

Job Description

Position: Senior Credit Controller

School/Service: Finance

Reference: FIN-087/P

Grade: 7

Status: Permeant

Hours: Full-Time

Reporting to: Exchequer Controller

Main Function of the Position:

To manage the effective and timely collection of income owed to the University, consisting primarily of tuition fees and commercial debt, ensuring minimal debt exposure and full legal and regulatory compliance.

The postholder will play a key role in mitigating financial crime risks by embedding anti-money laundering (AML), sanctions screening, fraud detection, and compliance with the Criminal Finances Act 2017 within credit control and income processes.

The postholder will proactively engage with students, sponsors, commercial clients and debt collection agencies to resolve outstanding balances, reduce aged debt, and ensure accurate and auditable records.

The postholder will maintain accurate and up-to-date debtor records, reconciliation logs, and payment plans, ensuring all documentation meets audit requirements and compliance standards. They will prepare and deliver regular reports on aged debt, bad debt provisions, repayment patterns, and compliance risks to support informed management decisions.

The postholder will also identify and recommend improvements to credit control policies and procedures aimed at reducing financial risk and ensuring ongoing regulatory compliance.

Principal Duties and Responsibilities:

1. Reconcile tuition fees between the student data management system and the finance system.
2. Monitor, pursue, and recover outstanding debts across all income streams, actively contacting debtors via telephone, email and letters.
3. Liaise with students, sponsors, and commercial clients in a firm but supportive manner to resolve queries and agree payment solutions.
4. Ensuring debts are escalated in accordance with policies and set timeframes.
5. Deliver regular/in-depth reports on aged debt, cashflow forecasts, compliance risks, and control effectiveness.

6. Set up and monitor repayment plans in accordance with the relevant tuition fee collection scheme for specific cohorts.
7. Liaise with external debt agencies or legal counsel as needed.
8. Monitor and track deposit payments, liaising with the international team in respect of payment plans, CAS's and suspensions.
9. Highlight trends or compliance breaches and recommend process improvements.
10. Handle high volumes of inbound/outbound communications professionally and sensitively.
11. Act as the first point of contact for queries relating to credit control, payment arrangements, and financial compliance
12. Contribute to policy reviews, including on AML, sanctions, refunds, and due diligence.
13. Ensure that all debtor and financial records are maintained in line with data protection legislation and institutional policies.
14. Support the adoption and use of digital tools, automation, and reporting dashboards (e.g., workflow trackers, AI-driven reminders) to enhance the efficiency, accuracy, and effectiveness of debt management processes.
15. Undertake other appropriate duties as required.
16. Conduct due diligence checks (KYC - Know Your Customer) on suspicious or high-risk accounts, including sponsor bodies, commercial partners, or international payers.
17. Anti-Money Laundering (AML): Conducting due diligence, recognising and reporting suspicious activity in line with the Money Laundering Regulations 2017 and Proceeds of Crime Act 2002.
18. Fraud Prevention: Identifying and escalating potential fraud risks under the Fraud Act 2006, and working within university protocols to mitigate these risks.
19. Sanctions Compliance: Ensuring payments and transactions comply with UK and international sanctions regimes (e.g., OFSI, UN, EU).
20. Criminal Finances Act 2017: Supporting the duty to prevent the facilitation of tax evasion through effective internal controls and reporting processes.
21. Failure to Prevent Fraud (from September 2024): Contributing to the University's response to the new corporate offence introduced under the Economic Crime and Corporate Transparency Act 2023, by supporting internal fraud controls, escalating risks, and maintaining robust audit trails.
22. Identify, escalate and report potential suspicious activity reports (SARs) to the university's Money Laundering Reporting Officer (MLRO) in line with the Proceeds of Crime Act 2002 and Money Laundering Regulations 2017.

23. The postholder will collaborate closely with Finance, Legal, Compliance, and Student Services teams and is expected to report risks, issues, and irregularities promptly, maintaining a high standard of accountability and record-keeping throughout.
24. Ensure a safe working environment and abide by university health and safety policies and practices and to observe the University's Equal Opportunities policy and Dignity at Work policy at all times.
25. Awareness of environmental and sustainability issues and a commitment to the University's associated strategy with respect to the performance / delivery of key responsibilities of the role.
26. Ensure and maintain integrity and confidentiality of data and associated data protection requirements in line with statutory and corporate requirements.

Note:

This is a description of the position requirements as it is presently constituted. It is the University's practice to periodically review job descriptions to ensure that they accurately reflect the position requirements to be performed and if necessary update to incorporate changes were appropriate. The review process will be conducted by the relevant manager in consultation with the post holder.

Please note that this appointment may be subject to Disclosure and Barring Clearance.

Person Specification

Position: Senior Credit Controller		Reference: FIN-087/P	
School/Service: Finance		Priority	Method of Assessment
Criteria		(1/2)	
1 Qualifications			
1 a)	Degree or professional qualification (CICM, AAT, ACCA) or equivalent experience.	Priority 2	Application Form / Documentation
1 b)	In-depth knowledge of UK debt recovery protocols, credit control cycles, and legal compliance.	Priority 1	Application Form / Documentation
2 Skills / Knowledge			
2 a)	Demonstrable understanding of financial crime legislation, including the Proceeds of Crime Act 2002, Criminal Finances Act 2017, Fraud Act 2006, Money Laundering Regulations 2017, and sanctions legislation.	Priority 1	Application Form / Interview
2 b)	High accuracy with financial data and skilled in financial trend analysis.	Priority 2	Application Form / Interview
2 c)	Advanced Excel (pivot tables, VLOOKUP) and credit/accounting system proficiency.	Priority 2	Application Form / Interview
2 d)	Effective IT literacy—MS Office, ERP systems, dashboards.	Priority 2	Application Form / Interview
2 e)	Experience using digital tools or automated systems to support debt recovery processes, such as dashboards, workflow platforms, or AI-based communication tools.	Priority 2	Application Form / Interview
2 f)	The ability to convey complex information to lay audiences.	Priority 1	Application Form / Interview
2 g)	Proven ability to deliver high-quality customer service and engage effectively with a range of stakeholders.	Priority 1	Application Form / Interview
3 Experience			
3 a)	Experience operating at an equivalent level within complex organisations.	Priority 1	Application Form / Interview
3 b)	Evidence of 2–3 years in credit control ideally within HE or other regulated environments.	Priority 1	Application Form / Interview
3 c)	Experience working with public accountability requirements.	Priority 2	Application Form / Interview
3 d)	Ability to work under pressure and meet strict deadlines.	Priority 1	Application Form / Interview
3 e)	Proven track record of evaluating and enhancing financial procedures and processes.	Priority 1	Application Form / Interview
3 f)	Proven success in debt recovery, resolving complex disputes, and achieving KPI reductions	Priority 1	Application Form / Interview
3 g)	Experience navigating compliance with AML, sanctions, and tax evasion prevention, and awareness of upcoming fraud legislation (Economic Crime and Corporate Transparency Act 2023).	Priority 2	Application Form / Interview

4	Personal Qualities		
4 a)	Ability to manage difficult conversations with professionalism, empathy, and assertiveness.	Priority 1	Interview
4 b)	Ability to lead and motivate others.	Priority 1	Interview
4 c)	Sensitivity to cultural differences among colleagues and stakeholders.	Priority 1	Interview
4 d)	Commitment to continuous improvement and creative approaches.	Priority 1	Interview
5	Other		
5 a)	Willing to undertake staff development, which may take place outside the University	Priority 1	Interview
5 b)	Compliance and risk-aware—able to identify policy breaches and escalate appropriately.	Priority 1	Interview
5 c)	Commitment to the University's policy on equal opportunities and diversity	Priority 1	Interview
5 d)	Available to work flexibly and travel as appropriate in order to meet the needs of the services	Priority 1	Interview

Note:

1. **Priority 1** indicates **essential** criterion – an applicant would be unsuccessful if unable to satisfy all Priority 1 criterion.
2. **Priority 2** indicates **desirable** criterion - applicants failing to satisfy a number of these are unlikely to be successful.
3. It is the responsibility of the employee to ensure any professional accreditation/membership remains current
4. Employees are expected to have access to suitable IT equipment and broadband internet access at home to work remotely if required