1. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
2. Oversaw all reporting, documentation and recordkeeping requirements for department.
3. Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
4. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
5. Collaborated with management to evaluate credit strategies and develop improvements.
6. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
7. Monitored accounts for signs of fraud and non-payment issues.
8. Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
9. Referred delinquent accounts to collections department or outside resources.
10. Investigated and evaluated customers for creditworthiness and potential risk factors.
11. Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
12. Obtained and interpreted financial statements to assist in credit limit reviews.
13. Recognized across organization for diligence, accuracy and contributions toward maintaining positive cash position through problem resolution.
14. Devised collection recovery strategies to resolve customer issues and delinquent cases.
15. Attended ongoing professional training to facilitate accurate and productive credit management.
16. Compiled data critical to analysis of annual bad debt.
17. Negotiated settlements and payment terms with customers through [Action].
18. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
19. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
20. Work cross-functionally with sales, management and other departments to maintain effective operations.