*** Click to download Monitor Vendor Finance Rankings & Roundtable 2025 article. ***





# RICARDO OSEGUERA JR.

Collections Supervisor

FIRST FINANCIAL EQUIPMENT LEASING

**“The most rewarding aspect of my career so far has been the opportunity to lead and mentor my team. I strive to foster a culture of collaboration, continuous learning, and excellence.”**

Ricardo Oseguera Jr., Collections Supervisor at First Financial Equipment Leasing, represents a new generation of leaders redefining excellence in the equipment finance sector. With over 14 years of experience, Oseguera has carved out a leadership role that fuses strategic thinking with a collaborative, hands-on management style.

At First Financial, Oseguera has been instrumental in transforming the collections function into a cornerstone of the company’s success. He spearheaded the development of strategic policies and performance benchmarks, leveraging analytical data to align collections efforts with executive objectives. His leadership has led to a 62% reduction in accounts receivable over two and a half years — a testament to his results-driven focus.

But his impact goes beyond numbers. Oseguera works closely with credit, portfolio management and legal teams, fostering a culture of cohesion and shared success. He empowers his team through mentorship, training, and daily engagement, creating an environment where continuous learning and collaboration thrive.

His approach is rooted in adaptability and vision. “I strive to foster a culture of collaboration, continuous learning, and excellence,” Oseguera says, reflecting his commitment to both team development and customer service.

As the industry faces economic uncertainty, Oseguera sees opportunity in education — helping businesses understand the value of leasing as a strategy for maintaining liquidity and agility. He also champions modernization, pointing to automation and AI as key drivers of efficiency and innovation in the coming years.

Oseguera’s ability to lead with both data and empathy, combined with his proactive mindset, positions him as a vital contributor to the future of equipment finance — one where smart strategy and empowered teams shape lasting success.

Hello, world