

***Job Role: Credit Controller***

***Reports to: Credit Control Team Leader***

**Principle Objective**

Responsible the management of the complete collections processes for a selection of corporate and consumer customers assigned to you. To include the resolution of customer queries and management of Credit Control related admin.

**Role and Responsibilities**

- To manage personal workload and time effectively and to work to strict deadlines in order to collect all customer invoices by their due date.
- Ensure customers in arrears are managed in accordance with set policy and strategies, ensuring compliance to FCA requirements.
- Referral of accounts for recovery action.
- Ensure information sources and accurate records of conversations and correspondence, including the updating of systems, are maintained at all time.
- Within defined authority levels, approve and/or negotiate appropriate actions, which are to the benefit of the company and/or the customers.
- Accountable for solving problems that affects the client ability to pay within agreed terms.
- Proactively liaise with Customer Service and Support Teams to ensure the smooth running of all accounts
- Share knowledge and expertise across the credit control department.
- Manages workflow by clearing all Onguard Actions on a daily basis
- Minimise any potential losses by taking prompt action to protect the Company's interest
- Ability to communicate clearly and persuasively at all levels, both internally and externally; pass on information accurately and promptly.
- Comply with all relevant legislation such as the Data Protection Act, Consumer Credit Act, FCA Regulations, Money Laundering Act and any Legal/Insolvency procedures. Compliance with the Direct Debit Rules.

**Skills, Experience & Personal Attributes**

- Previous experience of Credit Control in a telephone based debt collection environment.
- Experience of managing regulated Finance products.
- Experienced in managing vulnerable customers in a Credit Control environment
- Practical experience of Sales-ledger accounting practice and procedures.
- Working knowledge of Microsoft Office. Preferably intermediate standard in Microsoft Excel.
- 5 GCSE's including Maths and English
- Relevant industry experience would be an advantage
- Ability to work on own initiative under pressure
- Excellent communication skills to reporting line, accuracy and numeracy
- Ability to be positive, committed, flexible and self-motivated
- Able to work as part of a team
- Saturday working required on a rotation basis