



JOB DESCRIPTION

Role Name	Payments Officer – Full Time (35 hours)
Key Focus/ Role Purpose	Working as part of a team, administering and monitoring loan payments on member accounts .
Reports To;	Head of Payments and Recoveries
Salary Banding	£25,000-£30,000
Key Focus/Role Purpose	<p>The provision of excellent services to credit union member with particular focus on the following:</p> <ul style="list-style-type: none">• To be passionate about helping our members manage their financial situations better. You have enthusiasm when speaking to members who may be experiencing financial difficulty and are able to show empathy in the correct way. You will be able to help to find solutions which would benefit both the members and our credit union.• In turn, you ensure that we manage our repayment schedules for loans closely, which helps maximise the number of members to stay on track with their repayments.• You are a team player and take responsibility for delivering our financial solutions activities. You will have good organisational skills and able to demonstrate good customer services and administration skills.• Be able to negotiate with members and treating our members fairly and ethically.• Taking good care of member data in line with data protection legislation.

Key Activities

1. To implement Enterprise Credit Unions Credit Control Policies and Procedures
2. To take and process payments from payments via electronic methods.
3. To follow all lines of communication via email, telephone, and correspondence
4. To be responsible for the co-ordination of all procedures relating to the collection of loans in arrears across the organisation to ensure the bad debt of the Credit Union is minimised.
5. To ensure all member services staff are aware of the procedures relating to the collection of loans in arrears and understand their responsibilities in supporting the process.
6. To address all complaints directed at area of responsibility and ensure they are dealt with in a prompt and effective manner.
7. Pro-actively identify and liaise with external debt collection companies, and other statutory bodies and ensure that accurate records and legal documents are kept of referrals and any payment made.
8. Ensure that all late payments are monitored and reviewed on a recurring basis.
9. To implement and adhere to all procedures and policies introduced from time to time by the Credit Union and to undertake such other duties and responsibilities as are commensurate with the post.
10. To undertake any other duties from time to time as may be directed by the Head of Payments

Enterprise credit union expects all its employees to embrace the principle of living the values. This means that you can understand the purpose of the credit union, what it aims to achieve, and you ensure the behaviours you demonstrate reflect this culture.

Key Knowledge, Skills and Experience

- Customer Service Experience
- Ability to work on your own initiative and as a part of a team.
- Good communication skills, both written and verbal.
- Ability to work to deadlines.
- Computer skills, working knowledge of Microsoft.
- Experience in either arrears and collections or credit control.
- To be organized and have an enthusiastic approach to work.
- Awareness of financial inclusion issues
- Good renegotiation skills

Desirable

- Knowledge and understanding of credit unions and objectives.
- Experience of working in a financial services or banking environment.
- Empathy for members and work colleagues
- Friendly, polite, and courteous.
- Excellent time keeping and reliability.
- Ability to work under pressure.
- Strong sense of when to seek management guidance.

**Willingness to be trained is important.
Undergo a credit check and DBS check.**