

Marquez Brothers International, Inc.  
**Job Description**

Job Title:	AR Credit and Collections Manager
Department:	Finance & Accounting
FLSA Status:	Exempt
Reports to:	Controller & CFO

**Summary**

The Credit and Collections Manager is responsible to lead the company's overall credit, collections, and cash applications operations and teams. The Credit Manager is responsible for producing all AR, Credit & Collection policies, in addition to the investigation of customer financial credit risk, assessing credit history, and extension of credit lines. It is one of the primary roles of the Credit manager to develop and administer credit and collection programs. This position also designs and implements various processes to improve cash flow and reduce receivables to corporate established benchmarks.

**Responsibilities**

Essential Duties & Responsibilities. Other duties may be assigned.

- Direct all credit, collections, and cash application functions for the company
- Lead, manage, develop and train team of credit, billing, collections & cash application staff.
- Must be a results driven, hands-on manager willing to make credit / collections calls daily
- Responsible for collection of past due customer invoices and weekly reporting of collection status to senior management
- Conduct pre-sale credit risk evaluations and use sound judgment in recommending credit lines and determine whether holding or releasing shipments in relation to outstanding accounts is justifiable.
- Ability to work closely with sales operations to ensure credit and collection guidelines are adhered to and quickly resolve issues
- Background in B2B extremely high volume, fast paced environment preferred
- Ability to research and reconcile remittance to AR balances efficiently
- Ability to train and motivate a collection team of 8-10 on site employees and a team of 10-12 remote employees
- Maintain quality control/satisfaction records, constantly seeking new ways to improve customer service and the AR Credit & Collections process and reduce collection cycle times (DSO).
- Write Credit and Collection policies and procedures for the Corporation.

- Continually assess team and processes. Design and implement process improvements to improve cash flow and minimize outstanding receivables to include system enhancements and implementation.
- Oversee the establishment and review of appropriate customer credit lines. Negotiate and communicate with Sales regarding credit decisions. Recommend payment terms and credit limits to new and existing customers.
- Interpret customer financial information and Dun & Bradstreet reports to determine credit worthiness, advising them of payment terms and credit limits. Periodically review and adjust credit limits as needed.
- Monitor, track & enforce department policies, procedures & goals
- Monitor cash receipts and application of adjustments to customer accounts.
- Negotiate with customers to arrange payment plans or to provide additionally required documentation in order to facilitate payment of outstanding receivables. Evaluate accounts on an ongoing basis to determine subsequent actions up to and including referral of account to an outside collections agency.
- Provide analysis and feedback regarding the collection issues resulting from internal processes such as, sales, pricing, billing, and other transactional processes.
- Work within the Company's credit policy, recommending changes as necessary to support sales growth and process improvement while limiting risk.
- Work with other departments to resolve and collect payment for disputed charges.
- Manage collection activities such as sending follow-up inquiries, negotiating with past due accounts, keeping track of cash receipts and referring accounts to collection agencies.
- Prepare A/R reports and communicate collections issues to senior management.
- Train all Credit and Collection staff on the best practices, policies and procedures in Credit and Collections, including Accounting Managers.
- Travel to the different locations as necessary to train and implement new policies and procedures at the various Affiliates located throughout the United States.
- Visit customers prompt payment awareness.
- Work with management teams to create new ways to successfully streamline Credit and Collection policies & processes.
- Additional projects assigned by CFO and Corporate Controller as required.
- Performs duties as needed.

## **Qualifications**

- Bachelors Degree in Business Administration, Accounting or Finance
- A minimum of 10 years of experience in leading and managing a high revenue credit and collection department.
- Effective leadership, delegation and prioritization skills, with ability to manage others
- Excellent analytical skills and knowledge of collections, credit, accounting and financial principles
- Possess solid collections, account analysis, and negotiation skills
- Knowledge of D & B reports, current credit laws and regulations, and familiarity with Lawson or similar software is desired.
- Experience in assessing portfolio/customer risk and establishing appropriate credit limits
- Strong process capabilities; ability to apply innovative approaches toward minimizing bad debt exposure and DSO reduction
- Knowledge of basic business & accounting processes
- Demonstrated problem resolution skills
- Ability to work effectively in a cross functional team; demonstrated ability to partner with other departments to enable growth while managing overall receivables exposure
- Excellent verbal and written communication skills
- Excellent customer service skills
- Attention to detail
- Proficient in several MS Office application skills
- Transportation industry experience preferred