e. REM, PN, CA, Disclosure).
- Ensures completeness of loan documents per folder.

PCOS Technician
2010 Automated National and Local Election of the Philippines

May 1, 2010 – May 11, 2010
SMARTMATIC-TIM

- Technical support for the PCOS machine in the first automated election.
- Assist the Board of Election Inspectors.

On-the-Job Training - Safety Staff
Safety Department

October 2009 – February 2010
The Medical City

- Assisting the Safety Dept. Officer in conducting their safety drills.
- Sorting and filing of official documents of the department.
- Do the rounds at various departments in The Medical City in coordination with the Safety Dept. Officer.
- Multimedia setup for Safety Dept. orientations and meetings.

PERSONAL DATA

Age:	32 years old
Date:	6 April 1990
Place of Birth:	V. Luna Hospital, Quezon City
Religion:	Roman Catholic
Nationality:	Filipino
Civil Status:	Single
Height / Weight:	4'11" / 63 kg
Father / Occupation:	Mario D. P. Alayon / Soldier (Retired)
Mother / Occupation:	Marie C. Alayon / Housewife
Language Spoken:	English, Filipino
Special Skills:	Computer Literate <ul style="list-style-type: none">– Office Applications (MS Office)– Video Editing (Magix Movie Edit Pro)– Installing Software

EDUCATION

Tertiary	PAMANTASAN NG LUNGSOD NG PASIG Alkalde Jose St. Kapasigan, Pasig City B.S. Information Tehnology 2006 - 2010
Secondary	RIZAL EXPERIMENTAL STATION & PILOT SCHOOL OF COTTAGE INDUSTRIES Maybunga, Pasig City 2002 - 2006
Elementary	DE CASTRO ELEMENTARY SCHOOL Sta. Lucia, Pasig City 1996 – 2002

AFFILIATIONS

COMPUTER SOCIETY (COMSOC) Pamantasan ng Lungsod ng Pasig	2007 – 2009
STUDENT ASSISTANT Department of Students Affairs Pamantasan ng Lungsod ng Pasig	2007 - 2008
BOBBY C. EUSEBIO SCHOLAR Department of Students Affairs Pamantasan ng Lungsod ng Pasig	2006 - 2010

CERTIFICATED SEMINARS ATTENDED

ATM PROFICIENCY SEMINAR	August 6, 2016 RCBC Savings Bank Corporate Center BGC, Taguig City
BUSINESS IMPACT ANALYSIS (BIA) AND WORKSHOP	December – January 2012 Learning Resource Center RCBC Savings Bank
DISCOVER THE LEADER IN YOU	June 14, 2013 Learning Resource Center RCBC Savings Bank
SIGNATURE VERIFICATION	July 29, 2013 Learning Resource Center RCBC Savings Bank
BUSINESS CONTINUITY PLAN (BCP) AN DISASTER RECOVERY PLAN (DRP)	February 16, 2013 BAIPHIL (Bankers Institute of the Phil. Inc.) Berjaya Manila Hotel, Makati City
ATM PROFICIENCY SEMINAR	August 6, 2016 RCBC Savings Bank Corporate Center BGC, Taguig City

CHARACTER REFERENCES

Mr. Raphael Jay Fulgencio
Auto Loans Compliance Section Head
Rizal Commercial Banking Corporation
28/F AY Center
26th and 25th Sts. Bonifacio Global City, Taguig
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Ms. Gerardine Garcia
ATM Card Production Section Head
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I hereby certify that above information is true and correct to the best of my knowledge and beliefs

Maricar C. Alayon