



National Credit Regulator

*The National Credit Regulator (NCR) was established as the regulator under the National Credit Act 34 of 2005 (the Act) and is responsible for the regulation of the South African credit industry. It is tasked with carrying out education, research, policy development, registration of industry participants, i.e. credit providers, credit bureaux and debt counsellors, investigation of complaints, and enforcement of the Act. The Act requires the Regulator to promote the development of an accessible credit market, particularly to address the needs of historically disadvantaged persons, low income persons, and remote, isolated or low density communities. The NCR invites applications from suitable candidates for the following position:*

## Payment Distribution Analyst

### Requirements:

- The successful candidate will have a 3 year degree/diploma with accounting or statistics as a major subject, coupled with 3 years relevant experience within the financial services sector.

### Duties:

- Maintaining an effective mechanism to monitor payment distribution process to credit providers.
- Analysing and review the reports received from all accredited Payment Distribution Agencies and where discrepancies are identified, determine appropriate corrective measures.
- Preparing and review monthly reports for stakeholders.
- Analysing the payment distribution process and advice on areas of improvement.
- Establishing reasons for non-distribution of payments and report to the relevant parties for initiation of corrective action.
- Monitoring the quality of PDA customer care, i.e. delivery of monthly statements to consumers, debt counsellors, credit providers, and that queries are responded to timeously.
- Managing the periodic audit review process of the PDAs with the appointed audit firm.
- Analysing the reports from the periodic audits and prepare letters of findings to the PDAs.
- Monitoring trends and practices in the payment distribution process and recommend on areas of Improvement.
- Conducting regular visits to PDAs to monitor their compliance to the service level agreement.
- Reviewing the service level agreements and where necessary recommend appropriate changes.
- Engaging with debt review departments of credit providers to discuss, address and attend to issues related to the payment distribution process.

### Knowledge:

- National Credit Act.
- Payment distribution processes.
- Debt counselling processes.

### Skills:

- Analytical Skills.
- Accounting.
- Report writing.
- Good problem solving abilities.
- Accounting and statistical skills.
- Good interpersonal relations.

**Closing date: 11 June 2015**

The National Credit Regulator is an equal opportunity organisation which offers competitive market related packages. Suitable persons should send a detailed CV quoting the relevant reference number to: [Recruitment@ncr.org.za](mailto:Recruitment@ncr.org.za)

**Correspondence will only be entered into with short listed candidates. The National Credit Regulator reserves the right not to make an appointment.**



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