

## Top Skills

Account Reconciliation

Accounting

Payments

## Credit Risk Specialist

### Summary

An experienced Credit Risk Analyst and Specialist, Credit Controller, Collection Specialist and Analyst with proven track record in Accounts Receivable as a part of OTC process. Fully professional with attention to details, open-minded, maintaining strong business relationships with clients. Characterized by excellent communication and interpersonal skills, proactive attitude and creative personality.

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### Experience

#### Sylvamo

##### Credit Analyst

July 2023 - Present (1 year 2 months)

Krakow Metropolitan Area

- conducting customer risk assessment, determining credit worthiness of prospects and existing customers, and monitoring credit exposure
- releasing order block in line with company's rules, and based on sound judgment
- following up on aged accounts receivable items with Collection & Sales Teams
- assisting with resolution of claims and deductions
- analyzing and follow up on delinquent account balances
- liaising with insurer and safeguard a high portfolio coverage
- establishing excellent business relationship with key internal/external stakeholders
- providing ad-hoc support to Financial and Sales management

#### Ecolab

##### Credit Specialist

September 2022 - June 2023 (10 months)

Kraków

- verification of blocked orders and release orders based on SOPs and proper approvals

- reviewing Customer Credit Limit based on SOPs, company policy and updating them in the system
- customer credit data maintenance in SAP
- daily reporting of blocked orders to local finance teams
- identifying areas of improvements in the process and implementing of new solutions

#### ES-SYSTEM sp. z o.o.

##### Credit Risk Specialist

July 2022 - August 2022 (2 months)

Kraków, Woj. Małopolskie, Polska

- working closely with regional managers within Polish market verification of blocked orders and release orders
- reviewing Customer Credit Limit based on company policy and updating them in the system

#### Aptiv

##### OTC Credit Administration Analyst

November 2020 - August 2022 (1 year 10 months)

Kraków, Woj. Małopolskie, Polska

- taking over Credit Management process to Krakow based office
- implementing the process, creating SOPs
- being responsible for assessing new customer credit risk (in line with agreed procedures)
- managing the requested new Credit Limit requests and extension requests
- reviewing new orders exceeding approved credit limits
- managing and escalating order release
- analyzing companies over the financial credibility and liquidity
- participating in identifying and implementing process improvements

#### PerkinElmer Shared Services sp z o.o.

##### Credit Analyst

February 2019 - October 2020 (1 year 9 months)

Kraków, woj. małopolskie, Polska

- analyzing companies in reference to their financial liquidity, stability, position and credit limit
- conducting credit reviews of prospective and existing customers by verifying their financial status and position

- reviewing/approving orders for established customers whose credit balance exceeds their credit limit
  - increasing credit limits
  - using the international financial reports available (e.g. D&B and Credit Risk Monitor)
- reporting on orders being on hold

## Getinge

Credit Control and Collection - Experienced Accountant in Accountants Receivable

August 2017 - December 2018 (1 year 5 months)

Kraków, woj. małopolskie, Polska

Transfer AR and Collection process from UK to Poland, taking part in 2 month transition, working for Arjo UK Ltd in Credit Control, Collection resolving queries on the accounts,

- collecting funds
- contacting customers by emails and phones
- taking card payments
- clearing overdue balances

## Capita Property and Infrastructure

Credit Controller

October 2013 - July 2017 (3 years 10 months)

Kraków Area, Poland

Responsible for credit collections on all accounts by contacting the customer by phone and email.

Preparing and maintaining customer's monthly reconciliation schedules.

Performing different tasks that include preparing reports, chasing outstanding payments.

Updating system accordingly.

## Capgemini

Credit and Collection Analyst/Account technician

August 2011 - September 2013 (2 years 2 months)

Krakow

Pursued payment in the form of collection correspondence, delinquent statements and phone calls.

Worked closely with other departments to determine current status of accounts.

Chasing outstanding payments

Allocating funds, clearing accounts, making reconciliations

Tesco International Sourcing  
Customer Service Representative  
December 2007 - July 2011 (3 years 8 months)

Responsible for customer service.  
Dealing with customers complaints.  
Cashing up, preparing orders for delivery.  
Supporting selling assistants

Culture Centre and Art House Cinema  
Cultural Event Organizer  
June 2004 - September 2006 (2 years 4 months)

- Organising film reviews, modern art exhibitions, writing film reviews published in a local newspaper

Freelance  
Tour guide  
June 2006 - August 2006 (3 months)  
Auschwitz – Birkenau Museum

- Responsible for guiding large Norwegian and British groups around Museum

Institute of Art  
Event Organizer  
April 2005 - May 2005 (2 months)

- Worked on temporary contract and responsible for organization of the 9th International Contemporary Chamber Music Competition in Krakow.

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## Education

Jagiellonian University  
Master's Degree, Cultural Animation / Cultural Event  
Organizing · (1998 - 2003)

Jagiellonian University  
History · (1996 - 1998)