

Pia Namihira

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To obtain a mid-level full-time job that will enable me to utilize my strong analytical and MS Excel skills, college education, and extensive Customer Service experience.

#readytowork

Work Experience

SPECIALTY SERVICING SPECIALIST

BANK OF AMERICA - Pasadena, CA

November 2009 to May 2017

Feb 2015 - May 2017

- Handled and resolved highly escalated customer complaints (complaints that have already gone through normal channels of servicing but the customer did not get the resolution they were looking for) by evaluating concerns, performing extensive research, analyzing patterns, and coordinating with the appropriate line of business to obtain resolution.
- Escalated complex issues to right business contacts or management for further assistance.
- Researched customer's complaint using multiple computer systems and screens as well as referring to bank policies and procedures.
- Provided world-class customer service by being customer-focused and going above and beyond my duties to really help the customer obtain the resolution they want. If the resolution obtained is not what they were looking for, I explained the reason why according to bank policies and procedures, in a clear and concise manner.
- Dealt with irate customers over the phone by listening to their concerns, confirming my understanding of their needs, issues, or requests, and setting right expectations in a tactful and professional manner.
- Processed billing adjustments such as fee waivers within authority limits and within existing guidelines.
- Provided information about bank products and services to customers.
- Identified process improvement opportunities for the team.
- Ensured customer service level agreements and productivity metrics are met.
- Interfaced with external and internal customers of the bank.
- Drafted customized resolution letters to customers as needed.
- Performed other duties as assigned by the Team Manager.
- Member of BPG Finance Committee, ALN, PRIDE, LEAD for Women, My Environment Los Angeles/Ventura Chapter.
- Participant, ALN Leadership Development Program.
- Achievements: Perfect 10 Customer Surveys; High-Five Awards; Bronze Awards; Top Performer Awards for November 2015, January 2016, and April 2016; Silver Awards for Shared Success

MORTGAGE SERVICING SPECIALIST III - APPEALS INTAKE

BANK OF AMERICA - Brea, CA

April 2014 to January 2015

- In-charge of opening valid appeals for 1st and 2nd lien loans that were denied of loan modification and served as a single point of contact for the customers.
- Delivered quality customer service while handling challenging and highly escalated appeals cases.
- Entered detailed information in multiple loan tracking systems during all aspects of the loan modification appeals process.
- Achievements: Recognition for Act Responsibly, Silver Award Global Recognition - Associate Spotlight Recognition, Recognition for Deliver Together.

CASE MANAGEMENT PROCESS SUPPORT II - APPEAL SPECIALIST

BANK OF AMERICA - Brea, CA

April 2013 to April 2014

- Researched and evaluated appeals for modification filed by delinquent mortgage clients based on policies, procedures, and investor guidelines.
- Responsible for all aspects of the loan appeals process including but not limited to validating or invalidating appeals, communicating concise and accurate information with customers, and handling escalations and complaints.
- Achievements: Bronze Award Global Recognition for helping in the Business Continuity Plan, Deliver for our Customers, Clients, and Shareholders - 100% Quality Award, Realize the Power of Our People Recognition Award (twice recipient), Deliver Together Recognition Award.

ADMINISTRATIVE ASSISTANT (PT)

DIANNE BISHOP, CFP - Gardena, CA

January 2008 to July 2013

- Assisted financial planner in gathering data from client records and other sources necessary to create analyses and recommendations.
- Created reports and graphs, using office productivity tools, for client meetings.
- In-charge of general office duties such as ordering supplies, answering telephone, greeting visitors, and processing invoices.
- Screened inbound mails and emails.
- Managed owner's calendar of activities and coordinated her travel plans.
- Independently prepared business documents and reports.
- Handled credit card bills reconciliation and disputes.
- Responsible for creation and maintenance of records, logs, documents, files, and clients databases (CAMS & Redtail) for use in monitoring, tracking, and trending programs/projects costs, resources, schedules, and status.
- Performed other duties as assigned.
- Allocated workload to two other part-time employees based on individual skills and capabilities, supervised their work, and trained them accordingly.

CUSTOMER RELATIONSHIP MANAGER II

BANK OF AMERICA - Brea, CA

September 2012 to April 2013

- Assigned a pipeline of delinquent loans to cure and monitor until the loan is current.
- Investigated and resolved customer complaints escalated to the Office of the President and the Consumer Financial Protection Bureau (CFPB) by analyzing the source and history of the complaint, interviewing the customer by phone, identifying needs, and coordinating with internal and external business partners to address customer issues.

- Assisted customers in the steps of obtaining a modification such as compiling their financial documents for review, completion of required forms, and processing of trial payments via Electronic Pay by Phone (EPP).
- Served as the customer's advocate by solving mortgage problems (i.e. past due payments, threats of foreclosure, missing or lost payments) on the customer's behalf by engaging the right department and people within Bank of America.
- Used authorized systems to gather information, provide information, and/or update customer records.
- Processed customer requests such as change of mailing address, late fee reversal (within authority limit), and adding an authorized representative for the account.
- Responded to inquiries such as amount of outstanding balance, reason for late fee, date of next payment or date of last payment.
- Handled complaints such as why their credit score went down and performed further research by engaging appropriate business partners in the bank.
- Escalated more complex issues to supervisor for further assistance.
- Achievements: 100% Quality Phone Call Monitoring Award.

WORKOUT SPECIALIST I

BANK OF AMERICA - West Hills, CA

April 2011 to August 2012

- Reduced a pipeline of litigated loans by providing modifications to delinquent homeowners in a timely manner.
- Performed initial contact with customer to research their situation and confirm my understanding of their needs, issues, and requests.
- In-charge of creating doable loan modification terms for litigated loans.
- Gathered and analyzed customer financials and loan information, using various bank systems, to determine customer's eligibility for loan modification programs.
- Audited documents submitted by customer to verify accuracy and to ensure compliance with applicable statutes and regulations.
- Applied company, industry, and regulatory standards as well as formulas and specifications in creating modification analyses.

COLLECTOR I

BANK OF AMERICA - West Hills, CA

November 2009 to April 2011

- Tasked to collect delinquent home loan payments in a call center setting through effective negotiation techniques and within FDCPA rules and guidelines.
- Handled high volume of inbound and outbound calls while meeting or exceeding service levels and operational goals established for the call center such as productivity, quality, and timeliness.
- Reviewed delinquency patterns and analyzed client's eligibility for workout programs, given their reason for default and financial information.
- Dealt with difficult and frustrated customers who were on the verge of losing their homes and felt that the bank is not helping them by apologizing to them, providing them concise and accurate information about their situation, and informing them of options available to them in an empathetic tone and polite manner.
- Processed payments using ACH, Western Union, and Electronic Pay by Phone (EPP).
- Performed debt counseling, created repayment plans, and recommended workout options where applicable.

- Wore a quick-disconnect headset all day.
- Calls were monitored and recorded by QA department for quality assurance and training purposes.
- Achievements: Top Collector Awards.

ACCOUNTING STAFF

Double Tree Hotel - Torrance, CA

April 2009 to September 2009

- Handled daily bank deposit by compiling all cash drops from front desk employees and made sure their cash report tallies their cash deposits.
- Prepared daily cash deposits by counting monies, putting them in bags, and taking them to the bank for deposit.
- Assisted controller with month-end closings.
- Helped in month-end inventory of kitchen supplies and ingredients.
- Researched and resolved guests' billing disputes by analyzing system reports and finding discrepancies.
- Coordinated with credit card companies in handling of chargebacks.
- Assisted accounts receivable specialist in airline billings.
- Reviewed timesheets and ordered supplies.

BANK TELLER

Wells Fargo - Torrance, CA

May 2008 to April 2009

- Processed customer deposits, withdrawals, wire transfers, and loan payments with speed and 100% accuracy to achieve customer satisfaction and productivity.
- Required to balance my cash box every day at the end of shift with zero overage or shortage in monies.
- Assisted in gathering ATM deposits at the end of the day, counted monies, and placed them in deposit bags for pick-up by contracted service Loomis and Fargo to be delivered to central processing office.
- Listened for and identified opportunities to cross-sell bank products and services, while providing excellent customer service to new and existing bank clients.
- Achievements: Top Box Survey recipient for 3 consecutive months, Bronze sales incentive for achieving 146 referrals during the first quarter of 2009.

ACCOUNTS PAYABLE SPECIALIST

YMI JEANSWEAR - Los Angeles, CA

October 2004 to March 2008

- Managed full cycle Accounts Payable activity and 1099 files.
- Verified invoices, expense reports, and purchase orders for accuracy and completeness.
- Processed daily payables and ensured that vendors are paid on time.
- Reconciled all credit card transactions and handled its disputes and payment.
- Managed and maintained all vendor files.
- Handled the move of the company from one location to another.
- In-charge of purchasing supplies and procuring vendors for the company.

COLLECTIONS OFFICER

CITIBANK - Manila

December 1999 to August 2004

Philippines

- Handled high volume inbound and outbound calls (approximately 80-100 calls per day) and collected 30 days past due and/or over limit amounts from credit card customers.
- Handled collection of auto loans and personal loans for Guam accounts.
- Pacified irate and difficult customers by listening to their concerns, providing empathy, and speaking to them in a tactful and professional manner.
- Processed payments using ACH or Western Union.
- Reduced monthly delinquency flow rates at a target level of 4%.
- Analyzed account information using authorized systems and multiple computer screens and made recommendations to customers on how to resolve delinquency based on applicable policies & procedures.
- Calls were recorded and monitored by a supervisor and discussed with the team member for quality and training purposes.
- Individual and team member productivity goals were assessed using month-end reports to determine if we are on target with our service level agreements.
- Wore a quick-disconnect headset all day.
- Participated in credit card fraud trainings.
- Worked with CACS, CARDPAC, Melita Auto-Dialer systems.
- Achievements: The GCB Country Business Manager Service Excellence Award, Top Collector Awards.

EXECUTIVE ASSISTANT

JOHNSON & JOHNSON (PHILS.), INC - Manila

January 1999 to August 1999

Philippines

- Assisted the Legal and Treasury Director in reviewing, revising, and drafting contracts with vendors, suppliers, sub-contractors, and distributors.
- Coordinated trademark applications with internal and external offices, law firms, and government agencies.
- Established a record management system to maintain integrity of records and up-to-date office files.
- Scheduled conference and/or meetings and provided training support.
- Screened inbound mails.
- Managed director's calendar and coordinated his travel plans.
- In-charge of paying department invoices, processing expense reports, and ordering office supplies.
- Prepared minutes of meetings.
- Collaborated with internal and external clients to create the Fake Products & Complaints Management System to address the complaints of retailers that were victims of illegal distributors of fake items.
- Organized team building activities for department employees.

Education

BA in Psychology

De La Salle University

June 1994 to December 1998

BS in Marketing Management

De La Salle University
June 1994 to December 1998

Skills

- MS Office Suite (10+ years)
- Adobe Acrobat (10+ years)
- Call Center
- CSR
- Customer Service
- Customer Care
- Bilingual
- Quicken
- Mortgage Servicing
- Accounts Payable

Certifications and Licenses

Typing

November 2017 to Present

60 wpm 100% accuracy

Additional Information

Proficient in dealing with difficult customers and complex issues. Areas of expertise include customer service, conflict resolution, and data analysis. Works well under pressure, employs great attention to details in all tasks handled, and adjusts to changing priorities to meet deadlines. Superior ability to analyze problems, identify significant factors, and recognize solutions. Knowledgeable in MS Office Suite, Adobe, QuickBooks, Quicken, CIT, CRM Tool, CACS, CARDPAC.