

UKONU C. JOSEPHAT

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PROFESSIONAL SUMMARY

Results-oriented Accounting professional with experience in customer service, digital banking, administrative operations, and financial record management. Demonstrated expertise in customer relationship management, merchant settlement resolution, KYC compliance, and call center operations. Skilled at utilizing banking applications, CRM platforms, and Microsoft Office tools to improve operational efficiency, enhance customer satisfaction, and support organizational objectives. Recognized for excellent communication, analytical thinking, and problem-solving abilities in fast-paced financial environments.

CORE COMPETENCIES

Banking & Financial Operations

- Customer Relationship Management
- Merchant Settlement Resolution
- Digital Banking Operations
- Know Your Customer (KYC) Compliance
- Transaction Monitoring & Escalation
- Account Opening & Customer Onboarding

Administrative & Operational Support

- Records Management
- Payroll & Pension Verification
- Documentation & Compliance
- Data Analysis & Reporting
- Workflow Coordination

Software & Technical Skills

- Microsoft Excel
- Microsoft Word

- BankOne
- Customer Control Center (CC)
- Avoxi Dialer
- Vici Dialer
- Intercom CRM
- Zendesk

Professional Skills

- Customer Service Excellence
 - Conflict Resolution
 - Communication (Written & Verbal)
 - Relationship Management
 - Problem Solving
 - Team Collaboration
 - Time Management
 - Attention to Detail
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PROFESSIONAL EXPERIENCE

Customer Service Officer

E-Barcs Microfinance Bank | 2025 – Present

- Provide end-to-end customer support across banking products and digital financial services, ensuring high customer satisfaction and retention.
 - Investigate failed transactions and coordinate with backend teams to resolve merchant settlement discrepancies.
 - Handle customer complaints, technical issues, and service escalations in a timely and professional manner.
 - Guide merchants through POS and connectivity troubleshooting to minimize service downtime.
 - Collect, analyze, and report customer feedback to management, contributing to continuous service improvement initiatives.
 - Maintain compliance with internal policies and banking regulations while delivering quality customer support.
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Tele Marketer

Alternative Bank | 2024 – 2025

- Promoted digital banking products through customer engagement and targeted marketing initiatives.
 - Successfully acquired and onboarded new retail and business customers.
 - Conducted customer due diligence and KYC verification in line with regulatory requirements.
 - Assisted customers with digital account opening and adoption of electronic banking channels.
 - Supported campaigns aimed at increasing customer awareness and digital product usage.
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Call Center Agent

Outsource Global Technology | January 2023 – January 2024

- Managed high volumes of inbound and outbound customer calls while consistently meeting Service Level Agreements (SLAs).
 - Utilized Avoxi Dialer, Vici Dialer, and CRM systems to resolve customer inquiries efficiently.
 - Investigated and resolved customer complaints, maintaining a high first-contact resolution rate.
 - Escalated complex issues appropriately while ensuring prompt follow-up and customer satisfaction.
 - Maintained accurate customer interaction records and generated reports as required.
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NYSC Intern

Sterling Bank Plc | 2022 – 2023

- Assisted with daily branch operations and customer service activities.
 - Supported customer onboarding and account documentation processes.
 - Managed customer records and ensured accurate filing of banking documents.
 - Performed basic account reconciliations and administrative support duties.
 - Contributed to efficient branch operations through effective queue management.
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Pension Officer (Industrial Attachment – Verification Department)

Federal Judicial Service Commission | August 2016 – August 2017

- Verified pension and retirement documentation to ensure compliance with established procedures.
- Audited employee records for accuracy before pension processing and disbursement.

- Maintained confidential employee information and administrative records.
 - Assisted with welfare administration and benefits documentation.
 - Supported departmental operations through accurate record keeping and reporting.
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EDUCATION

Higher National Diploma (HND) in accounting

Federal Polytechnic Nekede, Imo State

2019

PROFESSIONAL STRENGTHS

- Strong analytical and financial record management skills
- Excellent customer relationship management
- Effective communication and interpersonal skills
- Ability to work under pressure and meet deadlines
- High level of integrity and confidentiality
- Detail-oriented with excellent organizational skills
- Proficient in digital banking systems and CRM platforms