



Example of Credit Operations Job Description

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Our innovative and growing company is searching for experienced candidates for the position of credit operations. If you are looking for an exciting place to work, please take a look at the list of qualifications below.

Responsibilities for credit operations

- Maintains policies and procedures for the department
 - Provide strong leadership and effective management of functional areas under direct control and support for all other areas of the Dealer Finance and risk Management department to achieve performance objectives
 - Define, implement or improve dealer-focused processes to streamline and maximize dealer service and organizational efficiency and productivity
 - Ensure active two-way communications with other VCE business functions to share important dealer information, best practices and gain cross-functional knowledge and support to optimize decisions and achievement of business goals
 - Work closely with and support all other areas of Dealer Finance and Risk Management areas to ensure effective controls in place to identify and mitigate direct and contingent portfolio exposures and maximize the return of the company's investment
 - Create and manage a safe work environment
 - Leverage your quantitative skills to decompose complex trade breaks and propose creative, robust process flow model solutions
 - Implement and maintain Credit Directives, Policies and guidelines which will minimize risk, manage portfolio delinquency, and improve underwriting quality
 - Monitors credit risk by conducting card address verification and fraud checks
 - Releases credit card orders after confirming a valid card authorization exists
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- Strong SQL or SAS or other data mining/database related query languages knowledge
- Solid project management skills with attention to detail on data and a strong focus on meeting deliverables with time limitations
- Must be a team player that enjoys challenging assignments & embrace 'fun' in a high-energy and fast growing workplace
- Basic knowledge of Credit Card Processing preferred
- Experience with reconciliations required
- Understanding of reconciliations