JOHN VERGEL E. PETALBO

BILLING & SENIOR COLLECTION SPECIALIST

Pasig City, Metro Manila, Philippines



PROFESSIONAL SUMMARY

Results-driven **Third-Party Senior Debt Collection Specialist** with over 4 years of hands-on expertise managing high-volume international (US/Canada) and domestic debtor accounts. Proven track record in managing 160+ complex, overdue, and disputed accounts while maintaining strict compliance with FDCPA and HIPAA standards. Highly skilled in driving recovery through strategic negotiations, flexible Promise-to-Pay (PTP) agreements, and debt settlements. Proficient in ledger reconciliation, billing audits, manual payment posting, and loan portfolio management across multi-channel CRM systems.

CORE COMPETENCIES & CERTIFICATIONS

Certifications & Laws:	FDCPA Certified, HIPAA Certified, Regulatory Compliance, Fair Debt Collection Practices
Collection Strategy:	1st & 3rd Party Recovery, International (US & Canadian) Collections, PTP Negotiation, Debt Settlement, Dispute Resolution
Financial Operations:	Ledger Reconciliation, Billing Audits, Amortization Adjustments, Manual Payment Posting, Audit Trail Maintenance
Tools & Software:	Margill Loan Manager, RingCentral, Heymarket SMS, MS Excel, MS Outlook, Interac e-Transfers, Pre-Authorized Debits (PAD)

WORK EXPERIENCE

Third-Party Collection & Payment Processing Specialist | Alphaloan

March 2025 – Present

- **Omnichannel Outreach:** Direct end-to-end recovery strategies for past-due Canadian loan portfolios using RingCentral, Heymarket SMS, and Outlook to maximize contact rates.
- **Negotiation & Recovery:** Negotiate viable payment arrangements, Promise to Pay (PTP) agreements, and lump-sum debt settlements to meet strict lender targets while accommodating debtor financial constraints.
- **Payment Processing & Reconciliation:** Process Interac e-Transfers and monitor Pre-Authorized Debits (PAD), manually allocating funds across multiple accounts in Margill Loan Manager and MS Excel.
- **Portfolio Integrity:** Maintain clean audit trails by updating amortization schedules, reconciling balances, and accurately documenting account histories.

Billing & Senior Collection Specialist | Intelogix

March 2024 – February 2025

- **Billing & Account Reconciliation:** Oversaw 1st-party telecom billing operations, performing ledger audits to resolve disputed charges, clarify balance discrepancies, and process accurate statement adjustments.
- **Portfolio Management:** Contacted high-risk accounts to clear overdue balances, using tailored payment structures to lower delinquency rates while maintaining positive client relationships.
- **Performance Targets:** Consistently hit monthly billing recovery targets through disciplined follow-up schedules, structured communication, and meticulous CRM logging.

Collection Specialist | Transworld Systems Customer Service Phils. LLC

March 2023 – March 2024

- **Outreach & Compliance:** Contacted delinquent clients via phone and formal legal notices, adhering strictly to federal and state debt collection regulations.
- **Financial Counseling:** Assessed debtor financial standing to propose actionable debt resolution strategies tailored to individual circumstances.
- **Legal Compliance:** Ensured 100% adherence to FDCPA standards across all customer calls, written communications, and account reviews.

Debt Collection Specialist | Altair Global Solutions

January 2022 – February 2023

- **Call Operations:** Handled high-volume inbound and outbound calls to negotiate payment terms on severely aged accounts.
- **Data Logging:** Recorded detailed call notes, payment promises, and account status modifications in the central CRM.
- **Escalations:** Identified complex accounts requiring legal action or specialized settlement, preparing detailed case summaries for management review.

EDUCATION

Senior High School Diploma – Humanities and Social Sciences (HUMSS) | Calamba Doctors' College — **2014 – 2016**