



## Credit Controller

### Finance

<b>Team:</b>	Credit Control and Accounts Receivable	<b>Location:</b>	Auckland
<b>Reports to:</b>	Credit Control and Accounts Receivable Manager		
<b>Role Type:</b>	Fixed Term -12 months		

### About Us

#### KiwiRail's Role in Aotearoa, New Zealand

KiwiRail, a proud State-Owned Enterprise, delivers sustainable and inclusive growth for our customers, communities, and people.

For more than 150 years, rail in New Zealand has connected communities, delivered freight and passengers around the country, and showcased our spectacular scenery to the world. Our purpose—Hononga Whaikaha, Oranga mo Aotearoa (Stronger Connections, Better New Zealand)—speaks to connection with our customers and the future needs of their businesses, connection with the communities we serve and operate in, and connection with each other. KiwiRail is carrying this legacy into the future, delivering connected rail and shipping transport services that create economic, social, and environmental value for New Zealand and New Zealanders.

### Our Workplace

At KiwiRail, our values define the behaviour we expect from everyone. We have a team of over 4500 people, and every connection we make with each other, our union partners, our customers and all our stakeholders must be of the highest standard.



**Safety, health, and well-being are our number one priority, ensuring our people return home safe and healthy every day.**

## About the Role

### Purpose of the role

KiwiRail is in a phase of significant transformation to modernise and grow our rail and Interislander ferry services in Aotearoa.

The Credit Controller will be responsible to ensure the accurate receipting of cash received, reconciling of customer accounts and deliver the credit control function for KiwiRail's customer accounts. Working closely with the Customers, Internal teams and KiwiRail Senior Management, the Credit Controller will oversee the timely and accurate collection of debt.

As a member of the AR & Credit Control Team, to pro-actively pursue ways to improve processes and controls and to take prompt and appropriate action on customer queries, adjustment requirements and accounts at variance with prescribed credit terms.

As a key contributor to the AR & Credit Control team, the role is expected to provide advice, support and analysis to optimise credit control.

### Key Accountabilities

Within the area of responsibility, this role is required to:

- Improve debt recovery by reducing overdue balances and supporting strong cashflow.
- Ensure accurate and timely processing of all Accounts Receivable transactions, including banking allocations, credits, and refunds.
- Provide reliable cashflow forecasts and financial insights to support decision-making and risk management.
- Advise on doubtful debt and bad-debt provisioning to ensure accurate financial reporting.
- Support financial integrity by maintaining accurate customer accounts and resolving discrepancies promptly.

### Key challenges

- Reducing overdue debt amid customer cashflow pressures and disputes.
- Clearing unallocated/misapplied payments when remittance data is incomplete.
- Producing reliable cashflow forecasts despite variable customer behaviour and BU responsiveness.
- Maintaining clean customer accounts when systems are manual or data quality is inconsistent.
- Balancing firm collection action with positive customer relationships.

Key Relationships		Manage /Lead	Deliver to	Collaborate with	Advise or inform
	Here are the key relationships relevant to this role				
Internal	Business Unit GM's & Senior Managers			✓	
	Customer Services Team			✓	
	Sales Team			✓	
	Legal team			✓	
	Group Commercial Manager			✓	
	Commercial Managers			✓	
	Corporate Finance Team			✓	
External	Customers at all levels		✓	✓	
	Credit agencies			✓	
	External Auditors			✓	

## What you will do to contribute

### Health Safety and Wellbeing

- Implement safety procedures and ensure team compliance
- Analyse workplace risks and develop mitigation strategies
- Promote a culture of safety and wellbeing within your team
- Respond effectively to safety incidents and near-misses
- Support team members' physical and mental health

### Customer Focus

- Provide a positive customer experience
- Support a customer-focused culture at KiwiRail
- Know our services well and explain them to customers
- Respond quickly to customer needs
- Develop solutions to meet customer requirements
- Solve complex customer issues
- Work with colleagues to improve customer outcomes

### High Performing Teams Skills

- Set clear performance standards aligned with KiwiRail's goal
- Build a supportive and cooperative team environment
- Provide timely and constructive feedback
- Actively seek diverse perspectives in problem-solving
- Identify opportunities for coaching and mentoring

### Commercial Acumen

- Consider financial implications when making recommendations
- Recognise how financial decisions impact KiwiRail's overall position

### Credit Control and Delivery

- Review customer accounts to determine compliance with established credit terms, i.e. timeliness of payment.
- Achieve collection targets (30+ days <3%), managing and reducing overdue debt levels
- Process daily banking, including GL journals and payment allocation against customer transactions when required.
- Actively review daily unallocated cash report and ensure any unallocated cash is posted to the correct customer account and allocated accordingly.
- When necessary, prepare customer account reconciliation
- Capture, classify and process outstanding credit request and refunds in an accurate and timely manner.
- Develop strong working relationships with customers and their decision makers, implementing the most effective means of communication
- Oversee the monthly credit review and stop credit enforcement in conjunction with the Business units.
- Work with the Credit Control & AR Manager for delivering accounts to legal action and debt collection where required
- Assist in preparing proposal for customer repayment plans for AR & Credit Control Manager and Group Commercial Manager to approve. Implement and monitor any approved customer payment arrangements.
- Provide accurate cashflow forecasts for the key customers.
- Advise on doubtful debt provisioning and where required bad debt write offs

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**Financial and  
Commercial Management**

- Liaise with customers regularly to lead the resolution and settlement of account issues and clear outstanding debt in a timely manner
- Review and recommend changes to procedures to improve DSO e.g. automatic/direct debit payment
- Other Adhoc duties assigned by the Manager.

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- Assist with the implementation of relevant procedures, processes, and systems that are efficient, effective and facilitate the achievement of targets.
- Continuously identify and implement opportunities for improving, integrating, streamlining, and sharing processes.
- Ensure that financial policies and standards are understood to ensure full compliance
- Capture, classify and process of outstanding credit requests in an accurate and timely manner as a key member of the Credit Control team.

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**Reporting**

- Accurately report to relevant managers, timely, targeted analysis, commentary and insight of actual and forecast performance
- Measure and report as required on related key issues and statistics

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**Relationship  
Management**

- Manage the efficient and timely response to enquiries from key external and internal stakeholders
- Be a key contributor to the wider business with any support needed relating to credit control matters
- Be comfortable managing changing requirements.
- Foster a supportive and inclusive team approach.
- Establish effective and affiliative working relationships across all levels
- Act as the key contact between KiwiRail and external stakeholders when required, to ensure all relevant parties are kept informed of progress and likely impacts.
- Contribute to a collaborative culture of openness and positive engagement
- Understand and articulate complex issues and assist in guidance on the resolution.

## Decision Making

Key decision-making requirements of the position include:

- Make decisions on credit risk, payment arrangements, and when to escalate accounts.
- Resolve account discrepancies and unallocated payments using judgement and available information.
- Assess doubtful debt and recommend provisions or write-offs.
- Prioritise collection activities to meet cashflow and ageing targets.

<b>Human Resources Delegations</b>	Nil
<b>Direct reports</b>	Nil
<b>Finance Delegations</b>	Nil
<b>Budget (operating and capital)</b>	Nil
<b>Travel Delegations</b>	Nil
<b>Statutory powers</b>	Nil

## Physical demands and the nature of work

This role is administration-based and requires:

- prolonged sitting and high computer usage
- limited walking, standing, twisting, bending (at the waist), crouching (bend knee)
- carrying of laptop and paperwork when alternating between home and office
- limited lifting of up to 7 kg archive boxes

*Your role may include other tasks suited to your level, as your manager directs. This job description shows your current duties. We'll review and update it with you if your responsibilities change.*

## About you

### Knowledge and experience

- Proven minimum 5 years' experience in a large multi-business unit environment or similar role or position.
- Proven ability in reducing and controlling complex overdue receivables accounts
- Proven experience in relationship management, specifically dealing with difficult and complex customers.
- Proven experience in developing and maintaining personal credibility with senior stakeholders.
- Experience working within the transport/tourism industry sector
- Experience working with a large finance team

### Ways of working / Work-related qualities

- Excellent interpersonal skills with the ability to foster good stakeholder relationships through consultation and partnership with all levels of management, both internally and externally
- Ability to work under pressure, prioritize and achieve results
- Able to interact well with teams

### Qualifications

You need:

- Tertiary or Secondary School Qualification

Desirable:

- Dip/Cert Business or Accounting



**CREATING  
STRONGER  
CONNECTIONS**

A graphic element for KiwiRail. It features the company's orange and black color scheme. On the left, the text "CREATING STRONGER CONNECTIONS" is written in large, bold, orange capital letters. To the right, there is a stylized graphic element consisting of a grey curved line above a black and white diagonal line, all set against a white background.

**KiwiRail**

The KiwiRail logo, identical to the one at the top of the page, is located on the right side of the graphic.