




Robert Urquhart Jr.

Senior Compliance Coordinator

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Norfolk, VA 

EDUCATION

American Public University (2023)
BBA, IT Management

TECHNICAL SKILLS

HTML | CSS | Javascript | Python
| Node.js | Bootstrap | Express

CERTIFICATIONS

AWS Certified Cloud Practitioner

PROFESSIONAL OBJECTIVE

Innovative and adaptable professional with a passion for learning, eager to transition into software engineering through the Capital One Developer's Academy training program. Committed to leveraging my analytical skills, problem-solving aptitude, and passion for knowledge to contribute to innovative projects. Dedicated to continuous growth and bringing fresh perspectives to tackle complex technological challenges, aiming to grow into a valuable member of the development team.

CAREER EXPERIENCE

CAPITAL ONE ■ Senior Compliance Coordinator

8/2019 – Present

- Direct business workflow and handle up to 60 supervisor calls per day for Branded Book Escalated Call Unit ensuring exceptional service while resolving client complaints.
- Listen attentively to grievances and empathetically offer collections solutions while de-escalating calls.
- Respond to high volume of requests, often with short turnaround times, with complete professionalism ensuring prompt resolution and 100% client satisfaction.
- Adhere to company policies, compliance and regulatory guidelines.
- Perform documentation review enhancing accuracy and integrity of data and recorded documents.
- Active participant of round table meetings with senior leadership discussing productivity, addressing business concerns, and devising strategic planning for best possible outcomes.
- Provide training and development as Subject Matter Expert (SME) for newer associates by demonstrating proper handling of complex calls, and assisting with policy comprehension.
- Prepare reports for senior leadership team as back-up project manager.
- Consistently exceed performance review expectations in the areas of after call work (ACW), average handle time (AHT), Schedule Adherence, and Compliance Regulatory and business infractions.
- Demonstrate excellent organizational skills, time management skills, and great attention to detail

CAPITAL ONE ■ Senior Risk Coordinator

7/2014 – 8/2019

- Tasked with identifying various levels of risk while managing multiple groups of collection portfolio accounts within Branded Book/Partnership Manual Dial department.
- Identified, assessed, mitigated and monitored compliance and operational controls.
- Collaborated with cross-functional teams, identifying strategies to build and improve control processes of inbound and outbound calls.
- Tracked portfolio performance by reviewing data analytics metrics and measurables.
- Oversaw quality assurance initiatives and management of project deadlines.
- Fostered strong team dynamics while offering mentorship and professional development.
- Managed collection portfolios daily via telephone and written correspondence of accounts.
- Resolved delinquent accounts of <180 days and generated income-based repayment plans by monitoring assigned accounts for cash flow and profitability. Amended account information and generated reports.
- Assisted with streamlining processes and offering suggestions for continuous improvement.
- Trained class transitioning from inbound to outbound calls; facilitated Q&A session and call role play.
- Demonstrated extensive knowledge of compliance and regulatory requirements including Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), and Service Members Civil Relief Act (SCRA).

CAPITAL ONE ■ Coordinator

7/2012 – 7/2014

- Handled extensive outbound collection calls and negotiated tailored financial repayment plans while navigating multiple databases and systems.
- Handled front-end delinquency (0 - 55 days), recovered past due amounts and scheduled payment arrangements. Provided past due updates to management through weekly reporting.
- Communicated daily with clients' Accounts Payable Accounting department regarding past due and/or disputed related items. Organized files, created spreadsheets and scanned documents.
- Performed account reconciliations, thorough analysis of all deductions and chargebacks and ensured all items were addressed and/or resolved within 60-days of transaction.
- Demonstrated exceptional negotiation, relationship, marketing, and account management skills.
- Promoted compliance with CFPB standards and requirements.
- Increased productivity by meeting average handle time goals consistently.
- Improved call abandonment rates and increased customer satisfaction rates by more than 35%.
- Provided feedback and suggestions for improvements while promoting positive work environment.
- Adhered to best practices of company processes and procedures resulting in timely and highly-accurate results ensuring 100% client satisfaction.