

Ricardo Luchin Castro III

Bachelor of Science Accountancy

Graduated: April, 2012

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Room 201 AL Safa Bldg, Degdaga Ras Al kaimah, UAE



My goal is to become associated with a company where I can utilize my skills and gain further experience while enhancing the company's productivity and reputation.

PROFESSIONAL

December 21, 2021 to Present

Transfer Clerk - Redha Al-Ansari Exchange

Ras Al Khaima Branch, Degdagar Airport Road, UAE

- **Customer service and front office operation including but not limited to Remittance operations, Cash operations, WPS operations, processing all sub products of company.**
- **Attending customer complaints and reporting the manager/supervisors the nature of complaints recieved.**
- **Preparation of daily reports to the Manager/Supervisor.**
- **Filing of routine documents such as daily vouchers, letters etc.**
- **Update themselves on Anti-Money Laundering / CFT and Know Your Customer Policy.**
- **Reporting any suspicious customer transaction/Activity to the Branch Compliance Officer.**
- **Ensuring accuracy in cash dealing and tallying**
- **Ensuring accuracy in day end report**
- **Receiving of remittance application forms, standing orders, swift messages, Incoming Payment messages (MT103/202/) through Remittance systems and sorting, distributing to concerned, printing, processing and updating of the same in CMS/I-Flex Host and other banking systems by following AML process and in coordination with Group Compliance unit if required.**
- **Processing of Payments / Covering of payments through CB portal, Bulk payments, TT/DD/SO Cancellation request, repairing of messages through the system (SWIFT/UAEFTS/CBPORTAL) and Issuance of Demand Drafts, follow the process of Non Direct payments / Refunds / Amendments / Cancellations / EOS / CARDS / RMG units payments**
- **Maintenance of payment routing and additional parameters in the Remittance system, Signatures of other banks local and foreign and updating of signature books,**
- **Checking and controlling process queues in remittance systems and related E-mail queues with regular reminders and at EOD ensure no payments left unattended in CMS/Nest FTS queue**

- **Printing and arranging of Online Customer Cheque Requests, TT requests, Batch Headers received through FAX server from Branches, ABS and other Units, Distribute the Remittance application/ SWIFT messages to the concerned after entering the data in OTT Excel for Treasury reporting**
 - **Follow the process for payments received outside CMS/Nest through Flex / CB portal.**
 - **Preparation of MOF standing order cover, Missing TT and Batch Header reports and send the mail to the corresponding Branches and Units, Monthly/Quarterly CB reports for finance, Settlement for CB charges waived transactions by manual entries / Voucher uploads.**
 - **Checking and reconciliation of Original TT received with OTT excel file data, Outward TT fed in OTT excel with CMS OTT processed report, CMS OTT pending report, various GL suspense accounts and reports,**
 - **Checking and reconciling of EOD/BOD reports along with reporting treasury as and when required.**
 - **Handling queries for various stakeholders raised through phone or email, investigate the same and reply and if necessary escalate.**
 - **Adhering to policy and controls and regular periodic reading and review of relevant policy and procedure documents.**
- All the above accountabilities include but not limited to any additional/new tasks or responsibilities assigned by the line Manager**

September 1, 2020 – December 9, 2021

**Warehouse Assistant- Hitachi construction machinery Middle East
Jebel Ali South, UAE**

- Performed daily target quota
- Scanning and printing design product
- Checking quality assurance
- Review materials and specification
- Maintain safety and machine condition

March 18, 2019 – July 12, 2020

**Cashier attendant – Symmetry Gym
Suite 16, Bldg. 5 Gold and Diamond park, Dubai, UAE**

- Ensured areas were appropriately clean and sanitized
- Ensured there was a steady supply of recreational equipment and towels
- Interacting with guests making cash transactions via register and card payments
- Comfortable with quickly setting up and taking down a range of fitness and sports equipment
- Maintained employee and member records
- Provided assistance to guests in safely using fitness equipment
- Answered questions regarding fitness or equipment
- Ensured the fitness area was safe for members and guest

March 16, 2016 – August 31, 2018

Assistant Accountant III- Fujitsu, Philippines

- Update financial spreadsheets with daily transactions
- Prepare balance sheets
- Track and reconcile bank statements
- Create cost analysis reports (fixed and variable costs)
- Generate financial reports using Oracle software, including the monthly close process.
- Process tax payments
- Support monthly payroll and keep organized records
- Record accounts payable and accounts receivable
- Process invoices and follow up with clients, suppliers and partners as needed
- Provide administrative support during budget preparation
- Participate in quarterly and annual audits

April 9, 2012 – March 10, 2016

Bank Teller – (BANK OF THE PHILIPPINE ISLAND, ROTONDA, PASIG, PHILS.)

- Daily processing of financial transactions within the service standards of the Bank (deposits, withdrawals, encashment, payments, etc.)
- Assessing customer needs and referring complaints to the Branch Manager for prompt resolution
- Promoting the bank's products and services to generate leads
- Cross-sells bank products; informing customers of new services and product promotions; ascertaining customers needs and directing customers to branch representative.
- Contributes to team effort by accomplishing related results as needed.
- Verifying customers, admitting them to their safety deposit boxes and opening and closing vaults.

CHARACTER REFERENCES:

Dina C. Perez

Family driver

Contact #: 0525498611

Employer: Dr. Abdullah Al Mandoos

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Applicant