



## Krystela A. Bonafe, MBA

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### Work Experience

#### General Ledger Bookkeeper

Philippine Trust Company (Philtrust Bank) | April 2012 – June 2017

- Maintained accurate financial records in the general ledger (sales, payments, receipts, purchases).
- Updated daily transactions in accounting software, including adjustments and error corrections.
- Reviewed accounts for accuracy and resolved discrepancies with balance sheets and bank statements.
- Prepared financial reports and statements for management, auditors, and tax purposes.
- Assisted with audits and ensured compliance with accounting standards and regulations.
- Cross-trained in roles such as New Accounts Representative, Teller, Cashier, and CASA Bookkeeper to support operations.
- Trained new hires on banking processes and supervised the team in the absence of management.

#### Senior Business Analyst - Business Continuity Planner (BCP) & Subject Matter Expert (SME)

IBM Business Services, Inc. (IBM Naga) | February 2018 – April 2024

##### Customer Specialist SME and BCP

- Expert in customer support and sales processes across complex accounting software platforms.
- Collaborated with teams on short- and long-term projects to aid clients in business decision-making.
- Performed bulk data entry and verification, ensuring accuracy and completeness in customer systems.
- Followed data entry guidelines and conducted quality checks to identify discrepancies.
- Researched and compiled information to respond to customer requests, delivering high-quality service.
- Appointed as a top BCP analyst to maintain business operations during disruptions (e.g., natural disasters, cyberattacks, power outages, or pandemics).

#### Collections Specialist and Customer Service Representative

Viva Finance Inc. | May 2024 to Present

##### Collection Specialist:

- Contacted clients with overdue payments via phone, email, and letters to arrange payment plans.
- Negotiated forbearances and settlements for clients unable to pay in full.
- Informed clients about consequences of non-payment, including credit damage.
- Monitored accounts receivable and ensured timely collections.
- Documented client interactions and account statuses accurately.
- Provided regular reports on collection activities and aging accounts.
- Addressed billing disputes and resolved account discrepancies.
- Escalated unresolved accounts to higher management or external agencies.
- Ensured compliance with relevant laws, including the Fair Debt Collection Practices Act (FDCPA).

##### Customer Service Representative:

- Assisted clients with loan applications, document uploads, and account updates.
- Supported clients in linking direct deposit accounts and setting up payment schedules.
- Resolved customer inquiries and complaints regarding loan products and services.
- Collaborated with engineering, underwriting, and payments teams to resolve discrepancies.
- Maintained confidentiality of customer data and followed security procedures.
- Accurately documented customer interactions and resolutions in company systems.

## Educational Attainment

March 2014 – March 2018	<b>MASTERS IN BUSINESS ADMINISTRATION</b> UNIVERSITY OF NUEVA CACERES Thesis Title: Women in Action (W.I.A): A Proposed Intervention Program for Empowered Women Entrepreneurs in Naga City GPA: 1.46 **1 being the highest
March 2008 – March 2012	<b>BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION MAJOR IN FINANCIAL MANAGEMENT</b> UNIVERSITY OF NUEVA CACERES GPA: 1.74 **1 being the highest

## Software Skills:

- **GL Software:** Expert in managing financial transactions and ensuring accurate reporting in the general ledger.
- **JIRA:** Skilled in planning, tracking, and managing agile projects to optimize business workflows.
- **CrossView Planner (CVP):** Experienced in generating and managing promotional plans and business forms for daily operations.
- **Exchange Bridge (EXB):** Proficient in handling business forms, customer data, and product info for efficient document processing.
- **Salesforce (SF):** Expertise in managing customer and borrower data to enhance collections and service.
- **MS Word:** Intermediate skills in document creation, formatting, and editing.
- **MS Excel:** Strong skills in spreadsheets, formulas, and data analysis.
- **MS PowerPoint:** Intermediate ability to design impactful presentations with animations.
- **MS Notepad:** Efficient in quick note-taking and basic document management.

## Professional Skills



## Achievements and Awards

**SERVICE AWARD**  
Banking Year 2013 – 2014  
The Camarines Sur  
Bankers Club, Inc.

**MANAGER'S CHOICE  
AWARD**  
IBM Services Inc. for  
year 2018 and 2019

**EMINENCE & EXCELLENCE  
AWARD**  
IBM Services Inc. for year  
2020 and 2021

**TOP PERFORMER AWARD**  
IBM Services Inc. for year  
2018, 2019, 2020, 2021  
and 2023

**Viva Finance November Customer Service  
Representative Rockstar**  
  
\*Lowest EWUT (0.00%) –refers to the length of the interval between when a customer disconnects and the agent closes their case by indicating they're once again available to handle other contacts.  
\*Lowest ACW (.06 seconds) –refers to the set of tasks and activities that call center agents must complete after finishing a customer interaction, before moving on to the next call.

## Personal Details

**Birthdate:** January 2, 1991  
**Home Address:** GMA St., San Roque, Camaligan, Camarines Sur, Bicol, PH, 4401  
**Nationality:** Filipino  
**Religion:** Roman Catholic  
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