

Collections Specialist – Late Stage Recoveries

A fantastic opportunity is available for an ambitious and enthusiastic Collections Specialist to join the team at On Deck Capital Australia Pty Ltd. This is a key position within the OnDeck Operations Team. You will be primarily responsible for providing outstanding customer service and assisting in our commercial arrears portfolio bringing a strong customer centric focus.

Who we are?

Named as one of Australia's Top 5 employers with under 100 employees, for the last 5 years OnDeck has grown to become one of Australia's largest locally owned online small business lender's.

At OnDeck, we are changing the way business owners borrow money by combining our passion for small business with cutting-edge technology. We evaluate businesses based on their actual performance, using real time data which enables us to say "yes" more often, to more business owners, faster than traditional lenders. We have helped thousands of small business owners across Australia access short term, unsecured finance to drive their business growth and enable more opportunities.

Department summary

Our passion and mission in Operations is to provide small businesses and internal stakeholders with an amazing credit delivery and servicing experience. We work hard as a team to build and operate the most frictionless and scalable environment for small business credit delivery and service. We continuously invest in people, automation through technology, and efficiency through process optimization. Our team thrives on our culture – We are passionate about having fun, being open and empowering team members.

Primary Responsibilities

- Taking and making high volume outbound and inbound phone calls and contribute to maintaining a high inbound answer rate
- Follow through with customers to address their outstanding balance
- Take accountability of and manage your own portfolio – late stage recoveries
- Skip trace accounts to obtain new intel on customers and drive successful contact
- Build rapport with our customers to identify reasons for arrears, and negotiate a resolution
- Liaise with third parties including field agents and solicitors
- Adhere to all legislative guidelines including ASIC and ACCC and Privacy Act
- Adhere to internal policy, system processes and external regulatory requirements
- Support other team members with ad hoc duties that are vital in achieving departmental goals
- Assess and respond to financial hardship applications



The fast lane

- Work as a part of a team to achieve individual and team KPIs

Skillset Required

- 1+ years' experience and demonstrated high performance in an unsecured or secured financial services collections role
- Previous experience in late-stage collections and skip tracing
- Ability to build rapport and negotiate payment arrangements and settlements, and handle any objections that arise
- Have a positive attitude, are team oriented, social and fun to work with
- Detail orientated with strong analytical and intuitive investigative skills
- Ability to manage multiple tasks and prioritize workflows
- Outstanding communicator with the ability to handle fast paced, dynamic interpersonal environment
- Ability to solve practical problems and interpret a variety of instructions furnished in oral or written form
- Flexible and adaptable to change
- Persistent and resilient
- Willing to learn and take on feedback
- Proficiency in Microsoft Suite, including Word, Excel, Outlook and Teams
- Experience using Salesforce is desired but not essential as on the job training will be provided
- Experience in litigation is highly regarded

Desired Skillset

- 1+ years' experience and demonstrated high performance in an unsecured or secured financial services collections, sales or customer service role
- Previous experience in customer-facing roles (e.g. sales, customer service, collections or call centre)
- Have a positive attitude, are team oriented, social and fun to work with
- Detail orientated with strong analytical and intuitive investigative skills
- Ability to manage multiple tasks and prioritize workflows
- Outstanding communicator with the ability to handle fast paced, dynamic interpersonal environment
- Ability to solve practical problems and interpret a variety of instructions furnished in oral or written form
- Ability to build rapport and handle objections
- Flexible and adaptable to change
- Persistent and resilient
- Willing to learn and take on feedback
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Why Work for OnDeck

Where do we begin? There's plenty of reasons we've been named an Australian Top 5 Employer four years running!

To name a few, at OnDeck, you will:

- Literally change the landscape of small businesses one conversation at a time!
- Have a meaningful impact on the company's future, and share in the rewards accordingly
- Work in an inclusive, fast-paced environment

What we offer you:

- An open-minded, collaborative workplace, which will both challenge you and celebrate your work.
- Hybrid Work Model – option to work from home 1 day per week
- Fully stocked kitchen with snacks and drinks
- Regular team building events
- Ongoing health & well-being initiatives
- Great CBD location