

Cíntia Pacheco

Tax Operations Specialist

Withholding tax reclaims | Reconciliations | Documentation and data controls

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EU citizen | Swiss B permit | Available immediately



Profile

Banking operations professional with recent Swiss wealth-management experience through Cognizant and prior roles at Ebury and BNP Paribas. Experienced in cross-border withholding-tax reclaim processing, documentation checks, data reconciliation, exception follow-up and coordination with internal teams, providers and custodians.

Core experience

Withholding-tax reclaim workflows; double-taxation-treaty documentation; tax residence and beneficial-ownership checks; WHT/CRS-related report review; securities and payment-data reconciliation; operational exceptions; Excel analysis.

Professional experience

Cognizant - SME - Operations Change Group

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

Zürich, Switzerland | July 2025 - August 2026

- Processed cross-border withholding-tax reclaim cases involving Switzerland, Germany, Hong Kong, Singapore, Luxembourg and Italy.
- Checked supporting documents, tax residence, beneficial ownership and jurisdiction-specific requirements before progressing or escalating cases.
- Reconciled client, tax, securities, transaction, payment and custody data; investigated discrepancies and maintained traceable case records.
- Reviewed WHT/CRS-related reports and underlying tax information; supported reconciliation checks involving ESTV Forms 9 and 182.
- Followed up authority enquiries, rejections and missing documents with internal teams, providers and custodians; contributed to workflow improvements.
- Helped train three colleagues during a two-to-three-month operational transition.
- 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

- Managed documentation and claims workflows across jurisdictions, reviewing legal evidence, discrepancies and deadlines.
- Prepared cases for escalation and coordinated complex matters with legal and operational stakeholders.

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.