

MELJOHN I. DELA PAZ

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EXECUTIVE PROFESSIONAL PROFILE

Senior Financial Operations, Credit Resolution, and Customer Account Specialist with 14+ years of progressive experience within Dell Financial Services supporting Small and Medium Business financing portfolios. Demonstrated expertise across Dell Business Credit, Lease Financing, Tier 2 Escalations, and Silver Sales Resolution functions. Strong background in financial account servicing, creditworthiness assessment, delinquency resolution, billing and payment remediation, lease lifecycle administration, and sales-enablement account corrections.

AREAS OF EXPERTISE

- SMB Financial Account Operations
- Dell Business Credit (DBC) Servicing
- Lease Financing Administration (FMV / Dollar Buyout)
- Tier 2 Complex Escalation Resolution
- Silver Sales Resolution / Revenue Enablement
- Creditworthiness Review & Credit Line Assessment
- Duplicate Account Investigation & Consolidation
- Billing, Payment & Invoice Dispute Resolution
- Delinquency Recovery & Purchase Eligibility Restoration
- Contract Interpretation & End-of-Lease Support
- Cross-Functional Coordination
- Omnichannel Customer Service (Voice, Chat, Email)

PROFESSIONAL EXPERIENCE

TTEC – Blue Shield of California | Customer Service Representative | Jan 2026 – Mar 2026

- Handled healthcare eligibility, benefits, claims, and prescription inquiries while ensuring HIPAA-compliant documentation and member support.

TELUS Digital – Dell Financial Services | Senior Financial Services Resolution Specialist / SME / Tier 2 Account Operations | Feb 2011 – Oct 2025

- Managed high-volume SMB financing accounts across Dell Business Credit revolving credit facilities and Lease financing contracts, including Fair Market Value and Dollar Buyout agreements.
- Delivered end-to-end account servicing involving billing analysis, payment reconciliation, invoice review, statement interpretation, account maintenance, financing education, and contract lifecycle support.
- Functioned as Tier 2 Resolutions Specialist handling advanced escalations related to payment misapplications, billing discrepancies, contract disputes, end-of-lease concerns, and complex account servicing failures.
- Served in Silver Sales Resolution capacity supporting internal sales teams and business customers by removing purchase-preventing account restrictions and ensuring financing readiness for order completion.
- Performed creditworthiness reviews and customer credit profile analysis to support credit increase requests and improve transaction approval outcomes.
- Resolved duplicate account conflicts, insufficient credit availability, and delinquency-based restrictions that negatively impacted purchasing capability.
- Partnered with credit operations, billing, finance, and sales stakeholders to deliver timely, policy-compliant, and revenue-supportive account resolutions.

Convergys – General Motors | Team Coach / SME / Customer Care Representative | Jun 2007 – Jan 2011

- Led coaching, escalation support, customer issue resolution, and KPI improvement initiatives.

Top English Center Foundation, Inc. | Team Leader / Trainer / EFL Instructor | Dec 2001 – May 2007

- Directed training delivery, communication development, and team performance coaching.

EDUCATION

- Caregiving Course – Trinity College
- Computer Programming – AMA Computer College
- Computer Programming – STI
- BS Architecture – Technological Institute of the Philippines