1. Referred delinquent accounts to collections department or outside resources.
2. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
3. Collaborated with management to evaluate credit strategies and develop improvements.
4. Investigated and evaluated customers for creditworthiness and potential risk factors.
5. Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
6. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
7. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
8. Oversaw all reporting, documentation and recordkeeping requirements for department.
9. Monitored accounts for signs of fraud and non-payment issues.
10. Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
11. Devised collection recovery strategies to resolve customer issues and delinquent cases.
12. Developed strategies to expedite payments and customer resolutions.
13. Utilized deep understanding of industry best practices and legal requirements to prevent critical incidents.
14. Reviewed and analyzed loan procedures.
15. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
16. Compiled data critical to analysis of annual bad debt.
17. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.
18. Streamlined processes for early identification of potential credit system and monitoring problems.
19. Attended ongoing professional training to facilitate accurate and productive credit management.
20. Work cross-functionally with sales, management and other departments to maintain effective operations.