

Credit Strategy & Pricing Analyst

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.

Position Summary

As a Credit Strategy & Pricing Analyst, you will be responsible for analysing data, conducting research and providing insights that drive profit optimisation, including but not limited to credit, pricing, fraud, collections and funnel optimisation. You'll be part of a talented and motivated team who are not only accountable for developing strategies but also embedding them within systems, processes and teams.

Primary Responsibilities

- Identify strategy enhancements to optimise the profitability of the portfolio through credit, pricing, fraud, collections, funnel and other optimisations;
- Analyse data to develop and present business cases which drive change;
- Assist in creating presentations and reports which deliver actionable insights;
- Assess the effectiveness of existing credit policies and recommend improvements;
- Implement strategies within strategy manager platform and test results to ensure alignment;
- Research & Market Analysis - stay informed about industry trends and competitors to provide valuable insights into strategy development.

Experience Required

- Bachelor's degree in a relevant field (e.g., Economics, Finance, Business, Mathematics, Statistics);
- 1-2+ years experience within a commercially focussed analytic role (E.g. Lending, Management Consulting, Strategy and Corporate Development);
- Strong analytical and problem-solving skills;
- Proficiency in Microsoft Excel, and competency with at least one data analysis language (e.g., SQL, Python, R);
- Detail-oriented with a commitment to data accuracy;
- Ability to work independently and as part of a team, dealing with a wide range of stakeholders including C-Suite Executives;
- Eagerness to learn and adapt to new challenges;
- Strong time management skills and ability to meet deadlines.

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The fast lane

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