

Credit Risk Analyst

PRIMARY PURPOSE:

Independently manages an assigned counterparty portfolio by performing collection calls to increase cash flow, minimize payment delinquency and exposure to bad debt losses. Provides support to the company's sales efforts by performing timely credit risk analysis on potential and existing counterparties. At all times exercises discretion and independent judgment in assigned areas of responsibility.

RESPONSIBILITIES/ACCOUNTABILITIES:

Credit Risk Analysis

- Performs detailed credit risk analysis to qualify new and existing counterparties that meet established timelines and support ongoing sales negotiations.
- Utilizes outside vendors, (Standard & Poors, Moody's, Dun & Bradstreet, etc.) to thoroughly research and obtain salient industry and counterparty data for credit risk evaluation.
- Calculates and assigns credit risk ratings based upon the output of proprietary scoring models.
- Initiates modifications of credit limits to existing customers to support increased business opportunities or to protect the company from undo losses.

Collections

- Authorized to work autonomously in day-to-day decision making to effectively collect payments from customers in accordance with contractual terms.
- Empowered to negotiate terms of sale and payment plans as necessary.
- Interfaces with all levels of sales, senior management and other internal departments to expedite the resolution of disputes and thus ensure the protection of the company's settlement risk through the effective use of systems and proven collection practices.
- Integral in the ongoing reconciliation of customer accounts.
- Develops and maintains effective working relationships with internal and external customers to maximize cooperation and efficiency.
- Recommends and prepares a thorough analysis of bad debt write-offs for any reason. Determines whether there is benefit to the company to place outstanding balances with an outside collection agency and negotiates the appropriate fees as appropriate.
- To protect the company's interests, incumbent is responsible for the timely and accurate filing of the company's Proof of Claim for any bankruptcy filing.

Reporting & Special Projects

- Generates an array of accurate monthly, quarterly and annual management reports.
- Establishes and maintains counterparty data in Allegro system
- Issues and responds to wholesale margin calls
- Supports the Director, Credit Risk as required by performing special projects, ad hoc reporting, routine requests, etc.

QUALIFICATIONS:

Education – Bachelor's Degree in finance, accounting or equivalent experience

Experience – Minimum of three (4) years in commercial credit

Skills/Knowledge/Abilities – Demonstrated organization, analytical and problem-solving skills are required. Possess an assertive business approach to problem resolution. Strong verbal, written and interpersonal communication skills are essential. Identifies and prioritizes multiple tasks to efficiently produce results. Experienced with receivable management systems and is proficient in Microsoft Suite.

Physical Requirements – Ability to sit for long periods of time.

REASONABLE ACCOMMODATIONS:

Reasonable accommodations may be provided by Sempra Global to enable individuals with disabilities to perform essential functions, as defined per Company policy.