

Badya Homsy

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PERSONAL SUMMARY

i am seeking a position with a well-established company where i can maximize my program development and training skills.

PERSONAL INFORMATION

Birth date: 05 March 1990

Nationality: Lebanon

Residence Country: Lebanon - Beirut

WORK EXPERIENCE

Total Years of Experience: 10 years, 2months

Account Analyst at FNB Finance
Lebanon - Beirut

July 2009 – September 2019

- Providing customer service regarding collection issues, process customer refunds, process and review account adjustments, resolve client discrepancies and short payments.
- Responsible for monitoring and maintaining assigned accounts
- Customer calls, account adjustments, small balance write off, customer reconciliations and processing credit memos.
- Accountable for reducing delinquency for assigned accounts.
- Perform other assigned tasks and duties necessary to support the Accounts Receivable Department.
- Enlist the efforts of sales and senior management when necessary to accelerate the collection process.
- Communicate & follow up effectively with sales dept. regarding customer accounts on a timely basis.
- Establish and maintain effective and cooperative working relationships with dealers and sales.
- Weekly and monthly reporting to direct supervisor
- Monthly Delinquency notices
- Processing monthly credit memos and the appropriate reporting
- High volume phone calls to assigned delinquent customers
- Manage customers on the shutdown report
- Reconcile customer disputes as they pertain to payment of outstanding balances that are due
- Provide excellent & considerate customer service to dealers and sales
- Internal and External customer interface
- Participate in team planning meetings
- Meet defined department goals and activity metrics
- Collect company debts from customers, collect checks, prosecute delay customers, and take all legal proceedings against them until collection is accomplished.
- To prepare contracts and agreements.
- Calculate legal fees, commissions and net present value.

-Opening criminal cases against debtors related to corporate loans, personal loans, credit cards and car loans, preparing documents for Bank lawyers to make attachment on customer's cars mortgage for Bank benefit.

-To handle the legal cases (civil suits) for all products (personal loans -Credit cards easy loans).

-Negotiation with customers about payments & settlements.

-Follow up with lawyers in all procedures from first level to appeal until Supreme Court.

-Prepare all the needed documents for civil suits.

-Follow up the settlement procedures with the customers.

-Responsible for concluding the agreements with the customers and follow up the collection of charges.

EDUCATION

Bachelor's degree / management at Arab
Open University
Lebanon - Beirut
August 2018

SKILLS

-Problem solving skills -Written and verbal communication skills -Strong customer service skills -Excellent telephone manner -Self-motivation and ability to take initiative

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Ability to work well under pressure -Experience in Microsoft
Office (Word,Excel,Powerpoint) -Able to take on responsibility -Teamwork skills -Quick learner / Level: Expert

Monitoring / Level: Expert

Operation and system analysis / Level: Expert

Active listening / Level: Expert

Judgment and decision-making / Level: Expert

Critical thinking / Level: Expert

LANGUAGES

English / Level: Expert
Arabic / Level: Native Speaker
French / Level: Intermediate