

**Position Profile:**

The Credit Specialist is primarily responsible for assessing credit and setting credit terms and limits for a select group of customers with the oversight of the Senior Credit Specialist. This position will be responsible for contacting B2B customers using soft collection skills, with the objective being to collect past due money while retaining the relationship. The role is also responsible for contacting customers who have exceeded terms and limits to maximize incoming cash flow and minimize Days Sales Outstanding and bad debt write-off.

**Work Responsibilities:**

**Administer the collection process:** In a prudent manner maximize cash flow and minimize Days Sales Outstanding.

- Contact and follow up with customers regarding accounts to secure payment and expedite new orders.
- Weekly run and review Overdue Invoice Report to determine which accounts require collection phone calls.
- Contact and follow up with customers presenting NSF checks.
- Evaluate past-due accounts with balances and initiate appropriate action by payment term changes and/or issuing Final Demand for payment letters as appropriate.

**Establish and evaluate credit terms and limits:** Manage orders which are pending for credit reasons for a select group of customers

- Review trade references and business reports for new and existing customers.
- Contact sales representatives for customer background and relevant sales information for existing customers.
- Maintain records and periodically update customer's credit data.
- Place and release customers from credit hold.
- Release orders from CURIO.net to minimize holding period of pending orders.
- Resolve credit hold issues at checkout.
- Communicate with Sales Reps for payment of prepaid orders.

**Interface for communication regarding payment issues:** Contact customers and sales representatives regarding fiscal matters for a select group of customers

- Interact with customers, sales reps, customer service, and other departments regarding invoices, terms, payments, shipments and credit holds.
- Investigate relevant issues and follow-up as necessary
- Contact customers or sales representatives regarding short payments and 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 company's risk.
- Contact and follow up with customers presenting NSF checks.

Responsible for reporting potential IT issues to the Credit Manager

Follows established credit policies, procedures, and guidelines and to back-up Credit Manager and Accounts Receivable as necessary.

**General Responsibilities:**

- 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.
- Maintain individual skills, keeping up to date with 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 polices. Makes supervisor/manager immediately aware of any observed safety issue. Keeps work area clean and organized.

**Performs other work as assigned.**

**Minimum Qualifications**

- Associates Degree or equivalent work experience

**Computer and/or software qualifications:**

- Proficient in the use of personal computers, internet and Microsoft Office suite including Word, Excel & 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:**

- Additional specific experience working in a soft collections environment.
- Experience with enterprise planning software platforms (ERP).

**Travel Requirement:** none

**Working Environment and Physical Demands:**

- General office environment: Works generally at a desk in a well-lit, air-conditioned cubicle/office, with moderate noise levels.
- Ability to sit for hours at a time, viewing computer monitor and using telephone 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.
- Occasional exposure to work near moving mechanical parts and areas where equipment/product reaches high temperatures is possible.
- Occasional exposure to dusty and fragrant conditions, varying temperature levels, and high noise environments is possible.
- Periods of stress may occur.