



Credit Operations Analyst

A fantastic opportunity is available for an ambitious and enthusiastic Credit Operations Analyst to join the team at On Deck Capital Australia Pty Ltd.

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.

Position Summary

OnDeck Capital is seeking a Credit Operations Analyst to work within our Credit Operations department. This candidate will perform an initial review of applications to determine loan eligibility based upon underwriting and credit guidelines by navigating systems and delivering expert analysis as well as running third party reports to determine credit worthiness.

Primary Responsibilities

- Review of customer applications and contracts in our application queues.
- The review and validation of information included on bank statement, merchant processing statements and third party credit reports for related loan programs
- Validation of business existence through online search engines
- Assess missing components of application package and prioritize follow up with the sales department
- Willingness to assist in special projects relating to our credit process

Skillset Required

- Ability to learn and retain knowledge in a constantly changing lending environment
- Ability to prioritise workflow to meet SLAs in a fast-paced environment
- A team player to assist the team achieve goals with the ability to work autonomously
- Strong analytical and problem-solving skills
- Experience in the financial services industry in credit assessment and approval
- High concern for accuracy with the agility to analyse situations and use initiative
- Self-motivated and proactive, able to look for issues, not simply react to them.
- Proficient with Microsoft Office and Adobe software, Salesforce experience a plus
- Two years related experience and/or training in a commercial or mortgage loan environment.

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