

Marcos M. Conde

Finance, Payment & Operations Leader | Billing, Controls, Reporting | Automation

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Professional Summary

Finance, treasury, and payment operations leader with 18+ years of experience across invoicing, receivables, payables, reconciliations, cash management, controls, documentation governance, and audit-facing workflows. Experienced leading high-volume operational processes, managing cross-functional issue resolution, supporting deadline-driven payment activity, and improving reporting through automation. Brings a strong mix of team leadership, financial discipline, process improvement, and data-oriented problem solving that translates well to site payment operations.

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 in a deadline-driven operational environment.
- 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, reducing manual preparation time and improving reporting consistency.

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 a team of 4-8 professionals supporting workflow oversight, issue resolution, and service delivery in a high-volume environment.
- 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 reporting issues.
- Led testing and implementation support for third-party system upgrade and SWIFT platform migration.
- Redesigned invoicing workflows and identified missed revenue opportunities, strengthening billing accuracy and revenue capture.

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 and government agencies for legal documentation such as powers of attorney.
- Automated manual banking processes through data hygiene and templates, increasing team efficiency.

Flowerserve - 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, improving decision consistency and supporting measurable annual savings.
- Created an electronic archiving system, increasing document retrieval speed and regulatory readiness.
- Supported cash management by issuing wires and conducting 13-week cash flow analysis.

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, reducing manual workload across the team.
- Supported deadline-driven billing workflows, exception handling, and service delivery in a high-volume operational environment.

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.
- 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 payment 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 OCR-backed document retrieval, duplicate review, and human-in-the-loop metadata workflows, reinforcing a process-improvement and automation mindset.

Education

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

Technical Skills & Tools

Finance/Payments: Invoicing, Receivables, Payables, Reconciliations, Journal Entries, Cash Management, Billing Operations, Letters of Credit

Operations & Controls: Documentation governance, issue resolution, audit support, KRIs, workflow improvement, cross-functional coordination

Systems & Data: Microsoft Excel, Microsoft Office, Tableau, Python, pandas, Tkinter, CSV/Excel Automation, Jira, Confluence, SharePoint, DocuSign, BaWeb, CitiDirect

Banking/Compliance: SWIFT MT700, ISP98, UCP600, URDG758, FBAR, Signing Authorities

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 including leasing, purchasing, vendor and tenant negotiations.
- Handle bookkeeping, tax filings, and insurance oversight.