Armando Zabala Soler

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RELATIONSHIP MANAGER

SUMMARY

Accomplished relationship manager with a proven record of exceeding revenue goals and hitting targets with 15 years of financial, sales and business management experience. Ability to work with a broad scope of customers to identify lifestyle goals and match an appropriate solution to meet their needs in a way that builds and maintains an ongoing long-term relationship. Expertise in finance, budgeting, profit maximization, and goals with the ability to work independently and collaboratively in a team environment.

KEY QUALIFICATIONS

- Financial Analysis
- Cost Control / P & L
- Marketing & Public Relations
- Risk Management
- MS Office (Word/Excel/PPT)
- Stock Management
- Financial Reporting Analytics
- Strategic Budgeting
- Continuous Improvement
- Critical Thinking
- Interpersonal Communication
- Bilingual English & Spanish

EDUCATION AND CERTIFICATIONS

Nova Southeastern University — Anticipated 2019
JD/MBA

University of Puerto Rico — 2005
BS in Economics/Finance

Penn State University — 2015
Graduate Certificate in Financial Planning

Process of completing CAMS Certification

PROFESSIONAL EXPERIENCE

CitiBank — Tampa, FL
IPB Relationship Manager — 2018 – Present

Support sales, service and Know-Your-Customer activities for a high-net worth book of clients holding banking products within IPB US to ensure customer retention and satisfaction. Proactively generate new business to improve revenue and achieve sales goals. General responsibilities include:

- Increase balances and revenues through ongoing direct and indirect sales relationship activities.
- Clearly articulate IPB US Value Proposition (products and services) through marketing and engagement.
- Identify and attend to client requests via telephone or email to meet and exceed expectations.
- Channel client service requests to appropriate service team(s) according to needs and priorities.
- Meet or exceed revenue goals by increasing and retaining deposits and by cross selling additional products.

- Respond to client requests for credit cards by directing them to the appropriate product line.
- Direct clients to the appropriate investment products by referring them to licensed representatives.
- Reach out directly to prospective clients to sell IPB US services via telephone and email contact.
- Complete scheduled periodic reviews of clients' profiles, updating source of wealth, funds, and information related to the intended use of their accounts.
- Complete unscheduled client reviews such as account activity and balance fluctuation inquiries.
- Complete client contact campaigns as defined by sales management.
- Support ad-hoc initiatives/projects as required by sales management.

Citibank Tampa, FL
AML/FIU Analyst 2017 – 2018

Oversee compliance functions including investigations to mitigate regulatory, reputational and compliance risk that may affect the company, clients or employees. Specific responsibilities included:
- Document and report all findings in case management software specific to corporate policies and procedures.
- Prepare management reports on department activities and findings for standard compliance proceedings.
- Present strategies and findings at monthly department meetings to evaluate trends and report on compliance.
- Support development of procedural improvements to maximize effectiveness and efficiency of operations.
- Utilize Anti-Money Laundering and Terrorist Financing Software for suspicious activity detection.
- Perform detailed testing or monitoring to identify BSA/AML control issues or deficiencies which require corrective action and resolution; include root cause analysis and report on all outcomes for compliance.
- Conduct reviews of junior level FIU's Investigators work product for quality and consistency prior to submission to FIU Management.

Self-Employed Vero Beach, FL
Auto Broker 2016 – 2017

Worked with elite customers to purchase exotic automobiles and export internationally. Received orders according to specifications, arranged for purchase, received delivery of purchases, and coordinated shipment. Responsible for all sales, operations, inventory and processing.

Miami Lakes Auto Mall Miami FL
Sales Manager 2013 – 2014

Oversaw the sales staff including credit acquisition, inventory processing, staff development and customer service. General functions included:
- Reviewed credit applications and determined approval status based upon determined criteria.
- Kept up-to-date on and adhered to all federal and state retail lending compliance guidelines.
- Successfully trained new team members on due diligence, procedures, and regulatory mandates.
- Prepared daily, weekly, and quarterly sales reports for distribution and analysis by management.
- Addressed customer service issues and concerns for immediate resolution
- Achieved growth and hit sales targets by successfully engaging and motivating the sales team.
- Built and promoted strong, long-lasting customer relationships through effective partnerships.

Brickell Motors Miami, FL
Exchange Program Coordinator 2012 – 2013

Responsible for sales, credit approval and ongoing customer relations within an auto retail environment. Functions included:

- Reviewed credit applications and determined approval status based upon determined criteria.
- Created ongoing client relationships, resulting in high customer retention and repeat business.
- Responsible for sales contracts and slips, inventory stocking, and other general administrative functions.

IATA Miami FL
Account Manager 2011 – 2012

Developed comprehensive account plans for designated key accounts that included account set up and ongoing customer support and training on data, software, and custom solutions resulting major up-sell opportunities.

- Supervised and analyzed account activity and delinquent reports at account level resulting in fewer billing and payment errors and shortened delinquent cycle.
- Increased revenue retention by enhancing and aggressively pursuing integrated customer relationships resulting in decreased customer cancellation requests.
- Presented comprehensive seminar to nationwide sales team on building client relationships.
- Identified and pursued new sales opportunities resulting in significant new and add-on business.

Althiva Medical Group Miami, FL
Billing Director/Co-Owner 2010 – 2012

Responsible for oversight of claims paperwork, documentation, system entry and coding inpatient charts.

- Coded and billed medical claims for multiple hospital and nursing facilities.
- Successfully maintained medical charts and records and accurately entered orders into EMR system.
- Maintained information on newly identified diagnoses, medical procedures and coding requirements.
- Operated independently within assigned business operational units to achieve set goals.
- Maintained accurate electronic customer accounts tracking data, personnel information, inspections, etc.

Programas Para TV Miami, FL

Sales Executive 2008 – 2009

Identified solutions to and documented unresolved customer grievances and all customer inquiries. Placed special orders and promoted company products while working closely with the marketing department.

Merrill Lynch Miami, FL
Financial Advisor Associate 2005 – 2008

Responsible for general financial advisory duties for designated book of business to manage and sell financial goods and services. Upsold and expanded customer bases to consistently meet and exceed goals.

Mike’s Cyber Golf Club San Juan, PR
Store Manager and Assistant Golf Pro 2002 – 2005
Responsible for general sales and inventory management for golf retail operation.