# Somya Soni

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## Summary

Results-driven Collections Representative with 11 years of proven experience, including a strong track record at Konica Minolta achieving a 95% reduction in aged debt. Skilled in dispute resolution and customer relationship management, I excel in negotiating payment plans and implementing effective collections strategies. With extensive exposure across industrial equipment & printing, security consulting, media & non-media, travel, and IT & consulting, I am proficient in MS Excel, SAP, and Oracle Finance, and foster positive client interactions to enhance satisfaction.

## Skills

- Collections and Dispute resolution
- Credit management and customer service
- Reconciliation
- Oracle Finance and Power BI
- Oracle Business Reporting and AR reporting
- People training
- High Radius (Expert)
- SAP (Expert)
- Payment processing and Account reconciliation
- Debt recovery and Collections strategy
- Financial reporting
- Customer relationship management and Effective communication
- Negotiation skills
- Microsoft Excel and MS office

## Experience

### Global Loan Recovery specialist

**Mpower Financing– Bengaluru, KA, India | Jan 2026–Present**

- Managed a global student loan portfolio, monitoring repayment behavior and reducing delinquency through proactive collections strategies
- Conducted outbound and inbound collections via calls, emails, and digital channels while maintaining high customer satisfaction

- Negotiated repayment plans, settlements, and restructuring solutions to maximize recoveries and minimize charge-offs
- Supported borrowers facing financial hardship with empathetic, solution-oriented guidance to improve cure rates
- Achieved consistent targets for PTP (Promise to Pay), recovery %, and DPD reduction
- Maintained accurate documentation in CRM systems and ensured compliance with international regulatory standards
- Collaborated with Risk, Legal, and Operations teams to resolve escalations and complex accounts
- Analyzed portfolio performance data to identify trends and recommend process improvements
- Reduced roll rates and improved portfolio health through early-stage intervention strategies

## Collections Representative

**Konica Minolta Business Solutions (Canada) Ltd – Mississauga, ON, Canada | Apr 2024– July 2025 (Full Time)**

- Manage end-to-end Accounts Receivable and collections, reconciling payments via EFT, cheque, and credit card.
- Maintain accurate customer payment histories, aging reports, and lease/rental schedules.
- Develop and execute effective collection strategies; issue notices, negotiate payment plans, and reduce delinquency.
- Resolve account discrepancies, short-pays, and disputes while ensuring compliance with company policies.
- Provide customer support, respond to inquiries, and coordinate with Sales for accurate account reconciliation.
- Review aging trial balances weekly, prioritize high-risk accounts, and recommend escalation to agencies or legal when required.
- Prepare credit references, reports, and documentation to support decision-making and audits.
- Build and maintain strong relationships with customers and internal stakeholders to enhance payment performance.

## Collections Representative

**Konica Minolta Business Solutions (Canada) Ltd – Mississauga, ON, Canada | May 2023 – Dec 2024 (Part Time)**

Similar set of responsibilities as above, working on part-time basis

## AR Collections

**AMH Services Private Limited– Gurgaon, India| Nov 2022 – Mar 2023**

- Oversaw an $11M accounts-receivable portfolio for UK client Amberstone Security, driving an 85% reduction in aged debt within agreed timelines.
- Led full-cycle account reconciliation and dispute resolution, restoring account accuracy and boosting client satisfaction.
- Delivered weekly AR performance reviews, pinpointing high-risk balances and implementing targeted recovery actions.
- Enforced credit-hold protocols to mitigate exposure and align with corporate risk policies.
- Maintained proactive follow-up on remittances, ensuring consistent cash flow and strengthening client relationships.

## Financial Operations Associate

**Publicis Re:Sources (A division of TLG India Private Limited)– Remote/Gurgaon, India | Sep 2020 – Nov 2022**

- Managed B2B collections and dispute resolution for media-services accounts, consistently driving on-time payments.
- Prepared and analyzed daily and monthly A/R aging reports across media and non-media portfolios to identify risk and recovery opportunities.
- Oversaw 100+ customer accounts, investigating overdue invoices, performing root-cause analysis, and executing timely follow-ups.
- Partnered with clients to resolve billing discrepancies, negotiate payment plans, and maintain positive customer relationships.
- Processed refunds, updated account status, and delivered regular progress updates to management to improve cash-flow visibility.

## Senior Collections Agent

**Egencia Travel India Private limited– Gurgaon, India | Jul 2018 – Jul 2020**

- Oversaw credit-card rejection processing for 2,000+ EMEA and Nordic transactions, ensuring accuracy and compliance.
- Generated and published detailed rejection and reconciliation reports, supporting management and financial decision-making.
- Managed collections and dispute resolution for 200+ customer accounts, reducing overdue invoices and improving cash flow.

- Analyzed credit-card rejection trends to identify root causes and recommend process improvements.

## Collection Coordinator

**Pinkerton Corporate Risk Management India Pvt. Ltd.– Gurgaon, India | Apr 2018 – Jul 2018**

- Managed end-to-end accounts receivable operations, including collections, dispute resolution, and account reconciliation.
- Produced accurate daily and monthly AR aging reports, enabling data-driven management decisions.
- Handled 200+ customer and client calls, resolving billing and payment issues promptly to maintain strong relationships.
- Reduced outstanding receivables by implementing targeted collection strategies and proactive follow-ups.
- Streamlined dispute management workflows, improving turnaround time and boosting client satisfaction scores.

## Process Analyst

**Accenture–Gurgaon, India | Jul 2015 – Sep 2017**

- Managed an $11M B2B collections portfolio for a tech client, reducing overdue accounts by 85%+ through proactive follow-ups and dispute resolution.
- Reconciled accounts and resolved discrepancies, minimizing bad debts and ensuring accurate financial reporting.
- Partnered with clients and internal teams to address deductions and implement loss-mitigation strategies.
- Generated detailed AR aging reports, consistently achieving or exceeding monthly collection targets.
- Trained and mentored new team members on client processes, enabling smooth onboarding and sustained performance.

## Process Associate

**ManpowerGroup On Contract Accenture – Gurgaon, India | May 2014 – Jul 2015**

Responsibilities mirrored previous role, however, contracted with Accenture via Manpower Group consulting

## Education

BBA – Business Administration, Manonmaniam Sundaranar University, Jan 2016, Tirunelveli, Tamil Nadu

## Language

- **English:** Fluent / Professional working proficiency
- **Hindi:** Fluent / Native-proficiency