



Example of Credit Risk Job Description

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Our company is looking for a credit risk. To join our growing team, please review the list of responsibilities and qualifications.

Responsibilities for credit risk

- Obtain and interpret specific 3rd party analytical reports detailing the credit worthiness of accounts within the OAI customer base (D&B, Credit Reporting Bureaus, Bank References, Trade References, CMS Financial Data) for the purpose of extending or recommending credit lines within RCF Guidelines
- Process all new OAI credit applications for the establishment of new customer accounts utilizing above outside analytical sources
- Assign and or recommend credit lines within RCF Guidelines. #Interface Collaborate with various groups in both OCA and OAI to coordinate efforts and strategy for the extension of credit within defined portfolios (including but not limited to OA ICredit Collections, OAI Operations, OAI Customer Service)
- Coordinate set up of newly established accounts with OAI Operations and perform initial Due Diligence to validate proper legal names, addresses and other unique identifiers used in reporting
- Conduct analysis on payment trends to supplement customer credit reviews
- In addition, analyze quarterly A/R Allowance for Doubtful Accounts report and coordinate the assignment of Reserve Percentages with OAI Credit Collections
- Maintain customer records and files in accordance with records retention policy and archive information through scanning and or filing of hard copy files
- Participate in intra-divisional meetings to exchange information and gather current information about credit worthiness
- Daily monitoring of departmental faxes, credit inquiries, shared credit

Qualifications for credit risk

- Performs duties under limited supervision, applying broad knowledge of credit risk principles, practices and procedures
- 5 to 8 years of working experience with at least 2 years in managerial role
- Experience in Auto, Motorcycle lending or installment industry
- Strong presentation skills and ability to present data to Senior Management
- Strong interpersonal and planning skills, and ability to interact seamlessly with all levels of management (internal and external)
- Experience in Credit Card origination risk and portfolio management area