

KELLY JOHNSON

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Client-focused Customer Service Representative, with 20+ years of experience, acknowledged for talents in leading customers both internal and external through difficult situations and providing plausible solutions. Building and maintaining positive customer relationships and resolving any problems that develop keeping company policies and customer experience as top goal. I have a strong work ethics and a determination to succeed attitude. Experience with using multiple databases, sales and providing the best customer experience. Excel at time management, handling hectic routines, and handling escalated calls according to policies and procedures. Extensive experience in handling accounts with sensitivity and by employing discretion with account information.

SKILLS:

- ✓ Accredited ACH Professional
- ✓ Training for both groups and individuals
- ✓ Able to quickly and creatively solve problems
- ✓ Excellent verbal and communication
- ✓ Ability to use multiple databases
- ✓ Knowledgeable of MS Office Applications
- ✓ Able to work independently and as a team
- ✓ Extensive knowledge of ACH payment system
- ✓ Knowledgeable of various payment channels
- ✓ Detail-oriented and organized

EXPERIENCE

DECEMBER 2020 – Current

PAYMENT RISK ANALYST, TCF BANK

- Collect and review required client information and financials to assess risk associated with both new and existing clients through analysis of data, recommending changes or acceptance of client exposure limits.
- Collaborate to resolve issues impacting client and/or bank.
- Prepare product risk assessments for ACH, Wire, Voice Banking, Mobile Banking, Consumer/Business Online Banking and Remote Deposit.
- Review and analyze product use and activity metrics to assess risk and maintain product growth trends.
- Perform periodic reviews of customers limits for service and compliance issues regarding rules and regulations.
- Perform a monthly review including, but not limited to, ACH return rates, NOCs for originated and received transactions, and third-party senders. Review of ACH specialty services including, but not limited to, SFTP and prefunding.
- Monitor and verify file receipt for vendor and internal ACH files.
- Submit ACH reversal requests to vendor for processing.
- Maintain originators and create reports in reporting tool Laru.
- Monitor client activity and compliance with rules and regulations. Participate in frequent training to remain current on industry news and rule changes.

OCTOBER 2017 – NOVEMBER 2020

ACH AND ELECTRONIC BANKING SPECIALIST, GRAND RIVER BANK

- ACH file release; new client set up; customer support and annual certifications; training for both internal and external customers on the Rules and Regulations governing the ACH Network.
- Worked with all departments to determine needs of individual departments, implement policies and procedures and track compliance throughout the organization
- Reg E Disputes, Debit Card or ACH, Exception Processing for stop payments, NSF, and returns.
- Establish new clients in Online banking; review of electronic reports; perform Bill Pay support and necessary maintenance
- Establish new clients with Remote Deposit Capture; troubleshoot and train external and internal customers on Remote Deposit Capture
- Setting up New Wire Clients and processing both International and Domestic wires in compliance with OFAC regulations.
- Diagnosis and/or troubleshoot customer issues with electronic services.
- **Accredited ACH Professional (AAP) on October 26, 2019**

JUNE 2015 – JULY 2017

CUSTOMER SERVICE REPRESENTATIVE, HUNTINGTON NATIONAL BANK

- Professionally answer incoming calls from external/internal customers in a high volume inbound and outbound call center with an average of 80-120 calls per day on a wide variety of topics.
- Good problem resolution and listening skills. Ability to handle escalated calls and resolve issues in a manner beneficial to both customer and bank.
- Identify opportunities and make product recommendations. Refer clients to product specialists based on client needs. Follow proper bank policies and procedures.
- Ability to respond quickly to written communications, and chats. Exceed Expectations and Goals set by myself and Huntington with consistency.
- Selected for a role on the Escalated Resolution Specialist Team. This was to help with a 4-site call center through a merger with a \$25.5 billion asset Regional Bank.
- Troubleshoot and solve common issues with Online Banking.

EDUCATION

OCTOBER 2019

AAP ACH ACCREDITED PROFESSIONAL, N.A.C.H.A

2006-2007

ONLINE BANKING TRAINING, DIGITAL SERVICE SPECIALIST

2002

Certified Dog Trainer Certificate, Top Dog Pet Trainers

REFERENCES

Tyler Cebulla — Operations Manager Q2
Former co-worker
(616) 550-0927
tylercebulla@hotmail.com

Laurie Collins - Owner of Happy Tails Animal Care
Former Business Associate
(616) 866-2562
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Orea Peterson - Huntington National Bank
Former boss
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