

Ruth Jacqueline Christine

Toronto, Ontario M9N 1V6

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Collection Manager

Summary of Qualifications

- A passion for customer service; always looking for ways to help others
- Positive, enthusiastic attitude, with strong people skills
- Proven ability to multi-task, with above-average technical skills
- Detail oriented, able to prioritize tasks and work under pressure with multiple deadlines
- Strong interpersonal and communication skills both verbally and in writing, with different people in a calm, courteous, and effective manner
- Identifies and resolves customer problems in a timely manner; listens to feedback and improves service
- A quick learner with a keen willingness to acquire new skills
- Fluent: English and Bahasa (Indonesia) written and verbal

Technical Proficiency

CACS (Computer Assisted Collection System)

Dialer Application System, eCafe

HUB (Green Screen), HFE, Lending system

MS Office base program i.e. Word, Excel, PowerPoint

Relevant Experience

Collection Manager

- Lead collections function, developing and implementing strategy, and leading the collections team in day-to-day operational execution.
- Responsible for delivering excellent collections and recovery performance while maintaining a high standard of customer experience consistent with and values
- Good communication skills; robust analytical skills and comfort using data to drive insights and strategy; experience implementing robust and scalable processes; familiarity with implementing market-leading technology tools; and the ability to work cross-functionally with other departments including credit, technology, and compliance.
- Help to develop collections and recovery strategy

- Lead in-house collections team
- Lead relationships with 1st and 3rd party outsourcers
- Drive improvements in collection and recovery performance by using data and analytics, deploying new automated tools, optimizing segmentation and calling strategies, and enhancing internal processes
- Develop and own reporting and KPIs for the collections and recovery function
- Maintain a high-quality customer experience and ensure that and values are represented at all times
- Partner with Operations, Technology, Credit, and Legal & Compliance teams, as well as external suppliers, to development and implement strategy changes
- Work closely with senior management and technology team to drive technology-based process improvements
- Innovate new approaches through pilots and testing
- Ensure compliance with all applicable regulations
- Recent and significant experience in a high-performance collections environment using market-leading tools and processes
- A strong team leader with a focus on employee engagement and empowerment
- Proven experience driving robust outcomes in collections and recoveries performance through strategy evolution, technology, and data driven insights
- Strong analytical skills and numeracy
- Ability to develop strong relationships across the organization
- Ability to structure unstructured problems with a proven ability to find a way/ win win solutions
- Excellent written and verbal communication skills
- Strong, adaptable and flexible team player

Credit Analyst

- Analyzed credit data and financial statements to determine the degree of risk involved in extending credit or lending money
- Generated financial ratios, using computer programs, to evaluate customers' financial status
- Consulted with customers to resolve complaints and verify financial and credit transactions
- Prepared reports that include the degree of risk involved in extending credit or lending money

Customer Service

- Conferred with customers by telephone or in person to provide information about products or services, take or enter orders, cancel accounts, or obtain details of complaints
- Checked to ensure that appropriate changes were made to resolve customers' problems
- Kept records of customer interactions or transactions, recording details of inquiries, complaints, or comments, as well as actions taken
- Resolved customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, or adjusting bills

Systems Analyst

- Summarized budgets and submitted recommendations for approval or disapproval of fund requests
- Analyzed monthly department budgeting and accounting reports to maintain expenditure controls
- Examined budget estimates for completeness, accuracy, and conformance with procedures and regulations
- Directed the preparation of regular and special budget reports
- Provided advice and technical assistance with cost analysis, fiscal allocation, and budget preparation

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Work History

Car Interior Detailer 2019	ARTA Auto Sales 2018 -
Officer Core System Analyst 2016	HSBC Indonesia
Officer FPA Support Collection 2015 - 2016	HSBC Indonesia
Officer Maintenance Support Collection 2015	HSBC Indonesia 2011 -
Team Whirl - Officer Core System Analyst 2007 - 2011	HSBC Indonesia
Senior Supervisor, Personal Installment Loan 2005 - 2007	HSBC Indonesia
Senior Supervisor, Card Front End 2000 - 2005	HSBC Indonesia

Education & Professional Development

Bachelor's Degree of Economy

1993

Adventist University of Indonesia

Bank Training

- HCC – Hub Credit Card
- HSBC induction
- Interpersonal Training
- Problem Solving
- Intro to Card
- Fraud Awareness
- Negotiation Skills
- Bank Operations
- Collection Overview
- Collection Skills
- Collection Coaching
- Quality Service