



Karthika Mani
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*Senior OTC Professional
Expertise in OTC Accounts Receivable function for varied segments of Collections,
Cash Application, Dispute Management & Credit Management, Managing teams,
handling transitions(on-site & remote)across various regions globally for
renowned organizations*

CORE COMPETENCIES

AR COLLECTIONS
CASH APPLICATION
DISPUTE MANAGEMENT
CLIENT MANAGEMENT
CREDIT RISK ASSESSMENT
CREDIT LIMIT MONITORING
MIS REPORTING ACTIVITIES
TEAM PERFORMANCE MANAGEMENT
TEAM BUILDING & LEADERSHIP

PROJECTS:

Onsite transition - For Maersk Line with visits to Germany & Manila

Remote Transition- For Agility AR Collections & Cash apps for Bahrain & Dubai.

Remote Transition-For Inchcape Shipping Services for Global Credit Control (Europe,Asia Pacific,Americas & MESAA)

Remote Transition-For Cognizant Technology Solutions AR Collections & Cash apps for Europe & US

APPLICATIONS USED:

- SAP, ORACLE-JDE
- ORACLE- Advance Collections Module
- GET PAID
- MAIN TOOL
- SIDETRADE, EMAGIA
- PROHANCE & VIPRA, AWS,S21

IT SKILLS



Qlik Sense (Certificate will be included)

-Having knowledge of relational databases and data modelling
- Experience in Extract, Transform & Loading process of data
-General background in handling/loading a variety of data source types and experience in Reports and Visualization

*Tableau : Experience in taking multiple reports & Dashboards for business

*MS-Office (Word, Excel, and PowerPoint)

PROFILE SUMMARY:

**Offering nearly 14 years of experience in Finance delivery
Predominantly in OTC AR Collections,Dispute,Credit management & Cash application.**

- Handled AR Collections,Dispute,Cash application & Credit Customer Master Process Globally for regions/clusters like - **Europe, Asia Pacific, Americas & MESAA(Middle East South Asia & Africa)**
- Handled AR Dispute to Collections **Pilot Project (D2C) for Germany and US.**
- **Implemented Automation** with the help of RPA Team for Statement of account (SOA) & various reports across NEU cluster.
- **Creation & Maintenance of Process Map, SOP** documents and upload it in Share point.
- **Involved in training** the whole team and new joiners.
- **Reviewing Team performance** and report it to Top Management.
- **Conducting Team huddles** and discussing about the volumes handled for a week, the discussions on errors occurred and preventive measures to be taken, as well encouraging of team members for the efficient tasks done as per appreciations from the customers.
- **Regular visits to customers** for following up of outstanding, resolving queries and developing strong business relationships.
- Working closely with upstream and downstream process like sales, Customer master data, booking, invoice quality and disputes to ensure flawless invoicing process.
- **Preparing Month end Reports** like Ageing report,Monthly collection report,Collections vs Actual Report and publish it to the country.
- Involved in PWC Audit & EY Audit.
- **Weekly & Monthly review with Country CFO** to update on Bad Debt and D&D write off.

ACADEMIC DETAILS

- Bachelor of Commerce- (2005-2008) with 75% in Madras University
- HSC from Christ King Girls Hr. Sec. School, (2004-2005) with 82%
- SSLC from Christ King Girls Hr. Sec. School, (2002-2003) with 81%

PERFORMANCE BENCHMARKS

- Received multiple Appreciations from the clients and got an award from client CEO for leadership & positive attitude in Townhall FY2022 program.
- Received certificate for IGNITE Women Development Program FY2022-2023
- Received Top Performer and Total Customer Experience Awards.
- Received many Appreciations from the Customer and got recognized in the Living Our Values FY13 program.
- Got Star Performer Award for Q4-2014 and recognized in making a Difference & Execution FY14 program.
- Got recognized in the Making a Difference FY15 program in the category of Making a Difference in Execution.
- Received Extra Miler Award FY16 Program.
- Got IMIB, Kaizen Awards.
- Best Team Leader Award

ORGANISATIONAL EXPERIENCE:

COGNIZANT | TEAM MANAGER, ACCOUNTS RECEIVABLES (OTC COLLECTIONS & CASH APPLICATION) | SEP 2021 - JUL 2023

Key Result Areas:

I am responsible for managing AR Collections & Cash apps Team for Europe & US

- Handling linguistic professionals across Geographies for German, French, Spanish & Italian Collections.
- Daily Review meeting with the collectors on the priority list of customers of Overdue > 7 Days.
- Focus on the Top Debtors action list in EMAGIA Tool on clearing overdue invoices and resolving the dispute request.
- Conducting Weekly & Monthly governance calls with Vice president & Senior Management.
- Initiating Monthly Performance Review Call with clients on the challenges and highlights in the process.
- Preparing Month end Reports, RCA and publish it to the client & Senior Management.
- Conducting Appraisal meeting with the team members and reporting the data to the top management.
- Involved in EY Audit for cash application & Collections.

INCHCAPE SHIPPING SERVICES | GLOBAL CREDIT CONTROL - TEAM LEADER, ACCOUNTS RECEIVABLES (OTC COLLECTIONS) | AUG 2020 - AUG 2021

Remote Transition:

- Successfully taken over the Global Credit Control process from UK to India.
- Preparation of SOP and other transition documents.

Recruitment:

- Conducting Interviews for credit controllers and Team leaders for the Global credit control process.
- Shortlisting of right candidates and scheduling the call with the senior manager for next round of interview.
- Trained the credit controllers and team leaders on the process.

Operations:

- Setting up Objectives/Goals - KPI for the team.
- Daily Review meeting with the collectors on the priority list of customers > 60 days.
- Conducting weekly Call with senior manager & directors on the customer accounts which is > 90 days.
- Preparation of Month end Reports and Dashboard Globally for all clusters (Europe, Asia Pacific, Americas & MESAA).
- Conducting Appraisal meeting with the team members and reporting the data to the top management.
- Investigating circumstances of non-payment, negotiating and resolving conflicts, expediting payment.

DHL GLOBAL FORWARDING | TEAM LEADER, ACCOUNTS RECEIVABLES (OTC COLLECTIONS) | APRIL 2019 - SEP 2019

Key Result Areas:

I am responsible for managing AR Collections Team for South Africa.

- Daily Review meeting with the collectors on the priority list of customers of Overdue > 7 Days.
- Focus on the Top customers action list in Main Tool on clearing overdue invoices and resolving the dispute request.
- Conducting SPR & FOCUS Call on a weekly basis with the country CFO.
- Initiating Monthly Performance Review Call with country on the challenges and highlights in the process.
- Preparing Month end Reports and publish it to the country.
- Preparation of Team Performance Management through visual management & variable payout calculation on a monthly basis and report it to the Senior Management.
- PWC Audit.
- Monitoring cash application team on allocation activities and to clear the on accounts.
- Credit Risk Assessment, Credit Limit Monitoring.

Key Result Areas:

Primarily, I am responsible for managing AR Collections & Cash application Team for Middle East -Asia and India.

AR - Collections:

- Working closely with Collectors to understand and assist with the nuances of each division, their operations and how each Key account needs to be managed for most effective collections.
- Prioritizing short and long-term goals/tasks and track Key/Global account balances to ensure Collectors are actively reconciling, collecting and resolving outstanding A/R.
- Providing regular updates to the Finance management, Sales, and Customer Service regarding at-risk past due amounts and assess need to reserve and/or escalate collection process.
- Assist the Collection team by reconciling and collecting sensitive/issue accounts.
- Reviewing unapplied cash balances regularly and assists collectors with reconciliation and resolution.
- Maintain targets on DSO and reducing past dues.
- Managing the communication of Disputes, customer feedback to relevant upstream and downstream processes through weekly branch calls.
- Review payment patterns of the customers & advice the Regional Credit Manager on possible defaulters.
- Monitor the credit limits & credit period closely for all the customers & keep the Manager and other work groups informed of the same.
- Initiate the Credit approvals for new customers with support from the Manager.
- Credit hold management.
- Preparation of MIS Reporting Activities.
- Communicate status of team goals to the GFSSC Manager & Director on a weekly basis.
- Review over 60+, 90+ balances with Senior Manager regularly to target areas of exposure for large credit memo's or bad debt.

Cash Application:

- Monitoring the cash-received against cash-expected and communicate to the Senior Management any missing cheques, or wires.
- Working closely with Cash Application team to ensure each associate and the team as a whole, meets weekly cash-application goals and deadlines.
- Assist Cash Application team with issues – communicate/escalate and resolve.
- Working with Cash Application team to evaluate and manage associate workload.

MAERSK GLOBAL SERVICE CENTERS (INDIA) LTD | SENIOR AR ANALYST | JUNE 2015 - JULY 2017

- Primary responsibilities include, but not limited to,
- Handled Global Customer Accounts for Northern Europe Cluster.
- Handling queries from the customer and resolution of queries.
- Weekly calls with Internal and external stakeholders

Accomplishments:

Onsite transition: Led two critical transitions for Maersk with visits to **Germany and Manila**.

- Trained and implemented Reporting activities for all the collection oriented activities of Scandinavia and Germany.
- Monitored and compared the quality of task that were performed at both the locations and suggested best practices.
- Worked on improvising and simplifying the process.
- Coordinate with external teams (Dispute, payment application, invoicing etc.) to assist in smooth flow of process.

Dispute to Collections Pilot Project (D2C):

- Handled the Top customers of Germany & US for Pilot batch of the project.
- Co-ordination with the sales team & key client manager for review of customer progress on payment plan.
- Scheduled call with the customers on a regular basis on the payment process.
- Dispute analysis, identification & fixing the Root cause.
- Ensure the team updates the VMS report.
- Conducting daily review meeting with the team members on the progression.

Functional Responsibilities:

- Key Performer and Lead for enhancing quality in the largest shipping company.
- Serving as Subject matter expert, as well as played individual contributor for AR across various European regions for a leading logistics company
- Analyzing and reviewing customer accounts and creating customized collections strategies for team members.
- Processing of Customer statement of accounts with the list of over dues and credits.
- Revaluation of customer credits and highlighting about credit risks.
- Generating of Top 10 reports, post dunning report, cash dunning, and legal process of our HQ & Germany
- Customer risk analysis for refund requests.
- Logging of disputes by garnering data and facts from the customer so that disputes could be resolved accurately.
- Reviewing the trading trending monthly and proposing for credit limit change.
- Proposing customer deactivation based on frequency of business.

HP GLOBAL E-BUSINESS OPERATIONS PVT LTD| SENIOR PROCESS ASSOCIATE -ACCOUNTS RECEIVABLES| MAR 2011 TO MAY 2015

Worked as a credit controller for **Credit Customer Master & Collections Team**, Involves

- Credit Risk Management Process for an UK Client
- Processing of Credit Application, Credit Appraisal, and Credit Risk Analysis & Master Data Creation.
- Handling collection queries & following up with top customers (UK based Clients).
- Handling direct calls to the customers on the overdue invoices with bucket wise considering the ageing factor.

Functional Responsibilities:

- Focus on improving productivity across various groups as well as review and analysis of CAPA reports (Error Reporting)
- Involved in identifying and controlling the defects through macros and kaizen development
- Responsible for the Month End Reports like AR Consolidation, Bulking, Productivity and Extended Terms Report.
- Responsible for creation and publishing of various team reporting metrics
- Coordination with the team members for completion of task within the service level agreement (SLA) and ensure that the task assigned to individual members is completed within the turnaround time (TAT) in efficient manner.
- Periodical review of status of the Customer Accounts (Active / Inactive)
- Ensuring the team to update the status of Green Star for Audit Compliance.
- Validating and updating the Stack Ranking for the Team members.
- Possess strong skills in Process Standardization.
- Managing time, scope, risk, quality to deliver the project to complete customer satisfaction.
- Community initiatives programs – organizing & participation.
- Resolve grievances or queries. Escalate to the right level depending on the nature of the grievance or issue.

STANDARD CHARTERED SCOPE INTERNATIONAL | OFFICER – WEALTH MANAGEMENT | JULY 2008 TO FEB 2011

- Handled various Management Process like Payorder Issuance, Break & Credit, Break & Reissue of Deposits, Diarising of Fixed Deposit Instructions & Preferential rates for PAN India.
- Work Experience in Risk Management Process.
- Resolving the queries of customers.

PERSONAL DETAILS

Languages Known: English, Tamil & Hindi

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