



MA. CASSANDRA M. LINSANGAN
ADDRESS: AL RIGGA, DEIRA-DUBAI
MOBILE NO: 0553569549
EMAIL ADDRESS: Cassandra_12_2003@yahoo.com

OBJECTIVES:

- To obtain a position that will enable me to use my skills, knowledge, educational background, and my ability to work well with people.

EMPLOYMENT BACKGROUND:

July 01, 2022 - April 2023
Yuanta Savings Bank Philippines Inc.
Branch Accountant

- Acts as the Control Officer of the Branch.
- Daily review/callback of deposit tickets to determine that postings are correctly made.
- Has responsibility for following regulatory requirements including those pertaining to taking independent action or proactively create opportunities to resolve or prevent problems in keeping with the role as control officer.
- Ensures and vouches that the day's transactions are balanced and correct accounting entries are made via call back, among others:
 - a. Cash transfer to/from depository bank
 - b. Cash transfers to the ATM/from ATM to Teller
 - c. MCs issued
 - d. Bank deposit interest earnings
 - e. Remittance and forex

February 9, 2022- June 27, 2022
Luzon Development Bank
Branch Head / OIC

- Responsible for overall management of the branch business development operations to include deposit and loan generation / recommendation that ensure the attainment of the branch's financial objectives.
- Plans, develop and implements strategies towards the attainment of the set target. Ensures that the branch plans and target are effectively pursued.

- Prospects for and develop new clients for the bank's productions and services.
- Solicits deposit and loan accounts for the branch to attain targets.

September 1, 2021 – February 8, 2022

Luzon Development Bank

Service and Control Officer

- Primary responsible for the supervision of the day-to-day operations of the Branch. Implements and monitors observance of internal and regulatory policies and guidelines.
- Initializes start of day operation system.
- Handles the branch accounting records and always maintain its accuracy.
- Regular holder of the vault combination of the branch main vault door and ATM main door.
- Reviews the branch Cashier's Daily Cash Record against actual Cash in Vault by counting bundled cash and cash in the picos box.
- Monitors the cash in vault and ensure that it is within the approved level.

June 14, 2021- July 15, 2021

AllBank

Account Officer

- Perform collections calls, emails of past due and delinquent accounts.
- Explain benefits of repayment and credit history.
- Establish and maintain caring relationship with customer.
- Able to meet and exceed set targets.
- Ensure high level of professionalism.

July 16, 2018- June 11, 2021

AllBank

Branch Operations Officer

- Ensure that the transactions are processed within the set limits, approvals and authorities as prescribed by Bank policies and/or the branch Operations Manual
- Ensure effective, efficient, prompt and accurate servicing of branch clients especially during account opening, processing of forward maturities, and handling clients requests, queries and concerns
- Assist Branch Manager in achieving the business targets through in-branch and cross selling
- Ensure that all related documents are complete and fully accomplished
- Review and approval of various transactions processed by the Customer Service Associate/ teller
- Review and approval of signature cards
- Performs activities related to Cash, Vault and ATM management as specified in the policy Manual

- Supervises the processing of new accounts opening and ensure compliance on AMLA/KYC requirements. May also handle and perform opening of new accounts during unavailability of CSA subject to the approval of the Branch Manager and applicable policy/procedures in handling new accounts
- Acts as a joint/dual custodian as stated in the policy manual
- Signs/approves bank instruments (withdrawal, encashment ctd, etc)
- Grants override on transactions requiring officer's approval based on the defined override limits/ authority
- Supervises inward and outward checks clearing process and ensures proper disposition
- Conducts performance evaluation of Customer Service Associates, discuss ratings with them and submit recommendations to the Branch Managers
- Ensure preparation and submission of required regulatory/ internal reports

August 16, 2016- October 30, 2017

Onyx Exchange- Dubai, United Arab Emirates

Counter Staff/ Teller

- Primary role is to provide excellent customer service to our clients thru efficient handling of their transactions in accordance with AML policies and procedures
- Process cash transactions from clients in national and foreign currencies
- Provide information on the conditions and exchange rates for buying and selling foreign currencies and make deposits
- Receive and pay out money
- Balance currency, coin in cash drawers at ends of shifts, and calculate daily transactions
- Resolve problems or discrepancies concerning customer accounts
- Send/ receive money transfer

December 03, 2015- July 28, 2016

Sterling Bank of Asia

Sales/ Service Associate

- Perform proper Teller's start and end of day activities subject to prescribed procedures
- Process over the counter monetary transactions- deposits, withdrawals, encashment, loan payments, etc.
- Signatures verify / approve cash withdrawals / encashment within the designated authority limit
- Observe proper balancing of transactions and turnover of cash and other items to the vault custodian according to required procedures
- Acts as alternate/ joint/ dual custodian as specified in the policy manual
- Performs other tasks that may be assigned by superiors from time to time
- Performs posting verifications of co-CSA-Tellers processed transactions
- Attends to various customer inquiries and requests and ensures zero complaint from clients on its day-to-day operations

July 01, 2013- November 16, 2015

Philippine Bank of Communications

Vault Teller (Department Clerk)

- Provides competent, timely and error-free over the counter services to customers in the Business Center. Ensures compliance with internal and regulatory policies. Recognizes risk areas and eliminates risks by consistently implementing bank policies and procedures. Supports the Business Manager's sales volume objectives through excellent customer service delivery and other service-related initiatives of the branch
- Attends to various customer inquiries and requests and ensure zero complaint from clients on its day-to-day operations
- Engages in account deepening to support the bank initiatives on cross-selling
- Performs custodian functions in accordance with the Branch Operations Manual
- As custodian/ co custodian for keys and combinations as delegated
- As co-custodian of the Cash Officer/ New accounts officer for functions related to the Main Vault, ATM, Cash safe, SDB, accountable forms, and working supplies of the branch
- Prepares timely and accurate internal reports as required in the Branch Operations Manual
- Ensures a Satisfactory audit rating with zero fraud by strictly adhering to the Bank's policies and procedures
- Executes over-the counter functions and processes transactions as prescribed by the Bank's policies / procedures and as indicated in the Branch Operations Manual

May 30, 2012- January 20, 2013
Al Dirhams Gift Centre

Office Assistant- Abu Dhabi, United Arab Emirates

- Prepare documents, process mail, and answer telephone inquiries
- Create and update records ensuring accuracy and validity of information
- Schedule and plan meeting and appointments
- Resolve office-related malfunctions and respond to requests or issues
- Maintain trusting relationships with suppliers, customers and colleagues
- Monitor level of supplies and handle shortages
- Review records, reports and data for accuracy, completeness and compliance
- Maintain inventory of office for the purpose of ensuring availability of required items

January 2012 – April 2012
Robinson's Bank

Customer Service Associate

- Perform proper Teller's start and end of day activities subject to prescribed procedures
- Process over the counter monetary transactions- deposits, withdrawals, encashment, loan payments, etc.
- Signatures verify / approve cash withdrawals / encashment within the designated authority limit
- Observe proper balancing of transactions and turnover of cash and other items to the vault custodian according to required procedures
- Acts as alternate/ joint/ dual custodian as specified in the policy manual
- Performs other tasks that may be assigned by superiors from time to time
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March 01, 2007- May 15, 2011

Mercury Drug Corporation

Pharmacy Assistant

- Assist in the preparation and dispensing of medications
- Receive and input prescription orders into system
- Receive prescriptions and ensure their completeness and validity
- Provided the medications purchased by the patient
- Perform monthly and annual stock inventory
- Respectfully provided excellent customer service
- Responsible for drug and supply ordering
- Maintained clean and presentable work environment

Education:

2002-2006

Polytechnic University of the Philippines

Coop Management

Skills:

- Leadership and people management skills
- Excellent customer orientation
- Temenos 24
- Amlabase60
- SavePlus system

Training and Seminar Attended:

- Anti-Money Laundering Act
- Counterfeit Detection Seminar
- Signature Verification and Fraud Detection Seminar
- Card Verification, check and Credit Fraud Detection & Prevention
- AML Refresher course, Business Continuity Plan & Information Security Training

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