

CURRICULUM VITAE

Peninah Muthoni Wachira

Cash Officer – Banking Operations

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PROFESSIONAL SUMMARY

Experienced Cash Officer with a strong background in cooperative banking operations, cash management, and regulatory compliance within a member-owned financial institution. Demonstrated expertise in vault management, teller supervision, cash reconciliation, and risk control while upholding cooperative values of trust, accountability, and shared prosperity. Skilled in supporting agricultural societies, SACCOs, and community-based members through reliable cash services, financial inclusion initiatives, and strict adherence to Central Bank and internal banking regulations. Committed to safeguarding members' funds while ensuring efficient branch operations and high service standards. Until December 2025, I was in the Service Manager talent pool.

CORE COMPETENCIES

- Cash Handling & Vault Management
- Teller Operations & Supervision
- Cash Reconciliation
- Merchant CDMs Cash Management and Reconciliation
- CBK Regulations & Compliance
- Fraud Detection & Prevention
- ONSITE and OFFSITE ATMs Cash Management and Reconciliation
- Daily Cash Position Reporting
- Internal Controls & Risk Management
- Audit Support
- Customer Service Excellence
- Staff Training & Mentorship

Key Personal Attributes

- High level of integrity and confidentiality
- Strong attention to detail
- Excellent numerical and analytical skills
- Calm under pressure and deadline-oriented
- Team player with leadership abilities

PROFESSIONAL EXPERIENCE

Cash Officer -Cooperative Bank of Kenya

Branches Kutus-Kirinyaga, Parliament Road and Langata Road-Nairobi
From-January 2013 – to-Dec 2025

Roles and Responsibilities

1. Cash Operations & Control

- Manage daily cash receipts, payments, and vault balances to ensure uninterrupted branch operations.
- Perform end-of-day cash balancing and reconciliation for vault and teller tills.
- Ensure proper custody of cash, security items, and negotiable instruments under dual control.
- Maintain optimal cash levels to support lending, savings withdrawals, and community payout cycles.

2. Teller Oversight & Branch Support

- Supervise teller activities to ensure accuracy, efficiency, and adherence to procedures.
- Allocate cash to tellers and monitor teller positions throughout the day.
- Authorize transactions within delegated limits and escalate exceptions when required.
- Train and mentor junior cash staff on cooperative banking practices.

3. Regulatory Compliance & Risk Management

- Ensure compliance with Central Bank regulations, internal controls, and cooperative banking policies.
- Enforce KYC, AML, and Counter-Terrorism Financing (CTF) requirements.
- Detect and report suspicious or unusual transactions.
- Support internal, statutory, and regulatory audits and implement audit recommendations.

4. Member & Customer Service

- Serve members and customers professionally, with emphasis on trust, accuracy, and transparency.

- Assist agricultural societies, SACCOs, and community groups with cash-related services.
- Handle cash-related complaints and discrepancies promptly to maintain member confidence.
- Support financial inclusion initiatives targeting rural and underserved communities.

5. Financial Reporting & Documentation

- Prepare and submit daily cash position reports, vault balance statements, and exception logs.
- Maintain accurate records for cash movements, shortages, and excesses.
- Provide cash-related MIS data to branch management and head office.

6. Security & Fraud Prevention

- Enforce physical security procedures, including access controls, CCTV compliance, and surprise cash counts.
- Adhere to fraud prevention measures and report any irregularities immediately.
- Ensure compliance with business continuity and contingency procedures.

7. Support to the Cooperative Banking Model

- Uphold cooperative values of member ownership, accountability, and shared prosperity.
- Balance commercial banking efficiency with member-focused service delivery.
- Support profit sustainability while safeguarding members' funds.

8. Systems & Process Management

- Accurately process transactions using the Core Banking System (CBS) and digital platforms.
- Ensure proper system posting and documentation for all cash transactions.
- Participate in process improvements to enhance service efficiency and risk control.

Key Achievements:

- Maintained zero unresolved cash shortages, internal accounts over multiple audit cycles
- Improved teller balancing accuracy through continuous coaching and enforcement of controls
- Achieved a minimum of exceed expectations and Exceptional Performance for the last 4 years in my KPIs annual award.
- Was in the Service Manager talent pool awaiting posting

- Achieved 15 years long service award
- Scored exceptional in Compliance and Satisfactory in Audit in Cash management areas

Teller-Cooperative Bank

Feb 2010 – Dec 2012

Co-op Bank Chuka Branch

Roles and Responsibilities

1. Cash Handling & Transaction Processing

- Receive and process cash deposits, withdrawals, loan repayments, and remittances accurately.
- Balance cash at the end of each day and resolve discrepancies promptly.
- Verify transaction instruments such as cheques, deposit slips, and withdrawal forms.
- Adhere strictly to approved transaction limits and authorization procedures.

2. Member & Customer Service

- Serve members and customers courteously, promoting trust, transparency, and accountability.
- Assist agricultural societies, SACCO members, and community groups with daily banking needs.
- Educate members on savings products, loans, digital banking, and financial inclusion services.
- Handle customer inquiries and refer complex issues to senior officers when necessary.

3. Compliance with Cooperative Banking Regulations

- Comply with Central Bank regulations, internal policies, and cooperative banking guidelines.
- Conduct Know Your Customer (KYC) checks and ensure accurate customer documentation.
- Observe Anti-Money Laundering (AML) and Counter-Terrorism Financing requirements.
- Identify and report suspicious or unusual transactions promptly.

4. Record-Keeping & Documentation

- Maintain accurate transaction records and ensure proper filing of documents.
- Ensure all cash and non-cash transactions are correctly posted in the Core Banking System (CBS).
- Support audit processes by providing transaction records and explanations when required.

5. Security & Fraud Prevention

- Follow established cash security and control procedures, including dual control where applicable.
- Safeguard cash, customer information, and security items at all times.
- Remain vigilant against fraud, forgery, and counterfeit currency.

6. Teamwork & Branch Operations Support

- Work collaboratively with cash officers, customer service staff, and branch management.
- Support branch operations during peak periods such as market days, harvest seasons, and payout cycles.
- Participate in training and continuous improvement initiatives.

7. Systems & Process Management

- Accurately process transactions using the Core Banking System (CBS) and digital platforms.
- Ensure proper system posting and documentation for all cash transactions.
- Participate in process improvements to enhance service efficiency and risk control.

8. Financial Reporting

- Prepare and submit daily cash position reports, vault balance statements, and exception logs.
- Provide cash-related MIS data to branch management and head office.

EDUCATIONAL BACKGROUND

Jan 2025 – Ongoing: Bachelor of Commerce (HR Option)-KCA University, Kenya

June 2007 – June 2009: CPA Section 1 and 2 KASNEB

2001 – 2004: Kenya Certificate of Secondary Education: Kangubiri Girls High School

2003 Certificate in computer applications, Kenya School of Professional Studies

PROFESSIONAL CERTIFICATIONS & TRAINING

- AML & KYC Compliance Training
- Fraud Risk Management Training
- Customer Service Excellence in Banking
- Leadership skills
- Clarity 4D

- Leading with emotional Intelligence
- CBK Regulatory Compliance Training
- Computer application packages (Ms. Word, excel, PowerPoint).

SYSTEMS & TOOLS

- Core Banking Systems:
Finacle – postings, referral authorizations
Checker system – voucher checking and retrieval
Statement engine- Customer statements
ATM recon tool – ATMs balancing and monitoring
Process Maker- RTGS and SWIFT uploading
Microsoft Office (Excel, Word, Outlook)

REFEREES:

1. Mr. John Karinga -Branch Manager,
 Co-operative Bank, Kenya
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2.Mr. Shadrack Waweru – Regional Manager
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3.Mrs.Lilian Ndegwa – Executive Relationship Manager,
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