POSITION: CREDIT ANALYST
REPORTING TO: EMEA CREDIT & COLLECTIONS MANAGER
LOCATED IN: EAST KILBRIDE

JOB DESCRIPTION
As a Credit Analyst at Micron Technology, Inc. you will be responsible for making decisions regarding setting credit limits, releasing deliveries, and resolving escalated collection issues. You will also be responsible for establishing and maintaining strong internal and external working relationships and providing exceptional customer service. Additional responsibilities include performing, monitoring, and reporting activities on customer accounts, negotiating agreements, and completing projects as assigned.

PERFORM, MONITOR, AND REPORT ACTIVITIES
- Ensure an accurate assessment of credit risk and set appropriate sized credit limits, risk categories, and next review dates, taking all risk factors into account and maximizing efficiency of order management
- Execute proper documentation regarding credit limit approvals, risk categories, and next review dates in SAP – double-checking data entries against approved analyses
- Validate purchase orders and address information for new customers and discuss with Sales if there are any indications an order may be fraudulent

Make timely delivery release decisions while using good judgment and proper documentation:
- Prioritize delivery releases with other tasks to minimize wait times for other departments and minimize the risk of shipping cut-off times being missed
- Hold deliveries or block accounts as appropriate for past due invoices, communicating with Sales to ensure awareness
- Approach delivery release decisions with the objective of releasing the deliveries by resolving any hold issues

Resolve collection issues through proactive aging reviews and monitoring of accounts:
- Collaborate with collectors, take ownership of escalated collection issues and leverage relationships with Sales and customers to resolve the root causes of slow payments or potential bad debt losses
- Notify C&C and Sales management of serious account issues
- Apply good judgment in holding deliveries and applying pressure to customers for payment

Complete projects on time, with accuracy and professional quality:
- Develop project management skills and apply them to small projects or components of larger projects

Perform reporting activities in a timely and accurate manner with meaningful interpretive analyses:
- Provide clear instructions and ensure they are available for all orders regarding payment and other information to assist other regional C&C teams
- Complete Hold/Watch reports every week
- Report doubtful accounts and process write-offs according to policies and procedures
- Comply with department policies and procedures and recommend improvements to processes, policies, and procedures
- Maintain a high level of accuracy and attention to detail in all tasks
Provide exceptional customer service:
- Provide backup and assist others with workload when necessary
- Establish and maintain cooperative and productive work relationships, seeking win-win solutions with internal and external customers
- Perform periodic business reviews at appropriate intervals based on portfolio composition

Communicate clearly and thoroughly with internal and external customers:
- Communicate account issues early to management, Sales, members of the C&C team, or other stakeholders

EXPERIENCE

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<td>3 years experience in any of the following:</td>
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<td>• Accounting/Finance</td>
<td>• Credit or Collections</td>
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QUALIFICATIONS
- Excellent oral and written communications skills
- Exceptional customer satisfaction and interpersonal skills
- Ability to influence others, build consensus, and resolve conflict
- Ability to work under strict deadlines in a rapidly changing environment
- Organized and detail-oriented, with a strong focus on accuracy
- Demonstrated analytical and problem solving skills
- Ability to follow broad instructions, work with minimal supervision, prioritize and multi-task effectively
- Ability to understand policies, procedures, and department objectives and apply that knowledge

WORKPLACE
Travel Required - Yes, occasionally

To Apply:
- Please send your CV detailing current salary and salary expectation to HRUK@micron.com.
- The position will remain open until filled