
SCOTT C. ROESSLER

1392 Lawson Ave, Erie, CO 80516
Home (303) 666-6507, Work (720) 304-1392, Cellular (973) 896-0786, scottroessler@comcast.net

UNDER BINDING CONTRACT THROUGH 12/31/2007

PERSONAL STATEMENT

A high-energy, proven leader and manager with extensive broad-based experience in all aspects of Business Operations, Sales and Business Development. Extensive knowledge of the needs in the financial services and leasing industries. Acknowledged for the ability to creatively troubleshoot situations, and to develop/implement creative turn around programs in both start-up and established operations.

SKILLS

- Creative Strategic Vision
- Business and Operations Management
- Complex Project Implementation
- Negotiation
- Facilitating / Championing New Ideas
- Innovative Problem Resolution
- Major Account Development
- Communication
- Motivation
- Leadership
- Relationship Management
- Productivity Improvements
- Business Analysis
- Strategy / Planning
- Staff Development / Training
- Formal Presentation Skills

QUALIFICATION HIGHLIGHTS

- Specifically recruited by the President of AT&T Capital Corp's Asset Based Lending to play a lead role as Operations Manager in the creation of a joint venture between AT&T Capital Corp. and American Express. Identified areas of opportunity and synergies between the two organizations, and was instrumental in devising plans which brought together the customers of American Express with the financial and leasing expertise of AT&T Capital Corp., creating American Express Capital Finance
- In recognition of significant success within American Express, was aggressively recruited into Compaq Financial Services which was in their second year of operation. Immediately implemented greater automation, and worked with IT to create new/enhanced web based software. This included creation of on-line credit application that allowed division to enter and track deals, and empowered staff to take personal ownership/accountability for all transactions.
- Played a key role in helping restructure the CFS division into four regions, and worked directly with the Legal Department to create the first Advantage Master Lease Negotiation guide. The efforts slashed typical lease negotiations from 26 days to less than one week, and for the first time 35% of all contracts did not require CFS attorney review since they were covered in the guide.
- Directed the creation of all internal systems, procedures, and methodologies related to billing and collections for American Express Business Finance (AEBF). Selected and implemented a computerized accounting system, and negotiated for low cost access to a sister company's (AT&T Capital) Infolease System.
- Saved AEBF more than 1 million annually in collections, billing and customer service administrative costs after designing and implementing a system which allowed equipment lease monthly payments to be billed directly on the American Express Corporate Card for small businesses.

- Transitioned American Express Business Finance Healthcare Operations from Santa Ana California to Parsippany NJ, and continued to exceed funding plan numbers and historical volume targets with 20 % less staff. Through automation and streamlined process improvements, increase booked volume by 50 % with no increase to existing headcount.
- Transitioned CFS small ticket operations from Murray Hill NJ to Englewood Colorado, providing full training to new employees with no prior equipment leasing experience.
- Transitioned American Express Business Finance Healthcare and Franchise Operations from Parsippany NJ to Superior Colorado, providing full training to new employees with no prior equipment leasing experience, and continued to exceed record breaking volume targets resulting in 150 % volume increase from 2004, with no increase in headcount.
- Working closely with AEBF VP of Sales, developed a model where Account Managers sell Equipment Financing to end-users, allowing AEBF Sales Reps additional time to secure vendor business from vendor sales reps currently working with competitors.
- Directly worked with programmers to create and design a completely computerized Asset Retrieval Management System (ARMS) for AT&T Credit Corporation. The program featured the ability to quote pricing for different lease renewal terms instantly while Lease Expirations representatives were on the phone with customers, dramatically increasing overall lease renewal rates by over 25 %
- Worked with Compliance Officer and IT to design, implement and test automation of Key Equipment Finance OFAC and Patriot verification and certification, which resulted in a 99% drop in failure rates and eliminated administrative manual certifications of hundreds of failed checks every month.
- Created and implemented staffing headcount model/matrix. Model was eventually adopted and implemented by all express leasing segments at Key Equipment Finance.

EXPERIENCE

Key Equipment Finance Inc. • Superior CO • 2006 to Present

Director - Business Processing - Healthcare, Hospitality and Commercial Bank

- Revamped policy and procedures, screened and hired new staff, provided extensive training for newly hired staff with no previous equipment leasing experience for new Superior Colorado location, resulting in explosive growth of 40 % additional processed leasing revenue in the first 12 months of operation.
- Through effective delegation, and my strong ability to mentor and motivate others, Superior's Healthcare, Hospitality and Bank segments have the most sought after promotion candidates out of any Business Processing Unit at Key Equipment Finance.
- Healthcare, Hospitality and Bank segments all recorded double digit record growth in 2006. Healthcare and Hospitality significantly beat forecasted plan numbers- ending at 136 % of plan.

American Express Business Finance • Parsippany NJ • 2004 to 2006

Director - Healthcare & Franchise

- Consistently produced results beyond expectations of executive management team
- Converted office into a computerized and efficient accounting operation by establishing specific policies and procedures
- Researched and compiled competitive market information
- Conducted research and analyzed competitor products
- Expert in identifying new opportunities for saving money, increasing efficiency, and improving overall quality
- Lowered other operating costs and improved profit through aggressive cost containment
- Launched new Parsippany NJ location

HP Financial Services (formerly known as Compaq Financial Services) • Murray Hill NJ • 1999 to 2004

Business Operations Manager

- Successfully achieved and exceeded all targeted goals, including attainment of \$280,000,000 of financed receivables, and a penetration rate of 15 % of all Compaq small and medium business sales volume
- Introduced, developed and implemented the concept of small ticket credit scoring , and introduced and designed the one page faxable plain english lease agreement, which along with significant input to organizational restructuring that impacted Legal, Billing, Accounts Receivable and Payable, Cash Application, Collections, Recovery, Accounting, Tax and Asset Management resulting in CFS saving in excess of 1.1 million in annual administrative costs.

American Express Business Finance • Morristown NJ • 1997 to 1999

Operations Manager

- Directed the creation of all internal systems, procedures and methodologies related to the billing and collections for American Express Business Finance.
- Designed and implemented the integration of complex programming resulting in the ability for American Express to bill lease payments on American Express Corporate Cards, opening a new opportunity to sell into the American Express small business customer base and save in excess of 1 million in administrative costs.

AT&T Capital - CaptaPlus • Morristown NJ • 1996 to 1997

Operations Manager

- Hired to turn around the highest delinquency unit at AT&T Capital - resulting in significant improvement of 20 % delinquency reduced to 8 % while bad debt reduced 52 %. These efforts also directly lead to the selection by Executive Management for participation as a member of the high profile management team that formed American Express Capital Finance in 1997.

AT&T Credit Corporation • Parsippany NJ • 1994 to 1996

Leasing Expirations Manager

- Improved operational efficiencies, and increased customer satisfaction while assisting to close deals instantly after developing and implementing the new Asset Retrieval Management System (ARMS). The system also reduced administration costs by 25%
- Led all divisions with the highest return on residual ratio, and created lead program that ultimately generated 1 million in lease volume annually.

AT&T Credit Corporation • Morristown NJ • 1989 to 1994

Portfolio Manager 90+

- Fully participated in the restructuring of the collection process techniques, and drafted, tested and implemented the logic used in a new Outbound Call Management (OCM) system.
- Achieved recognition for having the lowest delinquency in the company, and was requested to assist other departments to adapt and model the implementation of the new system in their departments.

Matheson Gas Products, Inc. • Secaucus NJ • 1982 to 1989

Accounts Payable / Receivable Administrator

- Implemented procedure to improve tracking of gas cylinders being returned.

EDUCATION

Edwards Williams College, (FDU CAMPUS) • Teaneck NJ • 1990

A.A., Accounting

AWARDS OF EXCELLENCE

- Presidents Award , Key Equipment Finance, 2006
Nominated by Executive Management for Account Manager & Sales model in Healthcare
- Living Legend Award, HP Financial Services, 2003
For creation of Lease Negotiation Guide
- Living Legend Award , Compaq Financial Services, 2000
For creation of faxable documentation
- Presidents Award, American Express Business Finance, 1997
Designing and implementing ability to bill to monthly payments to American Express Corporate Card
- Circle of Excellence, AT&T Capital Corporation, 1996
Significant turn around of troubled AT&T CapitaPlus business unit