

Cíntia Pacheco

Client Documentation & Banking Operations Specialist

Client lifecycle | KYC documentation | Data quality | Cross-border operations

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EU citizen | Swiss B permit | Available immediately



Profile

Client documentation and banking operations professional with experience at Ebury, BNP Paribas and a Cognizant assignment supporting Swiss wealth-management operations. Combines corporate onboarding and client-lifecycle support with document review, data reconciliation, exception handling and coordination across operations and compliance teams.

Core experience

Corporate onboarding and periodic reviews; ownership and identification documents; beneficial-ownership analysis; client-data validation; documentation remediation; payments and account enquiries; traceable case records and escalation documentation; stakeholder coordination.

Professional experience

Cognizant - SME - Operations Change Group

Assignment supporting Swiss wealth-management operations: Tax Claims & Securities Operations

Zürich, Switzerland | July 2025 - August 2026

- Reviewed client, entity and tax documentation across cross-border tax-claim and securities workflows involving six jurisdictions.
- Identified missing information, inconsistent data and exceptions; coordinated remediation with internal teams, external providers and custodians.
- Reconciled client, transaction, securities and payment data, maintaining clear records for review and escalation.
- Checked tax residence, beneficial ownership and entity classification within the assigned tax-documentation processes.
- Helped train three colleagues during a two-to-three-month operational transition; coordinated information across external stakeholders.
- Recognised by Cognizant for goal-oriented leadership, supervision, effective delegation, staff motivation and regular monitoring and recognition of individual performance.

Yource - Claims Specialist

Amsterdam, Netherlands | March 2024 - June 2025

- Reviewed identity, legal evidence and supporting documents for multi-jurisdictional claims.
- Maintained case records, controlled deadlines and prepared structured escalations for legal and operational colleagues.

Professional experience - continued

Ebury - Account Manager

Amsterdam, Netherlands | July 2021 - February 2023

- Supported international corporate clients as part of a wider team, across onboarding, account maintenance, periodic reviews and payment/FX enquiries.
- Reviewed company, ownership, identification and tax documentation; investigated missing or inconsistent information and coordinated remediation with Compliance and Onboarding.
- Analysed beneficial ownership, business purpose and source-of-funds information to support client assessments and escalation within established procedures.
- Maintained client records and followed up documentation and operational issues using Salesforce, JIRA and Zendesk.

BNP Paribas - Client Relationship Manager, CIB Netherlands Team

Lisbon, Portugal | May 2020 - July 2021

- Supported Dutch Corporate & Institutional Banking clients with account, payment and documentation enquiries.
- Processed and investigated SEPA and international SWIFT payment flows; coordinated exception resolution with Front Office, Back Office and Compliance.
- Coordinated AML/KYC documentation and verified corporate information, including Dutch Chamber of Commerce records.

Accenture - Operations & Policy Analyst

Lisbon, Portugal | April 2018 - August 2019

- Applied operational policies to high-volume case review, quality control and escalation workflows serving Spanish and LATAM markets.

Education

Universidade Nova de Lisboa, Portugal - Master's studies in Communication and Journalism | 2018-2019

Universidade de Lisboa, Portugal - BA Communication and Media Studies | 2014-2018

Universidad Complutense de Madrid, Spain - Erasmus Exchange, Journalism | 2016

Languages and systems

Portuguese: native | English: fluent | Spanish: fluent | German: preparing to begin A1 studies; no current professional proficiency | Dutch: basic

Excel (PivotTables, VLOOKUP, SUMIFS), Word, PowerPoint, Salesforce, JIRA, Zendesk, SAP, SWIFT / SWIFT gpi, Internal systems for Swiss wealth-management operations and BNP Paribas.