

UMEAYO, ONYEKACHUKWU HYCINTH

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SUMMARY

A first class graduate of Engineering, highly dedicated, tech proficient, adaptable and quick witted, with a wealth of experience in the financial sector working in various roles and a proven track record of delivering exceptional service. Seeking to leverage my experience in customer relationship management, business analysis, leadership, and project management to drive operational excellence and contribute to a dynamic institution.

BIO-DATA

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| • Date of Birth: 12 th September 1992 | • Gender: Male |
| • State of Origin: Enugu | • Marital Status: Single |
| • LGA: Ezeagu | |

CERTIFICATIONS

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| • CompTIA A+ (in progress) | • Complete Python Bootcamp |
| • ITIL V4 (in progress) | • The Data Science Course 2022 |
| • JavaScript Algorithms and Data Structures. | • Relational Database (PostgreSQL) |
| • React (incl. React Router and Redux). | • Human Resource Management Associate. |

EDUCATION

Delta State University, Abraka.

- ***1st Class Honors, B.Eng. in Electrical/Electronic Engineering.*** ***Jan 2012 – Aug 2017***
 - Won multiple awards and scholarships including the Chevron graduate scholarship and MTN science and technology award.
 - Vice president of NIEEE
 - Next-best graduating student, Engineering Faculty, Class of 2017

EXPERIENCE

Service Manager - Heritage Bank Plc.

Aug 2021 – June 2024

- Supervised and managed the bank's operational staff, including training, scheduling, and performance evaluations.
- Successful supervised the WESAP petty trader empowerment program launched by the ministry of women affairs, where over 10,000 beneficiaries had accounts opened for them and received their payments and ATM cards within 2 weeks of program kick off.
- Oversaw day-to-day operational activities, ensuring efficient transaction processing, exceptional customer service and issue resolution.
- Directed branch-level implementation and enforcement of security measures to protect the bank and its customers from fraud, cyber threats, and other security risks.
- Ensured that the bank's operations adhered to relevant laws, regulations, and industry standards, including but not limited to Anti-Money Laundering (AML), Counter Terrorism Financing (CTF), and KYC requirements.
- Analysis of customer data to derive insights on product suitability, customer demographics, segmentations and expected volume/frequency of transactions.
- Preparation of comprehensive operational reports and performance metrics.
- Managed the operations aspect of multiple government empowerment projects.
- Acted as Data champion and ensured accuracy, uniformity and cleanliness of customer data in the system.

- Collaborate with cross-functional teams to enhance operational processes, resulting in improved efficiency and reduced costs.
- Ensured proper handling and control of cash and other assets, as well as managing cash levels to meet customer demands.
- Addressed and resolved operational issues or discrepancies that arose, while working to find solutions that satisfied both the bank and its customers.

Service Executive Cash - Heritage Bank Plc.

Oct 2020 – Jul 2021

- Managed cash transactions, including deposits, withdrawals, and currency exchange, ensuring compliance with established bank procedures.
- Provided exceptional customer service by addressing inquiries, assisting with cash-related needs, and maintaining a positive customer experience.
- Successfully handled the SPW empowerment beneficiary verification and final payment disbursement of two LGAs for a total of 3,000 persons.
- Ensured accuracy in cash handling through meticulous counting, verification, and reconciliation of transactions, minimizing errors.
- Effectively managed currency supply and vault inventory, ensuring availability of different denominations and ordering new currency as required.
- Conducted precise cash till balancing at the start and end of shifts, promptly identifying and addressing any discrepancies.
- Prioritized security by strictly following protocols to safeguard cash, prevent theft, and maintain a secure bank environment.
- Leveraged customer interactions to identify cross-selling opportunities, effectively promoting bank products and services.
- Stayed updated on industry trends, banking procedures, and regulatory changes through continuous training and development initiatives.
- Generated comprehensive reports on cash transactions, discrepancies, and suspicious activities, contributing to effective reporting and accountability.

Customer Service Executive - Heritage Bank Plc.

May 2019 – Sep 2020

- Handled complaint management and resolution, service requests, customer relationship management, product sensitization etc.
- Mail sorting, new customer onboarding, Customer documentation, Maintenance of document archive.
- Maintenance of customer interaction registers and necessary escalation of customer requests/complaints.
- Underwent training in a Chartered Institute of Bankers of Nigeria accredited training facility.

Teacher - Ebi-Favour Schools, (NYSC).

Jan 2018 – Jan 2019

- Ensured the maintenance and improvement of the school's standards by seeking further training, guidance and skills development.
- Educated and helped students understand various topics by giving real world examples whenever possible both in and out of the classroom.
- Conducted internal examinations.
- Supervised and coordinated students in carrying out practicals.

HSE IT intern - Department of Petroleum resources.

Jan 2016 - Jul 2016

- Inspected facilities, machinery, and safety equipment. Investigated oil spills, industrial accidents, injuries etc. to determine causes and draft preventive measures.

SKILLS

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|------------------------|------------------|-------------------------|
| • Web Design | • Power BI | • Git |
| • HTML 5 / CSS 3 | • Python; | • Typescript |
| • Tableau | • Microsoft word | • Data Analysis |
| • Personnel Management | • Excel | • Engineering |
| • Programming | • PowerPoint | • Compliance Management |
| • JavaScript | • GraphQL | • Risk Mitigation |
| • React | • Rest API | • Process Improvement |
| • Project Management | • SQL | • CRM Software use |

COURSES/TRAINING UNDERTAKEN

- Developing Business Acumen - Workplace and Personal Effectiveness
- Information Security
 - Data Protection and Privacy Awareness
 - Integrated Management System (IMS) 2.0
 - Social Engineering Threats
- Environmental and Social Risk Assessment
- Managing the Bank's Physical Assets
- Regulatory Training - Sustainability Banking

REFEREES

Available on request.