

Joan M. Smith

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CLIENT RELATIONSHIP MANAGEMENT & FINANCIAL SERVICES EXPERT

Over 15 years of experience in the financial services industry as demonstrated by financial services expertise and client relationship management. Skilled verbal and written communicator who negotiates relationship-building business agreements with win-win scenarios. Self directed with intense personal motivation and a commitment to exceeding the expectations of customers and the objectives of the business. Additional skills and experience in financial services with consistent achievements as a top performer through expertise in relationship building and exceptional client follow up. Known for supervising simultaneous projects in high-pressure environments with professionalism and poise. **Core Competencies Include:**

Risk and Decision Analysis • Credit Evaluation • Logistical Planning • Billing and Collections • Loss Mitigation Credit Risk
Account Management • Performance Management • Administration • SEO, SEM, Social Media • Payment Arrangements
Regulatory Compliance • Problem Resolution • Customer Service • Underwriting • Client Relationship Management

PROFESSIONAL EXPERIENCE

MASS Logistics, Wakefield, MA

10/2012 – Present

AR Analyst

Maintain daily communication with customers via email and phone on payment status. Review daily aging reports and address accounts 60+ days past due. Monitor accounts that are over assigned credit limit and report immediately to Credit Manager.

- Handle \$24.5 million from Tier-1 accounts (major accounts like K-mart and Costco) – quickly resolving customer inquiries.
- Monitor and resolve unapplied account payments. Assist with process improvement within the A/R Department.
- Review accounts for credit increase and decrease as needed. Set up application and assist with establishing credit limits.
- Estimate bad debt reserve for assigned portfolio. Mail statements and letters to customers with balances > 60 days past due.
- Effectively identify causes for nonpayment and communicate problems to appropriate parties for corrective action to be taken.

Comcast Advertising Solutions, Boston, MA

12/2010 – 07/2012

Marketing Performance Manager

Was responsible for monitoring ad performance and spearheading new processes and tools for the team to increase efficiency. Strategized, developed, launched, managed, and expanded action plans for multiple clients simultaneously and communicated with Media Managers Media Consultants and customers. Coordinated with core marketing and sales operations to lead, implement, and report progress of strategies and tactics, Assisted in developing strategies to meet customer revenue objectives.

- Gathered, analyzed and reported out results of product performance (print, internet, direct mail, Comcast Connect, etc.).
- Obtained information and created weekly reports – researching questions and getting answers to the General Manager.
- Researched, analyzed and consolidate advertising programs for new and existing advertisers to produce a positive ROI for the customer; oversaw a team of developers and provided additional business analysis and reporting as required.
- Proactively contacted advertisers to provide subject matter expertise on all Internet-related digital marketing technologies to include: SEO, SEM, Social Media, Display advertising, websites, video, direct mail, Internet Yellow pages, Newsletter Creation, Directory Listing Optimization, Internet Marketing Usability and Mobile Marketing.

Customer Service Manager, 08/2008 – 11/2010

Handled complex service requests and resolution ensuring issues were handled in an efficient, effective, and professional manner to maximize customer satisfaction. Set customer expectations and ensured commitments were kept accordingly. Continuously identified and helped drive through improvements to existing service processes and procedures.

- Called small business accounts to ensure satisfaction and overall happiness with their advertising programs, while identifying any areas of improvement within their campaign.
- Contacted customers within 24 hours of contract signing to confirm understanding of products and services.
- Generated weekly and monthly reports of the predicted churn for each sales office.
- Worked with multiple departments including sales, customer service, claims, billing, and finance.

TD Bank, Boston, MA

09/2001 – 08/2008

Loss Mitigation Specialist II

Reviewed loss mitigation files in a timely manner to determine if the borrower qualified for loss mitigation option, and educated borrowers about the short sale process, the deed-in-lieu process, Home Affordable Modification Program, repayment plan, and forbearance workout options.

- Ordered BPO's for loss mitigation options as needed, and performed, reviewed, and negotiated workout terms for delinquent mortgage loans.
- Prepared loan modifications, forbearance plans, and repayment plans, and requested foreclosure holds as necessary.
- Contacted borrowers to provide the status of loss mitigation files, and declined files if borrower did not qualify for a workout option.
- Requested information related to the next file process from suppliers or clients, and checked performance for precision to avoid issues in consequent steps.
- Prepared paperwork for borrowers. Reviewed and completed applications in accordance with established guidelines.
- Experienced in coaching other specialists and answering client questions. Helped peers with general underwriting questions.

Quality Assurance Specialist, 11/2005 - 07/2006

- Ensured employees gave accurate information in a courteous and professional manner and monitored compliance from employees to ensure it was in line with the FDCPA guidelines.
- Provided training, coaching, feedback, and assistance to employees on new policies and procedures for quality purposes.
- Documented and scored calls through Envision/Click system to coach on-line products. Identified all deficiencies, trends, policy violations. Provided feedback to the Call Quality Supervisor on a weekly basis.

Senior Collection Representative, 10/2004 - 11/2005

- Negotiated payment arrangements with borrowers on delinquent accounts and made recommendations. Provided solutions to assist borrowers in resolving their delinquent status and avoiding charging off as a bad debt.
- Prepared repossession files and documented system with details of current contacts and subsequent results.
- Trained all new hires as needed in the areas of collections, payment negotiations and software usage.

Collection Representative, 09/2004 - 10/2004

- Helped customers understand their auto terms, and assisted with resolving delinquency by offering amendments and deferments.
- Reviewed delinquency patterns and negotiated payment arrangements in accordance to company guidelines and policy.
- Trained all new hires as needed in the areas of collections, payment negotiations, and software usage.

Administrative Clerk, 09/2001 - 09/2004

- Processed amendments and deferments for the collection staff and pulled credit reports and confidential files for the collection staff to review.
- Performed a variety of administrative duties, answered and directed phone calls, and organized meetings and appointments.
- Supervised, trained, and mentored other clerks. Resolved issues or discrepancies concerning credit reports.

EDUCATION**Bachelor of Science in Business Management**, December 2015

Boston College: Boston, MA

CREDENTIALS**Google AdWords Certification**, 2015**Virtual Management Summit Certificate**, Leading with Distinction, 2010**Technical Proficiencies:** Microsoft Office (Word, Excel, PowerPoint, Outlook), AS400