1. Oversaw all reporting, documentation and recordkeeping requirements for department.
2. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
3. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
4. Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
5. Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
6. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
7. Referred delinquent accounts to collections department or outside resources.
8. Monitored accounts for signs of fraud and non-payment issues.
9. Investigated and evaluated customers for creditworthiness and potential risk factors.
10. Collaborated with management to evaluate credit strategies and develop improvements.
11. Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
12. Work cross-functionally with sales, management and other departments to maintain effective operations.
13. Recognized across organization for diligence, accuracy and contributions toward maintaining positive cash position through problem resolution.
14. Negotiated settlements and payment terms with customers through [Action].
15. Streamlined processes for early identification of potential credit system and monitoring problems.
16. Attended ongoing professional training to facilitate accurate and productive credit management.
17. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
18. Obtained and interpreted financial statements to assist in credit limit reviews.
19. Utilized deep understanding of industry best practices and legal requirements to prevent critical incidents.
20. Compiled data critical to analysis of annual bad debt.