


NAME Jane Lender
INDUSTRY/SEGMENT Online Lending
JOB TITLE OR FUNCTION Manager of Finance **REPORTS TO** Director of Finance
AGE 30 **EDUCATION** Advanced Degree in Finance **YEARS IN THIS JOB** 5
TECHNOLOGY USED Office Suite, Financial Reporting Systems, General Ledgers
TECHNICAL PROFICIENCY

 Novice _____ **Proficient** X _____ Expert

Situation

A typical day in the life of your persona

Credit Risk responsibilities for an online lender. Oversee the loan underwriting process and the credit risk decisioning activities of the finance group. Responsible for helping select and managing day to day the vendors that support the loan underwriting processes. Review Credit Risk operations performance metrics for loan underwriting.

A typical interaction with your product

Account Ownership Validation services help lenders confirm that the bank account where they are funding an approved loan is owned by the applicant who applied and was approved for the loan. The Credit Risk operations needs to ensure that loan remittances are going to the correct bank account and not to a fraudster trying to direct a loan disbursement to their bank account. I monitor these metrics on a daily basis across the loan portfolio and report to my boss and leadership group on a monthly basis.

A perfect day

Loans successfully disbursed, and no reports or claims of fraudulent disbursements.

Top of Mind Issues

Never ending online fraud attempting to secure fraudulent loans.

Conversions of new applicants to successful loans.

First Payment Default metrics for loan portfolio – indicating a rise in bad loans/bad debt for the portfolio.

Other Information

What they read online and offline, member associations

Finance periodicals, daily finance newsletters,

Online Lenders Association, Association of Financial Professionals

Budget approval levels and ROI expectations

Budget approvals <\$500K; ROI expectations = < 2 years paybacks

How the persona is rewarded or motivated (compensation, bonus, commission, other recognitions)

Annual base salary; Annual bonus based on loan portfolio Credit Risk metrics; Attendance at industry events

Written By [James Cook](#) Date [04/21/22](#)