

Job Description Corporate Billing, LLC

Job Title:	Credit Analyst		
Department/Group:	Credit	Position Type:	Full-time
Location:	Corporate Billing LLC	Reports To:	Credit Manager
Level/Salary Range:			

Job Description

POSITION SUMMARY

A Credit Analyst is responsible for making customer credit decisions, credit recommendations, and monitoring credit limits/balances. This individual is also responsible for customer contact, work flow management, and daily reporting.

ESSENTIAL JOB DUTIES

- ☐ Analyze financial statements (including performance ratios) of all levels of quality to identify strengths and weaknesses as pertaining to customer's historical operating performance.
- ☐ Analyze customer performance to ascertain customer's ability to pay balance on time.
- ☐ Analyze credit investigation information to set and monitor account balance versus limit set.
- ☐ Analyze past due reporting to review accounts for hold status.
- ☐ Analyze over limit reporting to review accounts for hold status.
- ☐ Customer and client contact to review account status and limits set.
- ☐ Work flow management to insure customer retention and evaluation.
- ☐ Analyze customer accounts to approve over ticket limit invoices.
- ☐ Makes approval, denial and alternative credit decisions.
- ☐ Collects and maintains industry data; researches industry specific information from outside sources, including conversations with the customer, industry publications, area libraries, references from other banks, credit agencies, as well as accessing information through the internet.
- ☐ Review and approve new client customers for set up on CBI system.
- ☐ Special projects as assigned by manager, including underwriting new clients and monthly reports.

REQUIRED SKILLS AND COMPETENCIES

- ☐ High School education or GED
- ☐ At least 6 months credit analysis/underwriting experience
- ☐ Working knowledge of business and personal credit reports
- ☐ Working knowledge of Microsoft Office products – Word, EXCEL, Outlook
- ☐ Ability to plan and organize work flow
- ☐ Strong communication, problem solving, decision making, and negotiation skills

PREFERRED SKILLS AND COMPETENCIES

- ☐ Bachelor's Degree in business related field
- ☐ Ability to read and understand financial statements
- ☐ Factoring experience
- ☐ Previous experience monitoring credit limits and account balances

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WORKING CONDITIONS

Office environment; secure, comfortable working conditions.

ADDITIONAL COMMENTS

The aforementioned description of general job responsibilities in no way constitutes a contract of employment, nor should it be considered an all-inclusive. Management has the right to alter duties based on current company situations and/or projects that require special assistance. Position may be responsible for performing other duties as assigned.
