

**Position Profile:**

The Credit Specialist is primarily responsible for analyzing credit worthiness and establishing credit terms and limits for a select group of customers with the oversight of the Credit Supervisor. This position will be responsible for review and release of pending orders, and contacting B2B customers using soft collection skills, with the objective to collect past due invoice balances while retaining the relationship. The role is also responsible for understanding customers underlying causes for slow invoice payments impeding cash flow, minimize Days Sales Outstanding and reduce bad debt.

**Work Responsibilities:**

Follows established credit policies, procedures, and guidelines and to support the Credit Team and Accounts Receivable, as necessary.

**Release orders for shipping**

- Manage orders which are pending for credit reasons for a select group of customers.
- Release customers' orders from CURiO.net to minimize holding period of pending orders.
- Communicate with Sales Reps for payment of prepaid orders.

**Administer the collection process**

- In a prudent manner maximize cash flow and minimize Days Sales Outstanding.
- Monitor the process of placing customers on and releasing them from credit hold to secure payment and expedite new orders.
- Weekly review the AR Aging report and follow up with customers by phone or email regarding outstanding account activity to secure payment.
- Evaluate past-due accounts with balances and initiate appropriate action by payment term changes and/or issuing Final Demand for payment letters as appropriate.
- Submit delinquent accounts to Third-party collections

**Establish and evaluate credit terms and limits**

- Process credit applications for new and existing customers requesting payment terms.
- Generate credit reports and review trade references to analyze credit worthiness and establish a credit limit.
- Contact sales representatives for customer background and relevant sales information for existing customers.
- Maintain records and periodically update customer's credit data.

**Manage communication regarding payment issues**

- Contact customers and sales representatives regarding fiscal matters for a select group of customers.
- Investigate relevant issues to determine root causes for disputed items and follow-up, as necessary.
- Weekly review short-pay workbook and contact customer or sales representatives to fully resolve short payments, credit memos, NSF checks, and credit card charge backs for select group of accounts.
- Foster long-term relationships with customers both internally and externally, in a timely, pleasant, and positive manner.
- Represent customers' best interest and ensure customer satisfaction, while protecting CURiO's risk.

**Customer account maintenance**

- Close duplicate customer accounts.
- Ensure credit limit is recorded in Syteline and Curiobrand.com.
- Maintain up to date customer AP contact information on file.
- Update customers credit card information on file when new information is presented.
- Verify sales and use tax certificate is on file prior to shipping a customer's order.

**External Communication**

- Enforce our credit policies with customers and sales reps
- Generate customer statements, print account invoices, or provide proof of delivery when requested by customer or sales rep
- Communicate to relevant parties on payment terms changes and account credit holds.

**Internal Communication**

- Work with the CURiO Customer Experience Team or Sales Operations Team to resolve customer short payment issues.
- Responsible for reporting potential IT issues to the Credit Supervisor.

Assists with pulling support for state sales tax audits and other miscellaneous tasks, duties, and projects as assigned.

**General Responsibilities:**

- Supports CURiO Cornerstones and strives for individual leadership by using cornerstone behaviors in the workplace and in daily decision making.
- Follows all policies and procedures of the company. Works cooperatively with all departments, maintaining a positive work atmosphere by acting and communicating in a manner that promotes cooperation with co-workers, supervisors, and managers.
- Actively seek individual development through taking advantage of opportunities for skill enhancement. Keep up to date with the latest best practices, trends, concepts, and regulations in the specific job area.
- Manage time effectively, meet personal goals and work effectively with other members of the team to meet CURiO goals.
- Follows all safety guidelines and policies. Makes supervisor/manager immediately aware of any observed safety issue. Keeps work area clean, safe, and organized.

Position requires extended work hours as necessary to meet seasonal deadlines. Performs other duties as assigned.

**Minimum Qualifications**

- High School Diploma or equivalent
- One year experience in an accounting environment

**Computer and/or software qualifications:**

- Basic level of proficiency in Microsoft Excel, Word, Outlook

**Required Core Competencies:**

- Ability to communicate effectively (verbally and written).
- Excellent customer service, relationship building and collaboration skills.
- Demonstrated ability to influence and proven negotiation skills.
- Ability to work independently and use excellent judgement.
- Demonstrated ability to think ahead and anticipate issues, and to use problem solving and reasoning skills to resolve.
- Ability to demonstrate flexible and efficient time management and to appropriately prioritize workload based upon organization or department needs.

**Preferred Qualifications:**

- Associate Degree
- Experience with enterprise planning software platforms (ERP).

**Travel Requirement:** less than 5%

**Hybrid Working Environment and Physical Demands:**

- General office or home office environment: Works at a desk in a well-lit, air-conditioned cubicle/office/home office, with moderate noise levels.
- Ability to sit for hours at a time, viewing computer monitor on a constant basis. Some walking and standing relative to interaction with other personnel.

- Occasionally required to lift and/or move items weighing 10 – 15 pounds.
- When in a facility, occasional exposure to dusty and fragrant conditions, varying temperature levels, work near moving mechanical parts, and high noise environments is possible.

*\*\* Note: This job description does not restrict CURiO's right to assign or reassign duties or responsibilities to this job at any time. This document does not create an employment contract, implied or otherwise. It does not alter the "at will" employment relationship between the company and the employee.*