Carlos Delgado

Bilingual Customer Service Representative

Bilingual customer service representative fluent in English and Spanish with 4 years of experience at an auto finance call center and a wireless retail store. Handles 65 calls a day on payments, payoff quotes and account changes, serves about 40% of callers in Spanish and scores 97% on compliance audits. Skilled in payment processing, Excel and Outlook.

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San Antonio, TX

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Experience

Bilingual Customer Service Representative

01/2024 - Present

Alamo Auto Finance

San Antonio, TX

Auto loan servicer managing 90,000 active loans across Texas.

- Handle **65** calls a day in English and Spanish on payments, payoff quotes, due-date changes and title releases.
- Translate payment letters and loan notices for Spanish-speaking borrowers, reviewing 30 documents a month for accuracy.
- Arrange promise-to-pay plans that keep 80% of 30-day late accounts from rolling to 60 days past due.
- Record each call in the loan servicing system and score 97% on monthly compliance audits of required disclosures.

Customer Service Representative

06/2022 - 12/2023

Mission Wireless

San Antonio, TX

Independent wireless retailer with 4 stores on the South Side.

- Served 40 walk-in customers a day with phone activations, plan changes and bill payments in English and Spanish.
- Processed 25 device trade-ins and upgrades a week, keeping credit, contract and inventory records correct.
- Settled billing disputes at the counter, reducing escalations to the store manager by 30% in one year.
- Tracked daily sales and payment processing totals in Excel for the end-of-day close and bank deposit.

Skills

Customer Service

Bilingual English/Spanish

Spanish Translation

Inbound Calls

Payment Processing

Loan Servicing Systems

Excel

Word

Outlook

Problem-Solving

Education

Associate of Arts

05/2022

San Antonio College

San Antonio, TX

Business