**top 3 achievements**

**(clients,people/employees)**

1. Her excellence is evident in valuing punctuality at all times. She doesn’t want to compromise her job and keep BPI waiting so she arrives at the branch early to finish tasks, so she may face the new day with a smile, fresh and worry free. With her discipline and good work ethic since 2010, she is a consistent Exemplary and Perfect Attendance Awardee for 9 years and is committed to do the same in the coming years.

2. A true team player and a budding leader, she  has been consistently helping the branch exceed goals in cross selling and revenues. Recognized as one of the most dedicated and hardworking Customer Relations Specialist in Cavite South, she have achieved numerous numbers of recognitions as follows:

3. She continuously helps in improving day to day processes in the branch. To name a few, she made an excel file where the branch uses daily to encode new accounts, dormant reactivation, updating, US Citizens, HALN and Change of Status and file it separately to avoid misfiling and loss of files. Through this process improvement, it is easy for us to identify and get the vital documents needed for  AML and Audit Reports. In addition, she also made an excel file for proper monitoring of expiring Business papers which is very significant and critical in accepting transactions most specially in tellers. This has reduced TAT in processing transactions in High Counter and has been an effective tool also to remind business owners to submit ahead of time theirrenewed business papers to avoid any inconvenience and non acceptance of transactions due to expired business papers.

4. Moreover, she has also made process improvement in monitoring cross sellling activities of the branch and weekly revenue template to meet branch goals and targets.  It is easy for us to identify names that are for follow up or for callback so we may do necessary actions to turn deciding clients to interested and booked clients, so as to maximize the full potential of our campaign lists.

**excellence**

She is a person who is self motivated, one who always strives to be the better version of herself. With numerous verbal commendations she always still wants to achieve and exceed expectations which is the reason why she work extra hard and extra hours to improve branch figures and branch performance.

Exibits professionalism, promptness and efficiency in handling transactions and tasks given to her. A clean record for the past years in shortages and overages.

Her Trusted Advise is one of the many aspects of her services that is highly regarded by many of our high value clients. Generations (old to young/young to old) of clients have seek her expert advise and have entrusted their finances on her.

**loyalty**

During system “glich” or EMV non creation of card or other shortfalls of BPI, she never gets tired of explaining what happened, never gets tired of hearing frustrations from clients, never gets tired of defending the bank, and never gets tired of saying that BPI is an established insitution and that their concerns are being addressed to serve them better and make the best happen for them.

Also, With the recent digitalization and changes in bank fees and charges she showed calmness in handling inquiries and complaints. She exibits sincerity, empathy and truthfulness in communicating with them to make it easier for the clients to adjust with all of these transitions and changes.

**teamwork**

She shares product expertise and knowledge with the rest of the team to help them grow and improve selling practices. Often times, she will be asked to share best practices with her collegues and never did she hesitated to tell it to them.

She communicates well with product partners and treats everyone with utmost respect to cultivate a healthy working relationship within and outside the bank.

She loves to read MOM, BPRD and New CBG Comm to keepherself updated and alligned with the existing policies and shares it to all and encourages them to do the same.

**integrity**

In instances when a client’s money is more than what he/she will deposit, she will give it back, because she highly values her integrity.

Often times, a client will tell not to give him/her anymore the .02 cents change, she will still insist to still give it.

Whenever an ID, eyeglasses, umbrella are left in the branch premises, she will go the extra mile just to give it back for she knows the importance of even the smallest things in ones life.

Truly, an asset in our insitution because she will never misrepresent products and services of BPI just to get a yes from clients.

**concern for people**

She happily volunteers in various BPI Bayan activities held within our area like Gawad Kalinga House Painiting in Dasmarinas Cavite.

Wholeheartedly volunteer on numerous Saturday and Weekday extended banking hours for EMV release both in BPI and BFB to help fellow unibankers in uplifting their spirits during these tiring times and help our dear clients during this transition of change.

**loyalty**

She has been our own product endorser because she herself avails different products and services of BPI because she believes, it is important and best to experience BPI first so we will know how to answer inquiries and concerns from clients and that we exactly know and feel how it was to experience it.  She is BPI, a true gem who shines bright among others.

**customer focus**

With numerous awards in cross-selling, she truly knows how to reveal needs of clients and provide need-based solutions to them.

She maximizes selling opportunities in every client interaction by genuinely communicating with them. From a simple EMV release she can turn it into BPI Philam booking, from savings account opening to investment account opening, from bank certification to availing CBG FX or non life insurance, from passbook updating to BECCStart and anything that she can possibly think of to grow, protect, sustain and rebuild relationships with clients.

She uses TPM as her conversational tool to discover more of client needs. She uses campaign lists to invite clients to the branch to establish and build relationships. She uses her product knowledge as her primary tool to confidently introduce and communicate products and services of the bank.

She is smart and exibits limitless potential in excelling more and more in this industry because she is goal-oriented and customer centric.

Abigail Ballesteros is BPI, she is ready today and tomorrow.