

Maria Daniela Trivino

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Skills

Professional with 5+ years of experience in financial services, customer services and accounting services. Highly motivated, strong organizational skills and an outgoing personality in addition to a positive, friendly, helpful attitude toward customers. Strong time management, ability to problem solving and decision making skills, Ability to work in a fast paced team environment, takes responsibility, initiative and works independently. Proficient in computer software applications.

Experience

International Bank, Ecuador – Credit Risk Analyst

Oct 2015 - 2017

- Analysis of loans and credit card applications, considering credit history, score, guarantees, payment capacity, customer job stability, calculated interest, decrease risk of morosity (late payment).
- Report of conclusions on viability or denial of credit applications.
- Cash flow and financial spreads analysis.
- Elaborate financial reports.
- Use Financial software.

Financial of the Republic FIRESA, Ecuador – Risk Management

Sept 2014 - Oct 2015

- Elaborate reports for risk management.
- Analysis of loans applications and investments.
- Control of morosity, liquidity, clients portfolio, financial structure.

Financial Company LEASINGCORP, Ecuador

Risk Analyst (Apr.2014 - Sept.2014)

- Analysis of loans applications and control of investments.
- Control and custody of guarantees.
- Elaborate financial reports for owners.
- Elaborate reports for Superintendency of Banks in Ecuador.

Customer Support / Chief Cashier (Ene.2012 - Apr.2014)

- Customer service
- Help the clients in their credit applications.
- Receive payments, cash or check transactions.
- Telling of cash and send cash daily to deposit at the bank.

Administrative and Accounting Assistant (May.2010 - Ene.2012)

- Attend management requirements.
- Control of cash flow daily.
- Tax control and financial reports.
- Use accountant software

Education

Salesian Polytechnic University, Ecuador

Administration with mention in Finance (May.2010 - 2014)

“28 of May” Technical College of Commerce and Administration, Ecuador

Administrative Accounting Bachelor (Ene.2006 - Feb.2010)

Courses

CAEFYC Economic and financial advice company, Ecuador

Risk Analysis (Ene.2015)

College of Accountants, Ecuador

Basic Accounting (Feb.2008)

Technical Computer Center, Ecuador

Computer Technical Assistant (Jul.2007)