1. Investigated and evaluated customers for creditworthiness and potential risk factors.
2. Referred delinquent accounts to collections department or outside resources.
3. Oversaw all reporting, documentation and recordkeeping requirements for department.
4. Collaborated with management to evaluate credit strategies and develop improvements.
5. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
6. Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
7. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
8. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
9. Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
10. Monitored accounts for signs of fraud and non-payment issues.
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. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
14. Recognized across organization for diligence, accuracy and contributions toward maintaining positive cash position through problem resolution.
15. Devised collection recovery strategies to resolve customer issues and delinquent cases.
16. Obtained and interpreted financial statements to assist in credit limit reviews.
17. Attended ongoing professional training to facilitate accurate and productive credit management.
18. Utilized deep understanding of industry best practices and legal requirements to prevent critical incidents.
19. Negotiated settlements and payment terms with customers through [Action].
20. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.