



# JOSHUA TUPAZ

Bank Officer

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📍 Port Saeed, Deira, Dubai  
UAE

## EDUCATION

Bachelor of Science in  
Business Management  
major in Operations  
Management

Cavite State University

2015–2019

## SKILLS

- Credit Modeling
- Detail-Oriented
- Critical Thinking
- TECH-SAVVY

## LANGUAGES

- FILIPINO &  
ENGLISH

## ABOUT ME

I am seeking a position within your company where I can leverage the knowledge I gained through my bachelor's degree and my previous experiences. I aim to apply my attention to detail and adaptable nature to meet the company's needs effectively. I am committed to providing dedicated service and a strong work ethic.

## WORK EXPERIENCE

Merchant Acquiring Decisions Officer

**Metropolitan Bank & Trust Company | Philippines** April 2024 – August 2024

- Evaluate Corporate clients (not just corporate clients, but also various entities across different industries) who's applying for a POS terminal to used for their D2D business transactions, specifically card transactions.
- Thorough checking of submitted business documents; Business Permit or SEC Registration Certificate, General Information Sheet (including beneficial owners and key officers), and a Secretary's Certificate with the signatures of authorized signers.
- Determine whether to endorse clients for ocular, credit investigation (CI), or field visits based on their current credit standing or relationship with the bank.
- Ensure the acknowledgment of CI field requests from the CI Team Leader to avoid duplication of endorsements and unnecessary credit investigation costs.
- Evaluate and validate all information and documents gathered from the CI report submitted by the CI Team Leader, including ocular photos, inventory, business premises, location, industry, and size of the business.
- Recognize that the field report significantly impacts the application rating.
- Double-check and clarify any discrepancies or issues encountered in the field report to provide clear feedback and appropriate results.
- Ensure that there are zero aged applications (beyond the standard turnaround time) or missing/lost merchant applications in the inventory.
- Process daily applications to be sent to the sector head for tracking the counts of approved and declined applications.
- Conduct annual and portfolio reviews of Management Information Systems (MIS) within specified timeframes.
- Make a sound decision whether to approve or decline the application based on the gathered data and ensure that all decisions comply with the bank's policies and procedures.

Credit Officer

**EastWest Banking Corp. | Philippines**

August 2023 – April 2024

- Risk Assessment: Evaluate the auto loan application in alignment with the bank's risk appetite. Make informed decisions based on gathered information and credit bureau data.
- Pre-Screening: Conduct a thorough review of the application form against the submitted documents to identify any discrepancies.
- Document Verification: Carefully examine all submitted documents, including identification, payslips, Certificates of Employment (COE) for individuals, and bank statements for businesses. Look for any unusual indicators that may suggest document falsification.
- Field Investigation: Endorse the application for a field investigation to verify the legitimacy of all documents and information provided.
- CI Report Evaluation: Assess the CI report from the third-party agency. Validate the information against available documents, inquiry details, and logical reasoning. Evaluate the employer/business premises and size, ensuring relevant photos are attached.
- Credit Bureau Cross-Check: Cross-reference client information with the credit bureaus, such as TransUnion and CIBI, to assess the client's credit standing and financial capability.
- Financial Document Analysis: Analyze submitted financial documents, including payslips, COEs (if employed), and bank statements (if a business), to calculate the debt burden ratio percentage. Compare this ratio against the bank's parameters.
- Decision Making: Utilize all gathered information to make an appropriate decision on whether to approve or decline the application, ensuring compliance with the bank's standards and guidelines.

## Supply Chain Processor

### Bank of the Philippine Islands | Philippines

August 2022 – August 2023

- Under the department of Letters of Credit (previously known as International Operations) unit of Supply Chain
- Loan Processing: Process and debit corporate clients' loans upon reaching maturity.
- Supplier Finance and Receivable Finance Applications:
- Supplier Finance: Manage applications for this bank product, which provides short-term financing for clients purchasing goods, including applicable interest.
- Receivable Finance: Oversee applications for this bank product, where the bank purchases clients' receivables at a discount, extending the loan term.
- General Ledger Management: Update the general ledger by the end of each month, ensuring there are no discrepancies or imbalances.
- Accounting Entries: Prepare accounting entries for USD transactions due to system limitations.
- Account Reconciliation: Reconcile all accounts with excess or short payments and review all year-to-date transactions for accuracy.
- Debit all payment due date and Credit all new loans.

## Credit Verifier

### Toyota Financial Services Corp. | Philippines

August 2019 – August 2022

- Risk Assessment: Evaluate the auto loan application in alignment with the bank's risk appetite. Make informed decisions based on gathered information and credit bureau data.
- Pre-Screening: Conduct a thorough review of the application form against the submitted documents to identify any discrepancies.
- Document Verification: Carefully examine all submitted documents, including identification, payslips, Certificates of Employment (COE) for individuals, and bank statements for businesses. Look for any unusual indicators that may suggest document falsification.
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- Credit Bureau Cross-Check: Cross-reference client information with the credit bureaus, such as TransUnion and CIBI, to assess the client's credit standing and financial capability.
- Financial Document Analysis: Analyze submitted financial documents, including payslips, COEs (if employed), and bank statements (if a business), to calculate the debt burden ratio percentage. Compare this ratio against the bank's parameters.
- Conduct a phone verification and verify employment, residence to validate existence of client
- After thorough checking and evaluation if the client passes all categories, forward application to credit officer.

## Training and Seminar Attended

- Anti-Money Laundering
- Credit Bureau Training
- OSH training
- Kaizen training
- MUDA Training
- Security Awareness Training
- Detecting Fraud Training
- Total Quality Management; A perspective on Today's Industry Quality Practice
- Moving Forward: Managing Globalized World through Operations Management Technology Trends