

DAISY P. CARIÑO

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PROFESSIONAL SUMMARY

Highly skilled and versatile finance professional with a diverse background encompassing roles as a Cashier, Account Officer, Teller, and New Accounts/Marketing Assistant. Proven expertise in financial transactions, account management, and customer service. Adept at implementing and enforcing banking policies, ensuring compliance with industry regulations. Demonstrated success in conducting cash counts, reconciling balances, and maintaining accurate financial records. Strong communication and interpersonal skills, with a track record of building and maintaining customer relationships. Seeking a challenging position in the finance sector to leverage my multifaceted experience and contribute to the success of a dynamic organization.

SKILLS AND ABILITIES

- Transaction Handling
- Credit Assessment
- Attention to Detail
- Time Management
- Communication Skills
- Customer Service
- Record Keeping
- Organizational Skills
- Problem-solving
- Teamwork
- Financial Software
- Service Knowledge
- Marketing Strategies
- Multitasking
- Adaptability

WORK EXPERIENCE

Producers Savings Bank Corporation-Mangatarem

2016 - Present

Position: Cashier

- Custodian of CIV, cash, and important documents.
- Relationship officer in absence of BH or BOO.
- Verified signatures for various transactions.
- Conducted daily cash counts and reconciled balances.
- Handled Inward Clearing Checks and fund transfers.
- Prepared disbursement vouchers and reports.
- Managed Outward Clearing Checks and Daily Cash Position.
- Oversaw cash transfers and withdrawals by tellers.
- Enforced "No passbook; No withdrawal" policy.
- Conducted On the Job Training and supervision.
- Monitored ATM transactions, compliance reports, and opened accounts.
- Maintained records/logbooks for forms, MCs, ATM cards, and more.
- Implemented Know Your Customer policy.
- Marketed bank products to meet branch targets.
- Completed other tasks assigned by Superior.

Producers Savings Bank Corporation-Mangatarem

2019

Position: Account Officer

- Managed a portfolio of client accounts, overseeing financial transactions and ensuring accuracy.

- Conducted financial analysis to assess clients' creditworthiness and recommended appropriate credit limits.
- Facilitated loan processing, including documentation, verification, and disbursement.

Producers Savings Bank Corporation-Mangatarem 2014 - 2016

Position: Teller

- Processed customer transactions, including deposits, withdrawals, and account inquiries.
- Verified and balanced cash drawers, ensuring accuracy in financial transactions.
- Assisted customers in resolving account discrepancies and provided excellent customer service.

Producers Savings Bank Corporation-Mangatarem 2011 - 2014

Position: New Accounts / Marketing Assistant

- Facilitated the opening of new customer accounts, ensuring compliance with regulatory requirements.
- Conducted marketing activities to promote banking products and services.
- Assisted in developing marketing materials and campaigns to attract new customers and retain existing ones.

TRAININGS AND CERTIFICATIONS

- Anti-Money Laundering And Counter-Terrorism Financing (AML/CFT), 2023
- Targeted Financial Sanctions (TFS), 2023
- AMLC Registration And Reporting Guidelines (ARRG), 2023
- First Aid Officer Training
- Loyalty Award - Certificate Of Time Deposit Account

EDUCATION

Tarlac Agricultural University formerly TCA | Philippines 2007 - 2011

Bachelor of Science in Business Administration Major in Management