

ROLE DESCRIPTION

COLLECTIONS & RECOVERIES CONSULTANT (US BASED) (PRINCIPAL / LEAD)

Job title	Principal or Lead Collections & Recoveries Consultant (depending on experience)
Reporting to	Arum Principal Consultant or Head of Department
Location	<p>Eastern USA (Remote or Hybrid Options Available)</p> <p>We are seeking candidates based in the Eastern United States, with examples of potential locations including Delaware, Florida, or Austin, Texas. This position is ideal for candidates located in the Eastern or Central time zones to ensure seamless collaboration with our teams and clients.</p>
About Arum	<p>Headquartered in the UK, Arum is a global business that has been helping organizations achieve better debt outcomes for over 25 years, delivering solutions in more than 20 countries.</p> <p>We provide independent advice combined with pragmatic delivery, transforming collections technology, strategy and operational performance to deliver better customer and client outcomes.</p> <p>We work with leading brands across financial services (banking, lending, debt purchase), utilities, telecommunications and the public sector.</p> <p>Our unique vantage point at the centre of the industry coupled with Arum's team of practitioner experts means we are unlike any other consultancy, often delivering on our own recommendations.</p> <p>Our knowledge of the debt industry is unrivalled.</p>
Purpose of role	<p>As a Collections and Recoveries Specialist Consultant at Arum, you will play a key role in delivering bespoke consultancy services to clients across various sectors, including Banking, Financial Services, Utilities, Telco and Government.</p> <p>Your primary responsibility will be to leverage your experience to advise clients and support delivery with improving their C&R technology, processes and operation.</p> <p>You will lead the solution design, implementation and delivery of collections and recoveries change for Arum's clients, ensuring they achieve their financial and operational goals. This role demands a blend of problem solving, analytical expertise, client management skills, and deep understanding and experience of collections and recoveries processes.</p> <p>This is an exciting role where each client engagement offers a different opportunity to showcase your skills as well as enhancing your experience including:</p>

Client Engagement and Consultancy:

- Delivering tailored collections and recoveries solutions to clients, addressing their unique challenges and objectives.
- Work collaboratively with senior consultants and client teams to gather data, analyze current processes, and identify areas for improvement.
- Enable and facilitate client meetings, workshops, and presentations, providing insights and recommendations based on data analysis and industry best practices.

Collections and Recoveries Optimisation:

- Facilitate the development and implementation of enhanced collections and recovery strategies that align with clients' business goals.
- Analyse delinquent account portfolios to identify trends, assess risk, and recommend strategies to improve recovery rates.
- Design and test new collections approaches, including technology solutions, process improvements, and policy changes.

Data Analysis and Reporting:

- Conduct detailed analysis of client data to identify performance gaps and opportunities for improvement in collections processes.
- Prepare comprehensive reports and presentations for clients, detailing findings, recommendations, and potential impact on their business.
- Create dashboards and other analytical tools to monitor the effectiveness of implemented strategies.

Project Management:

- Conduct planning and execution of consultancy projects, ensuring they are delivered on time, within scope, and within budget.
- Lead and / or coordinate internal and client teams to ensure seamless project delivery and adherence to project plans.
- Develop and manage project documentation, timelines, and communication with stakeholders.

Regulatory and Compliance Advisory:

- Provide clients with guidance / information on regulatory compliance related to collections and recoveries, ensuring adherence to relevant laws and industry standards.
- Stay informed on changes in the regulatory landscape and advise clients on necessary adjustments to their collections strategies.

Client Relationship Management:

- Build and maintain strong, trust-based relationships with clients, ensuring their satisfaction with Arum's services.

	<ul style="list-style-type: none"> • Act as a point of contact for clients, addressing their questions, concerns, and feedback promptly and professionally. • Lead / support the development of proposals and pitches for new business opportunities.
<p>Key skills & experience requirements</p>	<p>Requirements:</p> <p>Education:</p> <ul style="list-style-type: none"> • Applicants should possess a degree or equivalent qualification in a relevant field. Equivalent qualifications may include professional certifications or demonstrable work experience at a comparable level. <p>Experience:</p> <ul style="list-style-type: none"> • Experience in collections, recoveries, or credit risk management, preferably within a consultancy • Demonstrated ability to be a leader in the field, driving innovation and excellence in collections and credit risk management practices. • Familiarity with collections technologies, data analysis tools, and project management software is beneficial. <p>Skills:</p> <ul style="list-style-type: none"> • Strong analytical and problem-solving skills, with the ability to interpret complex data and provide actionable insights. • Excellent communication and interpersonal skills, with the ability to present complex information clearly and effectively. • Proficiency in Microsoft Office Suite, particularly Excel and PowerPoint; experience with data visualization tools is a plus. • Ability to work effectively in a fast-paced, client-focused environment, both independently and as part of a team. • Strong organizational skills and attention to detail, with the ability to manage multiple tasks and priorities simultaneously. <p>Personal Attributes:</p> <ul style="list-style-type: none"> • Client-focused with a commitment to delivering high-quality consultancy services. • Analytical Thinking: Ability to assess complex problems, identify key issues, and develop actionable solutions. • Strong Communication Skills: Excellent verbal and written communication for conveying ideas clearly and persuasively to clients and stakeholders. • Interpersonal Skills: Building relationships, managing stakeholders, and collaborating effectively with teams and clients. • Adaptability: Being flexible and thriving in dynamic, fast-paced environments while managing multiple priorities. • Problem-Solving Ability: Demonstrating creativity and critical thinking to address unique challenges. • Resilience: Staying motivated and composed under pressure, handling challenging situations with professionalism. • Leadership Skills: Inspiring confidence, guiding teams, and influencing stakeholders towards achieving goals.

	<ul style="list-style-type: none">• Business Acumen: Understanding industry trends, market dynamics, and business fundamentals to provide relevant insights.• Attention to Detail: Ensuring high-quality work by being thorough and meticulous in analysis and deliverables.• Ethical Judgment: Upholding integrity, confidentiality, and professionalism in all interactions. Dedicated to maintaining the highest standards of integrity and professionalism.
Rewards	<ul style="list-style-type: none">• This is an exciting opportunity to join Arum, a fast-growing thought leader in consulting and technology, dedicated to transforming the way businesses manage credit, collections, and recoveries. At Arum, we're passionate about delivering innovative solutions, empowering our clients to achieve exceptional outcomes, and driving positive change across the industry.• We offer a competitive salary, pension, Life Assurance, and a range of benefits, including a Private Medical Insurance package. Joining Arum means becoming part of a supportive, forward-thinking team where your contributions will make a real impact.