

# Manager Credit Risk

Job ID  
REQ-10007223  
Jul 10, 2024  
Mexico

## Summary

Location: Mexico City #Hybrid The US Order 2 Cash Credit Risk Manager reports to the Associate Director, US O2C and is responsible for Account Receivable portfolio financial risk. Supports key stakeholders such as the Country CFO as well as division CFOs in managing risk and ensuring optimal risks measures are put in place to minimize cash flow risk. Working with the Global Credit Management team to ensure process alignment, risks are recognized and mitigated in a timely manner. Understand, system settings to play a key role in Lean Digital Core program. Leads quarterly credit committees to ensure all stakeholders are aligned and well informed regarding the trends and risks in the US and US Accounts Receivable portfolios.

## About the Role

### Major accountabilities:

- Evaluates customer credit worthiness and assists US O2C Associate Director and business in setting policy decisions regarding credit offers to the customers. Drives overall credit risk knowledge through the organization via credit committees.
- Lead collaboration with Global Credit Management Team/key stakeholders, including senior level cross-Novartis Local Entities business colleagues, both accounting authorities/auditors, and commercial teams to mitigate and reduce credit risks. Proactively monitors US AR for potential risks and takes necessary steps to remediate.
- Assigns credit limits and risk categories according to a defined approval matrix, timely. Facilitates and collaborates order release. Takes swift action when risk changes to minimize losses. Ensures material exceptions are communicated and resolved in a timely manner. Review credit reports. Manage relationships with internal and external stakeholders.
- Assists in reporting and establish KPIs and tracks metrics to ensure O2C team is executing a collection strategy to minimize order holds.
- Drives operational excellence via continuous improvement and process automation. Facilitates as a Subject Matter Expert to track and update SAP changes to drive efficiencies within credit risk management/held order process. Identify system development and improvement opportunities supporting business performance management.
- Define robust standard processes supported by tools and systems, reflecting best practices, supported by a control framework.
- Support FRA Operations in designing reports to monitor financial risks.
- Supports that all processes, policies and procedures are clearly defined, documented, and implemented in line with Novartis standards and consistent with best practices. Ensures compliance with Novartis Accounting Manual (NAM), Novartis Financial Controls Manual (NFCM) and regulatory requirements and implementation in internal guidelines.

## Minimum Requirements:

- University Degree (Bachelor's) ideally in accounting, finance or business
- 5+ years of Credit & Financial experience within an O2C environment. Preferably Pharmaceutical industry.
- Previous experience in managing financial services.
- SAP and Microsoft Office experience required.
- Experience of managing projects driving performance (e.g. ERP implementation).
- Excellent people and communication skills. Strong written and oral communication skills. Experience of working in multicultural / international environment

## Languages :

- English

## Why Novartis:

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Division

Finance

Business Unit

CTS

Location

Mexico

Site

INSURGENTES

Company / Legal Entity

MX06 (FCRS = MX006) Novartis Farmacéutica S.A. de C.V.

Functional Area

Audit & Finance

Job Type

Full time

Employment Type

Regular  
Shift Work  
No  
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Novartis is committed to building an outstanding, inclusive work environment and diverse teams' representative of the patients and communities we serve.

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