

RONALDSON RAVINA NICOLAS

Mobile No.: 050-472-5443

ronaldsonnicolas@gmail.com



OBJECTIVE

To secure a position in a dynamic, growth-oriented organization where I can apply my skills, experience, and expertise to contribute to the company's success, while also advancing my professional development.

PROFILE SUMMARY

- **Diverse experience** across various roles, including AML Compliance Officer, Branch Service Supervisor, Chief Teller, Teller, Customer Service Representative, and Loans Bookkeeper.
- **Skilled in managing loan transactions**, including recording, journalizing, and ensuring accurate financial reporting.
- **Expert in preparing detailed reports** on loan accounts, balances, and statuses.
- **Proficient in end-to-end loan processing**, from initial assessment to approval and disbursement.
- **Responsible for daily reporting** of cash and cheque payments to maintain accurate transaction records.
- **Conducts market research** to assess customer needs and performs thorough background checks on potential clients.
- **Quick learner** with strong leadership abilities, efficient time management, and excellent communication skills.
- **Adept at organizing tasks**, performing research, and handling documentation processes.
- **Proficient** in accounting software, Microsoft Office, and internet tools to enhance operational efficiency.

CAREER HISTORY

Employer: Crompton Partners Estate Agent LLC

Position Held & Period of Service: AML Compliance Officer - May 06, 2024 to May 06, 2025

Duties and Responsibilities

- **Developing Policies:** Create and implement AML procedures to meet legal requirements.
- **Monitoring Transactions:** Detect and report suspicious transactions.
- **Customer Due Diligence (CDD):** Perform KYC checks and assess customer risk.
- **Suspicious Activity Reporting (SAR):** Investigate and report suspicious transactions to regulators.
- **Training Employees:** Educate staff on AML compliance and procedures.
- **Risk Assessment:** Regularly assess and mitigate money laundering risks.
- **Regulatory Reporting:** Coordinate with regulatory bodies and submit necessary reports.
- **Audit and Recordkeeping:** Maintain accurate records and assist in audits.
- **Investigations and Escalation:** Investigate alerts, escalating serious cases when necessary.
- **Stay Updated:** Ensure the institution is aware of changes in AML laws.

Employer: Al Fardan Exchange LLC

Position Held & Period of Service:

- **Service Supervisor:** April 1, 2022 – May 1, 2024 (Ajman br.)
- **Chief Teller:** January 1, 2017 – March 31, 2022 (Fujairah br. – Ajman br.)
- **CSR / Teller:** May 13, 2012 – December 31, 2016 (Dubai br. – Fujairah br.)

Award:

- Received a Certificate of Appreciation for exceptional dedication, hard work, and commitment to supporting the mission and vision of Al Fardan Exchange.

Key Duties & Responsibilities:

- Oversee cash transaction operations, including receiving and issuing cash transaction instruments.
- Cross-sell products and services, including the purchase and sale of foreign currencies.
- Process payments for cash against authorized cheques, credit cards, and value-added services (such as National Bond, Western Union, Transfast, Instant Cash) in line with company policies.
- Assist customers with various services, including Demand Drafts, SWIFT/Telex transfers, and Electronic Transfers.
- Manage branch cash levels, ensuring excess cash is sent to the bank when the vault exceeds the required limit.
- Maintain sufficient cash in the branch to meet daily operational needs.
- Ensure strict adherence to Anti-Money Laundering (AML) protocols and Al Fardan Exchange's general policies and procedures.
- Report discrepancies, such as cash count issues, fake notes, or transaction problems, to the Branch Manager.
- Perform end-of-day reconciliations, ensuring all cash receipts and transactions are accurate and in line with business requirements.
- Act as the primary point of contact and oversee branch operations in the Branch Manager's absence.

Employer: 1st Valley Bank

Position Held & Period of Service:

- **Loans Bookkeeper:** November 17, 2010 to March 06, 2012
- **Account Officer:** June 27, 2008 to November 16, 2010
- **Loans Processor:** September 21, 2007 to June 26, 2008

Key Duties & Responsibilities:

- Loan Application Process
 - Provided loan product orientation and assisted applicants with Pre-Application Forms.
 - Conducted interviews to verify applicant data and collateral documents.
 - Ensured the completeness and validity of all submitted documents.
 - Endorsed loan applications for managerial review and interview.
- Loan Processing & Documentation
 - Processed approved loan applications and ensured accurate data entry.
 - Maintained organized and up-to-date credit files, tracking document transfers.
 - Handled loan releases, ensuring all necessary forms and data were completed correctly.

- Account Management & Collection
 - Managed and updated client accounts, ensuring accuracy and completeness.
 - Collected payments on unsecured loans and issued official receipts.
 - Maintained a 100% on-time payment record, with zero tolerance for missed payments.
 - Prepared monthly billing statements, loan due date notices, and overdue payment reminders.
- Monitoring & Reporting
 - Monitored Portfolio at Risk (PAR) and addressed discrepancies promptly.
 - Prepared periodic reports on loan account statuses and balances.
 - Reconciled subsidiary loan ledgers with the general ledger daily and monthly.
- Communication & Customer Relations
 - Communicated with customers to reconcile accounts, request overdue payments, and resolve chargeback issues.
 - Assisted with the preparation of collection letters and lists.
 - Cash Handling & Remittance
 - Processed cash/cheque payments and prepared remittance reports.
 - Ensured timely remittance of collections to Cashier/Teller, addressing discrepancies as needed.
- Additional Duties
 - Assisted the General Bookkeeper in preparing financial reports.
 - Performed other tasks as assigned by the company.

PERSONAL PROFILE

Date of Birth	: 12 January 1986	Passport No	: P3683673B
Religion	: Roman Catholic	Passport Validity	: 28 October 2029
Marital Status	: Married	Visa Status	: Cancelled Visa
Nationality	: Filipino	Visa Validity	: 10 August 2025

ACADEMIC & PROFESSIONAL QUALIFICATIONS

University Graduated : Xavier University – Ateneo de Cagayan
Bachelor of Science : Business Management
Certificate of Achievement : Graduated with the Leadership Award from the School of Business and Management, serving as the Senior Vice Representative.

REFERENCE

Available upon request

I hereby certify that all information given in this document is true, complete, and correct.