

Job Description

BILINGUAL DFS ANALYST/COLLECTIONS & REMARKETING ANALYST

Department: Dealer Financial Services
Reports to: Manager, Dealer Financial Services
Job Level: JL 15
Location: Head Office

About the Job:

Dealer Financial Services Analyst/Collections & Remarketing Analyst - a hybrid role that administers the Dealer Financial Services portfolio while also supporting the Collections & Remarketing team for TICF Canada. This role offers the incumbent an opportunity to become versed in two critical areas of the business.

What You'll Do:

Dealer Financial Services ("DFS")

- Administer the DFS Program
 - Administer and process the daily workflow of the DFS department.
 - Maintain and develop relationships with key dealer personnel, providing support and training to dealer personnel.
 - Prepare annual credit reviews for DFS facilities, update credit write-ups, collect financial statements and other supporting documents, monitor exposures, and recommend limit changes and other improvements.
 - Monitor credit facilities for compliance with exposure limits and other covenant compliance.
- Solicit, Close, and Onboard New DFS Facilities
 - Work with Sales and Management to identify opportunities to sell existing dealer clients new or expanded services.
 - Work with Sales and Management to solicit eligible dealers with which we currently do not have business. Attend and support sales calls, presentations, do follow-up, and work with potential dealers to put together an application package.
 - Prepare proposals and facility documentation, and work with TICF Canada finance, legal, sales, and management to manage the documentation process and close facility deals.
 - Set up new dealers on the wholesale administration systems (Wi & DAS) and provide training and support to dealers to use the system.
- Reporting and Collaboration
 - Prepare monthly reporting and analysis for sales, management, and dealers on balances, incentive achievements, etc.
 - Prepare and manage internal and external audit and compliance exercises.

Collections / Remarketing

- Monitor assigned accounts for past due balances and contact delinquent customers.
- Ability to review payment trends and provide accurate explanations to the customer and management.
- Work closely with the Collections Analyst and AVP Customer Service & Collections to identify when accounts require escalation to resolve the past due accounts (ie: when to involve legal counsel and/or bailiffs).

- A good understanding of our lease and loan Terms and Conditions and understanding what steps we can take to remedy a default.
- Client liaison with assigned outside agencies and attorneys.
- Negotiate repossession or settlement, depending upon circumstances.
- Assist to collect on charged off accounts, bad debts, sell equipment to Hino/forklift dealers, and offer settlements.
- Support the team in the repossession of assets, filing proofs of claim, follow-up on Relief of Stay. Identify issues in bankruptcy process and expedite resolution.
- Work with truck and forklift dealers to collect past due payments, sell bankruptcy and repossessed units to the dealers to mitigate losses and reduce fees, while building strong relationships.
- Generate reports for management and assist in special projects, as requested.

Qualifications You'll Need:

Must Have:

- Equipment finance or similar commercial finance experience which touches upon the OEM>DEALER>CAPTIVE FINANCE model.
- Understanding fundamental concepts of finance transactions, agreements, principles, etc.
- Experience dealing with customers, with preference given to those with >2 years of collections experience.
- Post-secondary education in business, finance, accounting, economics, marketing, or equivalent work experience is an asset.
- Experience using web-based business software, CRM systems, etc.
- Very high degree of proficiency with written and spoken communication in English.
- Proficiency with written and spoken communication in French.
- Proficient with Microsoft Windows and Office products including Word, Excel, PowerPoint, Outlook, and Teams.
- Organized, detail-oriented, and efficient team player who can perform well under time sensitive demands. Ability to manage their time and comfortable with multiple tasks, from different areas of the business.
- As a self-starter, achieving and exceeding your goals is important to you as well as delivering the best possible dealer and customer experience.

Great to Have:

- Familiarity with T-Value software.
- Experience with InfoLease and/or Aspire lease applications
- Familiarity with fundamental concepts related to equipment, application, etc. for the material handling, trucking, logistics, heavy equipment, commercial vehicle, passenger vehicle, and automation equipment is an asset.

Job Competencies

- **Customer First:** Demonstrate a consistent passion to exceed internal and external customer expectations. Focus on creating an exceptional customer experience.
- **One TICF:** Foster a One TICF mindset. Operate with a broad view of the organization, understanding how your role impacts others within the organization. Collaborate and effectively communicate within teams, cross functionally, presenting a One TICF experience for dealers and customers. Support the company Hoshin and Vision.
- **Mindset of Continuous Improvement:** Challenge self and others to continuously look for ways to improve TICF business processes and deliver value to the customer. Identify problems, remove inefficiencies, innovate, and challenge the status quo. Apply a Kaizen (continuous improvement) mindset in day-to-day tasks and projects - big or small.
- **Demonstrate Inclusive Behaviors:** Foster an inclusive environment where everyone can thrive and feels welcomed, valued, respected, and heard. Be curious, listen to, understand, and capitalize on diverse perspectives. Show gratitude and consistently demonstrate respect for people.
- **Learn, Grow, Develop:** Continuous improvement of yourself and others. Ask for and give constructive feedback. Invest in your growth and development by taking on challenging assignments and applying learned concepts.

Toyota Industries Commercial Finance is an equal opportunity employer.