

Marcos M. Conde

Finance, Treasury & Banking Operations Leader | Letters of Credit | Cash Management | Python Automation

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Professional Summary

Finance, treasury, and banking operations leader with 18+ years of experience across letters of credit, cash management, bank account administration, billing operations, reconciliations, controls, and regulatory documentation. Experienced managing high-volume operational workflows, global bank relationships, KRIs, invoicing, receivables, payables, journal entries, and audit-facing processes. Recently expanded technical capabilities through Python automation and Tableau dashboards to improve financial data cleaning, reporting, and decision support.

Professional Experience

Santander – Letters of Credit Operations Jan 2026 – Present | Dallas, TX

- Manage a client portfolio supporting timely execution, amendment, and maintenance of letters of credit.
- Improved evergreen letter of credit processing by transitioning a manual workflow into a system-driven logic process, reducing manual input, improving transparency, and accelerating delivery timelines.
- Supported approved AI-assisted document analysis reviews to improve consistency, identify key terms, and reduce manual review effort.
- Automated recurring operational reports, significantly reducing manual preparation time.

Goldman Sachs – Vice President, Manager, Letters of Credit Operations Nov 2020 – Nov 2025 | Dallas, TX

- Managed letters of credit operations across 200+ client relationships, ensuring accurate, timely execution of complex domestic and international transactions.
- Led operational controls, KRIs, invoicing, payables, receivables, reconciliations, and journal-entry processes supporting financial integrity and audit readiness.
- Reviewed revolving credit facilities and bilateral agreements to identify operational requirements, risk items, and billing implications.
- Partnered with Compliance, Risk, Controllers and Audit to resolve control and reports.
- Led testing and implementation support for third-party system upgrade and SWIFT platform migration.
- Redesigned invoicing process and identified missed revenue opportunities; quantify this if possible.

ExxonMobil – Banking Services Analyst Nov 2016 – Aug 2020 | Irving, TX

- Managed greater than 500 corporate bank accounts across 20+ banks throughout the Americas.
- Managed end-to-end account lifecycle including openings, closures, and documentation compliance.
- Verified FBAR filings for U.S. persons and institutions.
- Performed responsibilities equivalent to two FTEs, increasing departmental efficiency.
- Administered 4,500 unique signing authorities in BaWeb (Fiserv).
- Liaised with domestic and foreign law firms/govts for legal documentation such as powers of attorney.

- Automated manual banking processes, through data hygiene and templates, increasing team efficiency.

Flowserve – Treasury Analyst

Mar 2013 – Oct 2016 | Irving, TX

- Managed corporate letters of credit portfolio and reduced cost through automation.
- Developed a cost calculator and decision tree matrix, leading to significant savings, 20k annually.
- Created an electronic archiving system, increasing document retrieval speed and regulatory readiness.
- Supported cash management by issuing wires and conducting cash flow analysis (13 week).

JP Morgan Chase – Billing Operations Supervisor

Sep 2009 – Mar 2013 | Dallas, TX

- Created automated billing tools to streamline the production of complex non-standard invoices.
- Improved accuracy, timeliness, and efficiency in billing operations; reduced FTE workload by half.

Technical Projects & Automation

Python Bank Statement Scrubber | pandas, Tkinter, CSV/Excel automation

- Developed a desktop GUI tool to ingest bank statement files, normalize inconsistent transaction descriptions and headers, classify transactions, and export analysis-ready datasets. Reducing cleanup time by 80%.
- Automated monthly summary calculations and category-level transaction reporting to support budgeting, reconciliation, and Tableau-ready dashboard inputs.
- Created a standardized reporting schema to support treasury-style analysis across account, merchant, category, transaction type, and notes fields.

Personal AI System | Python, SQLite, Tkinter, OCR, OpenCLIP, local LLMs

- Developed a local-first AI platform to index, search, classify, and review large collections of documents and images without relying on cloud-hosted processing.
- Built tools for semantic image search, OCR-backed document retrieval, duplicate review, and human-in-the-loop metadata workflows.

Education

University of North Texas - Bachelor of Business Administration in Finance, Minor in Spanish

Technical Skills & Tools

- **Finance/Treasury:** Letters of Credit, Cash Management, Bank Account Management, Invoicing, Payables, Receivables, Reconciliations, Journal Entries, 13-Week Cash Flow
- **Banking/Compliance:** SWIFT MT700, ISP98, UCP600, URDG758, FBAR, Signing Authorities, Audit Support, KRIs
- **Systems & Data:** Excel, Tableau, Python, pandas, tkinter, CSV/Excel Automation, Jira, Confluence, SharePoint, DocuSign, BaWeb, CitiDirect
- **Languages:** Spanish, fluent written and verbal

Additional Experience

Independent Property Manager – Real Estate Asset Manager Jul 2006 – Present | Irving, TX

- Manage end-to-end real estate investment operations; leasing, purchasing, and vendor/tenant negotiations.
- Handle all bookkeeping, tax filings, and insurance oversight.