

ALFONSO FERNANDEZ MORALES

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Summary

Senior Executive of the financial sector with more than 15 years of experience in the commercial industry, expert in business team management and sales, development and maintenance of credit portfolio and other financial products, seeking to lead a commercial team within a market-leading national or international financial services institution.

Strengths

- Managing high-performing business teams
- Extensive knowledge of the financial market
- Financial analysis for credit decision making
- Expert in creating and improving processes
- Design and execution of business strategies

Skills

- Effective negotiation
- Results-oriented
- Creativity and inventiveness
- Analytical capacity
- Decision-making

WORK EXPERIENCE

CAPITAL TECH S.A. DE C.V.

JULY 2018 - MAY 2020

COMMERCIAL DIVISION DIRECTOR

- Redesign and implementation of the variable incentive scheme for the commercial area generating a 10% increase in productivity in 1 year
- Execution of trade strategies for product placement resulting in an increase in revenue of 114 million pesos in 2019
- Design and execution of commercial strategies to position new product (Factorage) achieving a goal of 100% YTD
- Improved product promotion processes resulting in a 10% increase in annual revenue generation
- Execution of portfolio containment scheme due to COVID19 managing to keep the delinquency rate in the portfolio below 4%

SCOTIABANK INVERLAT S.A. DE C.V.

FEBRUARY 2015 - JULY 2018

DEPUTY DIRECTOR OF BUSINESS BANKING

- Execution of customer service-oriented business strategies achieving an increase in the existing portfolio by 35% annually
- Prospecting and closing new clients producing an increasing in the credit portfolio by 1 billion pesos in 3 years
- Management and maintenance of a portfolio worth 4.5 billion pesos executing business strategies for customer service and business management
- Execution of core strategies achieving non-financial revenue increase of 25% per year

BANCA AFIRME S.A. DE C.V.

JUNE 2012 - FEBRUARY 2015

DEPUTY DIRECTOR OF NOMINA AND CREDIT OF NOMINA

- Increased payroll portfolio through the execution of penetrating and marketing strategies resulting in 175,000 new payroll holders
- Growth in payroll credit placement through internal management of commercial business channels and external promotion strategies achieving portfolio of 900 million pesos
- Design and implementation of improving the value of existing products increasing their demand by 63%
- Improved internal processes for efficiency of the parametric model of payroll credit analysis increasing demand by 66%
- Improved payroll model implementation processes by increasing the payroll portfolio by 63%

CITIBANAMEX

AUGUST 2008 - MAY 2012

PAYROLL DIVISIONAL COORDINATOR

- Management of the payroll business team in the North Division achieving 100% budget compliance each year
- Implementation of Payroll Product in the Corporate Division managing to increase the payroll portfolio by 15,000 new clients
- End-to-end process management of payroll product achieving portfolio growth of 15% in the first year, 21% in the second year, and 24% in the third year
- Coordination with the implementation team to improve processes between areas, reducing product implementation by 12 days
- Head of strategic card cloning containment team in the North Division seeking to reduce the impact of customer attacks

ACADEMIC TRAINING

- Universidad Anáhuac México Sur (1992-1995) Bachelor's Degree in Business Administration

COMPLEMENTARY TRAINING

- Change Management Certification (PROSCI FACULTA Nov 2019)
- Gold Certification in Global Training Program (Scotiabank Mexico Feb 15-Jan 18)
- Certified in Business Management (World Confederation of Businesses 2006)
- Certification in Processes and Application of ISO 90001:2000 (ATR/FIFOMI 2004)

LANGUAGES, PROGRAMS, AND SYSTEMS

- English , Microsoft Office, Siebel, Salesforce