

Position Profile:

This position is responsible for setting credit policies; assessing credit, setting credit terms and credit limits for customers; and contacting customers who have exceeded terms or limits to maximize incoming cash flow and minimize days-sales-outstanding and bad debt write-off. The Credit Manager has direct reports that consist of any of the following positions: Lead Credit Specialist, Credit Specialist, or other similarly assigned roles.

Work Responsibilities:**Manage credit policies**

- Develop, evaluate, change, and enforce credit policies as necessary to expedite order entry, maintaining a consistent, adequate flow of orders to maximize sales and lessen credit risk exposure.
- Ensure customers resale certificates are on file and up to date prior to shipping.

Establish credit terms and set credit limits

- Investigate new customers and their businesses for legitimacy.
- Review trade references for new, prospective, and existing customers.
- Assess credit and financial data for new, prospective, and existing customers.
- Contact sales representatives for customer background and relevant sales information for new, prospective, and existing customers.
- Maintain records and periodically update customer's credit data as necessary to document changes in credit status, credit limits, or changes in ownership or location.
- Review internal sales and payment history for existing customers.
- Review existing customer accounts and enact changes to credit limits as necessary to accommodate customer orders, maximize sales and minimize credit risks.
- Train, develop, and manage credit team members on how to set appropriate credit limits.

Manage the credit and collections process

- Contact and follow up as necessary with customers regarding accounts to secure payment and expedite new orders, maximize sales, and minimize credit risks.
- Contact and follow up with customers presenting NSF checks.
- Periodically run and review Aging Report to determine which accounts require collection phone calls.
- Issue final demand letters as appropriate.
- Maintain records of all checks, correspondence, and contacts with third party agencies and collection accounts, and documentation for write-offs, collection fees, shortages, deductions, or disputes.
- Train, develop, and manage credit team members to follow CURiO's credit policies.

External relationships

- Develop relationships with customers and sales reps.
- Communicate outstanding invoices, credit terms and credit holds to customers and sales reps. and internal sales operations team.
- Investigate relevant issues and follow-up, as necessary.
- Contact customers or sales representatives regarding short payments and chargebacks for select group of accounts.
- Establish and maintain contact with outside credit reporting agencies.
- Manage support requests and communication with auditor for state sales and use tax audits.

Internal relationships

- Develop relationships with sales operations team, customer experience team, and other accounting team members.
- Communicate credit terms, credit holds, invoice short payments and chargebacks to the internal sales operations team and customer experience team.
- Run an AR Aging call review with the credit team, sales operations and customer experience.

Staff Management: Responsible for providing leadership to the team and ensuring that the team has the talent, resources, and readiness to meet team goals as well as ensuring maximum productivity and performance. Models CURiO Cornerstones (Creative and uses cornerstones framework in decision making.

- Effectively manage a multi-locational team under a fast pace and constantly changing circumstances.
- Hire, train and develop team, ensuring that each employee has a clear and thorough understanding of their role and responsibilities.
- Effectively orient new hires to CURiO culture, structure and specific role and responsibilities, ensuring a positive and productive employee experience.
- Utilize the company's performance management program as designed to align individual performance to overall performance objectives. Provide ongoing performance feedback. Identify and take appropriate action for non-performance.
- Guide and coach direct reports to produce business results by working collaboratively within and among cross-functional teams.
- Support employee development, offering opportunities for expansion of skills and capabilities to prepare for career growth.
- Ensure all CURiO communication is disseminated to the team in a positive and timely manner.
- Administer all internal policies and procedures in accordance with company, human resources, budgetary, and finance guidelines. Ensure accuracy of staff data records.

Minimum Qualifications

- Bachelor's Degree or equivalent experience
- Five plus years of relevant experience in credit and collection duties
- Three years' experience effectively managing, supervising, and coaching staff

Computer and/or software qualifications:

- Basic level of proficiency in Microsoft Word, Outlook
- Intermediate level of proficiency in Microsoft Excel
- Experience with enterprise planning software platforms (ERP)

Core Competencies:

- Knowledge of generally accepted accounting procedures and principles.
- Ability to communicate (verbally and written) and interact effectively with managers, co-workers, customers, vendors, and other partners.
- Skill in staff management through motivating, developing, and directing people as they work, identifying the best people for the job based on skills and potential.
- Ability to demonstrate flexible and efficient time management and to appropriately prioritize workload based upon organization or departmental needs, both individual and team.
- Ability to understand and accurately apply basic math skills.
- Ability to work collaboratively and building working relationships with coworkers, vendors and/or customers.
- Ability to process, maintain and protect company confidential/proprietary information

Preferred Qualifications:

- Willing participation in continuing education to maintain job skill sets
- Possess the ability to make recommendations to effectively resolve problems or issues, by using judgment that is consistent with standards, practices, policies, procedures, regulation, or government law

Travel Requirement: Less than 5%