

Summary

A professional and astute individual with extensive experience in credit control, risk analysis and commercial finance operations. Pragmatic and well organised, committed to exceeding operational and performance targets, completing tasks within a time critical and quality driven environment.

An open and effective communicator, capable of building strong rapport with project partners, clients and colleagues. Currently seeking a new challenge in a role that will harness my skills and experience, allowing me to add immediate value and depth to a new team.

Skills

- Recordkeeping and File Management
  - Bank Reconciliation
  - Invoicing
  - MS Office
  - Sage 50
- Data Analysis
  - Account Management
  - Stakeholder Relations
  - Relationship Development
  - Training and Development

Experience

Administrator - Fees & Reconciliations Team, 06/2019 to 09/2022

Heartland Financial Usa, Inc. – Mariposa, CA

- I successfully streamlined the bank reconciliation process. As a result, the quarter-end reporting turnaround was reduced from two months to four days.
- Data collection and analysis of 61 custodian bank accounts. These accounts contain financial transactions of multiple international clients.
- Investigation and resolution of any unidentified transactions.
- Responsible for sending invoices by email, fax and mail.
- Collection of quarterly fees by liaising with international custodians by email and telephone.
- Maintained collection account records, saving transactions and importing them to internal software.

Achievements:

- My work on the bank reconciliations was recognized by Finance as a key deliverable for the year, negating the need for retrospective adjustments to the Profit & Loss Account. I was nominated for a recognition award for my achievement.

Account Administrator/Senior Credit Controller, 01/2014 to 11/2018

Iconic Newspapers – City, STATE

- Ensured uninterrupted advertising planning across 13 local newspapers, while maintaining a high standard of risk assessment.
- Assessment of creditworthiness of clients and working to tight deadlines for print and digital media while managing and reducing a large debtors ledger.
- Ensured that all invoices were raised accurately and promptly. Monitored overdue payments and identified potential losses, escalating where necessary.
- Developed and maintained strong relationships with colleagues and customers to ensure timely payment of invoices.
- Successfully reduced the inherited aged debt book by updating the client database and pursuing unresolved arrears and questions previously unresolved.
- Processed bank reconciliations, credit cards, cash and cheque lodgements.

Achievements:

- Supported the Finance Manager in developing credit and collection policies for this newly established company in 2014/5.

Business & Agricultural Account Management, 01/2013 to 11/2013

Bank Of Ireland – City, STATE

- Managed clients with delinquent/overlimit current accounts, loans, and credit cards in a target-driven environment.
- I was responsible for providing clients with suitable advice on how to manage their accounts and make payments.
- I also monitored their accounts for any further issues and kept up to date records of all communications.
- This enabled me to provide the best customer service and keep the client relationships strong.
- Mentored and coached junior staff, resolving any queries or issues.

Collections Account Manager, 06/2005 to 12/2012

Bank Of Ireland Asset Finance – City, STATE

- Managed an assigned portfolio of accounts, ensuring prompt and appropriate action was taken in the event of a default on leasing, hire purchase, or loans.
- I handled consumer and commercial accounts ranging from €100 to over €10 million.
- Monitored customer accounts to identify potential defaults and managed the debt recovery process.
- Developed and maintained client relationships in order to ensure a satisfactory outcome.
- Negotiated settlement agreements and ensured timely payment of accounts.
- Provided guidance and advice to colleagues on customer related issues.
- Negotiated payment arrangements with customers in financial difficulties.
- Liaised with external collection agencies to resolve disputes and ensure successful recovery of outstanding debt.
- Maintained accurate records of every interaction.

Achievements:

- Nominated for three Customer Excellence Awards.
- Appointed Employee Engagement Representative for 2 years running, liaising between management and staff relating to key issues necessary for a productive working environment.
- Assisted with the coordination of a team of 19, ensuring individual strengths are used to full advantage in order to keep portfolios at a manageable level.
- Identified an instance of fraud and reported it to the Fraud Department, leading to the uncovering of further related cases.

Education and Training

Manual & Computerised Bookkeeping: 2023

Iona College - Co Meath, Ireland

50MI – Sage Payroll Stages 1 And 2 Training Bundle: 03/2023

Sage University - Online

Microsoft Office Specialist: Excel Associate (Office 2019): 02/2023

Microsoft - Online

Professional Certificate in Financial Advice: 2013

The Institute of Bankers - Dublin, Ireland

APA Loans & Consumer Credit, Life Assurance, Pensions & Investment

Diploma in PR, Advertising & Marketing : 2005

Irish Academy of Public Relations - Dublin, Ireland

Additional Information

I am the secretary of my neighbourhood residents' committee.