

JD For Credit Authorizer

Job Title: Credit Authorizer

Company: [Company Name]

Location: [City, State]

Job Description:

The Credit Authorizer is responsible for reviewing credit applications and determining the creditworthiness of potential customers. The individual in this role will be responsible for analyzing financial statements, credit reports, and other financial information to determine the risk of extending credit to a customer. They will also be responsible for making decisions on credit approvals, credit limits, and terms of credit, and for communicating those decisions to the appropriate parties.

Key Responsibilities:

- Review and analyze credit applications and financial information to determine creditworthiness of potential customers
- Make decisions on credit approvals, credit limits, and terms of credit
- Communicate credit decisions to appropriate parties
- Monitor and maintain credit files, ensuring that they are accurate and up-to-date
- Investigate and resolve credit-related disputes or issues
- Stay current with credit-related laws and regulations
- Provide guidance and training to other departments on credit-related matters
- Track and report on credit-related metrics

Competency Requirements:

- Strong analytical and problem-solving skills
- Strong attention to detail
- Strong communication and interpersonal skills
- Strong understanding of credit-related laws and regulations
- Ability to work independently and as part of a team
- Strong proficiency in Microsoft Office and financial analysis tools
- Strong ability to multitask and prioritize tasks effectively

Qualifications:

- Bachelor's degree in Business, Finance, or a related field
- 2+ years of experience in credit analysis or a related role



Template Collection

- Experience with financial analysis and credit-related decision making
- Familiarity with industry-specific technologies and tools is a plus
- Credit analysis certifications is a plus.