

CONTACT

Macaulay Oyinmiebi

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PROFESSIONAL SUMMARY

Results-driven Banking, Sales, and Customer Service Professional with over 12 years of extensive experience in banking operations, customer service, cash management, account opening, loan marketing, digital financial services, and sales. Proven ability to process high-volume transactions with 99% accuracy, drive customer acquisition, increase digital banking adoption by 45%, improve customer satisfaction by 35%, and ensure full regulatory compliance. Competent in relationship management, business development, cross-selling, loan processing, POS solutions, and delivering operational excellence in fast-paced business environments.

PROFESSIONAL EXPERIENCE

2020 - 2026

- **Bank Teller**
First Bank Nigeria Ltd, Tafawa Balewa Branch, Bauchi State
 - Processed over 200 customer transactions daily with 99% accuracy while ensuring compliance with banking procedures
 - Balanced cash drawers and reconciled daily transactions, maintaining zero cash shortages in over 90% of audit cycles
 - Verified customer identities and documentation to ensure full compliance with KYC and AML regulations
 - Assisted over 50 customers daily with ATM, POS, mobile banking, and other banking services
 - Promoted banking products and digital channels, increasing customer adoption and supporting branch revenue growth

2014 - 2020

- **Customer Service Officer**
First Bank Nigeria Ltd, Tafawa Balewa Branch, Bauchi State
 - Managed over 80+ customer inquiries daily, achieving a 95% first-contact resolution rate
 - Processed account openings, account updates, and customer documentation with 100% KYC compliance
 - Resolved ATM, POS, and online banking complaints, reducing customer complaints by 30%
 - Cross-sold banking products and services, contributing to a 25% increase in monthly product uptake
 - Maintained accurate customer records and supported branch operations with zero audit discrepancies

2011 - 2012

- **Note Counter (Industrial Attachment)**
Access Bank Plc, Bauchi State
 - Counted and sorted up to ₦1 million currency notes daily with 100% accuracy
 - Maintained accurate cash records and reconciliations, supporting 100% compliance during internal audits
 - Assisted with ATM cash replenishment and branch cash distribution, ensuring timely availability of cash services
 - Supported vault operations while adhering to 100% compliance with security and cash-handling procedures
 - Collaborated with senior officers to improve cash processing efficiency, reducing cash counting turnaround time by 20%

OTHER PROFESSIONAL EXPERIENCE

- **Marketing/Sales Officer – First Bank Nigeria Ltd, Bauchi State | 2024**
 - Acquired 50+ new customers monthly through strategic marketing and business development initiatives

- Cross-sold savings, loans, and digital banking products, contributing to over ₦1 million in monthly deposit mobilization
 - Built strong customer relationships, consistently achieving 100% of assigned sales targets
- **Loan Officer – Mutual Trust Microfinance Bank, Wuse 2, Abuja | 2022**
 - Marketed loan products to public servants, contributing to the disbursement of over ₦10 million in qualified loans
 - Opened 100+ customer accounts while ensuring 100% compliance with KYC requirements
 - Maintained strong customer relationships, contributing to over 90% loan repayment performance
- **Bauchi State Coordinator – Kadick Integrated Services, Ajah, Lagos State | 2021**
 - Coordinated the marketing and deployment of 100+ Kadick POS terminals across Bauchi State
 - Recruited and onboarded 60+ merchants to adopt POS payment solutions
 - Provided customer support and follow-up services, contributing to over 90% active merchant retention

KEY ACHIEVEMENTS

- Recognized as Top Customer Service Performer for three consecutive years
- Improved customer satisfaction by over 35% through exceptional service delivery
- Maintained zero cash discrepancies for four consecutive years
- Increased digital banking adoption by approximately 45%
- Increased banking product uptake by 25% through cross-selling

CORE COMPETENCES

- Banking Operations | Cash Management | Customer Service | Customer Relationship Management | Account Opening | Loan Processing | Financial Product Sales | Sales and Marketing | Business Development | Customer Acquisition | Cross-selling and Upselling | Digital Banking | Cash Reconciliation | KYC and AML Compliance | Regulatory Compliance | POS Operations | Lead Generation | Negotiation and Persuasion | Problem Solving | Team Collaboration

TECHNICAL SKILLS

- Microsoft Office Suite (Word, Excel and PowerPoint) | Banking Operations | Cash Handling | Cash Reconciliation | Account Management | Customer Relationship Management (CRM) | POS Terminals | ATM Operations | Cash Counting Machines | Vault Operations | Data Entry | Record Management | Digital Banking Platforms

EDUCATION

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| 2014 | <ul style="list-style-type: none"> • Higher National Diploma (HND) in Banking and Finance
Federal Polytechnic Bauchi, Bauchi State |
| 2010 | <ul style="list-style-type: none"> • Adamawa State Polytechnic, Yola, Adamawa State
National Diploma (ND) in Banking and Finance |

CERTIFICATIONS

- Reporting and Compliance Certificate – CIBN (In View)
- NYSC Discharge Certificate | 2015
- Certificate in Microsoft Office XP and Internet Skills | 2013

LANGUAGES

- English and Hausa

INTERESTS

- Reading Financial and Business Materials | Networking | Professional Development | Traveling | Meeting New People | Sports