WAJID ANSARI
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Remote Customer Support | Collections Specialist | Credit & Recovery Expert

PROFESSIONAL SUMMARY

Highly experienced Collections and Customer Support Specialist with 9+ years of success in U.S. and international debt recovery, credit servicing, and customer retention operations. Proven ability to manage high-volume delinquent portfolios, negotiate payment solutions, resolve disputes, and maintain strict regulatory compliance (FDCPA, FCRA). Strong expertise in CRM systems, multi-channel communication (voice, chat, email), and performance-driven environments. Recognized for exceeding recovery targets, handling complex customer escalations, and delivering measurable revenue results.

CORE COMPETENCIES

U.S. & International Debt Collections (B2B & B2C) Charge-off & Delinquency Management
Payment Negotiation & Settlement Structuring Customer Support (Chat / Email / Voice)
Credit Analysis & Credit Repair Assistance Dispute Resolution & Account Reconciliation
Portfolio Management (High-volume accounts) Skip Tracing & Account Research
Compliance: FDCPA, FCRA, CROA CRM
Tools: CRM Salesforce, Zoho, TCP, Mercury Dialers: Avaya, HoduCC, Softphone Systems
MS Office, Teams, Zoom

PROFESSIONAL EXPERIENCE

The Credit Pros – Client Service Representative
Feb 2025 – Till date

- Respond to customer inquiries and requests over the phone, email and chat based on SOPs.
- Escalate and distribute customer issues to relevant departments as per guidelines.
- Negotiated payment plans and settlements while educating clients on credit improvement strategies.
- Maintained detailed account records in Salesforce CRM, ERP system to ensuring data accuracy and compliance.
- Guide and navigate customers through product features, portals and workflows to help them achieve their financial goals.
- Update client records during calls while projecting a calm, empathetic, and professional attitude.
- Working on tickets stay updated with product and policies as per company guidelines.
- Generate sales revenue by meeting consistently recovery targets while improving customer retention and satisfaction.

First Source Solutions (American Express Process) – Customer Support
Feb 2024 – Oct 2024

- Oversee a dedicated debt portfolio, implementing strategic actions and managing recoveries for debts placed for collection to meet established targets.
- Conduct first-party and third-party collection calls to negotiate and secure payments, scheduling regular reminders and escalating unresolved cases with final notifications to maintain debtor commitments.
- Act as the primary point of contact for clients by providing regular updates, thoroughly investigating and resolving queries, and managing relationships across all parties.
- Partner and liaise with external collection agencies, legal representatives, and administrators to resolve complex cases, including assessing the feasibility of legal action and preparing cases for legal partners.
- Identify and implement improvements to collection workflows to reduce recovery time, decrease operating costs, and enhance overall financial results.
- Participate actively in group projects, contributing localized expertise, insights, and field knowledge to broader team initiatives.

Urbane Placers Pvt Ltd – Debt Advisor

Jul 2022 – Jan 2024

- Conducted financial assessments to recommend structured debt solutions (IVA, DMP).
- Generated qualified leads via outbound campaigns, cold calling, and Inbound Campaign.
- Negotiated repayment proposals with creditors to reduce financial burden on clients. Maintained detailed case documentation and client communication records.

Midland Credit Management – Debt Collector / Account Manager
Dec 2013 – May 2022

- Managed end-to-end recovery for charged-off, delinquent, and active consumer accounts.
- Negotiated settlements and structured payment arrangements across multiple portfolios.
- Handled high-risk accounts approaching legal escalation and prevented losses through negotiation.
- Ensured full compliance with FDCPA, FCRA, CROA regulations.
- Consistently achieved and exceeded monthly collection targets across multiple KPIs.

KEY ACHIEVEMENTS

Awarded Elite Collector of the Year (160% target achievement)
Generated $5,800+ revenue in a single month through successful collections
Recognized for top performance in recovery efficiency and conversion rates
Acted as team support lead during manager absence
Improved workflow efficiency through structured follow-up and CRM discipline

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TECHNOLOGY & SYSTEMS
Salesforce CRM | Zoho CRM | TCP CRM | Mercury | Avaya | HoduCC Dialer | Softphone Systems | MS Excel | MS Teams | Zoom | Debt Management Platforms

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EDUCATION
Bachelor of Commerce (B. Com) – Banking, Finance & Accounts (2009)
Computer Applications Certification