

Credit & Collections Management

[Personal Website: tamistai.godaddysites.com](https://www.tamistai.godaddysites.com)

Strategic and results-driven professional with proven success in driving credit risk reduction, optimizing collections processes, and strengthening organizational cash flow. Demonstrated expertise in managing credit portfolios, analyzing customer creditworthiness, and implementing effective collection strategies. Well-versed in leading cross-functional teams, resolving account disputes, and coordinating with stakeholders to ensure timely payments. Adept at applying process improvements, enforcing compliance with credit policies, and delivering measurable reductions in outstanding receivables.

Areas of Expertise

- Credit Risk Management
- Accounts Receivable Oversight
- Debt Recovery & Negotiation
- DSO & Cash Flow Optimization
- Credit Analysis & Limit Setting
- High-Value Account Oversight
- Process Improvement
- Lean Six Sigma
- Cross-Functional Team Leadership
- Change Management
- Employee Engagement
- Collections Strategy
- Performance Improvement
- Training Needs Assessment
- Blended Learning
- Curriculum Design
- Career Development

Professional Experience

[Ferguson Enterprises LLC. – Roseville, MN](#)

2025 to Present

Lead Credit Specialist

Lead daily credit collections operations, ensuring timely follow-up on overdue accounts. Collaborate with Sales and Customer Service teams to resolve disputed invoices and implement effective collection strategies. Manage electronic billing to reduce issues and ensure customers have received billing timely and accurately.

- Improved processes for portal billing to ensure customers are billed timely.
- Managed portal customers to ensure billing was executed while working with sales to ensure processes were followed.
- Reviewed customer creditworthiness and potential risks using D&B and NACM reporting, to enhance collection efficiency.

[Nilfisk, Inc. – Brooklyn Park, MN](#)

2024 to 2025

Lead Credit Collections Analyst

Monitor high-value credit hold orders, making final determinations on order release or hold to mitigate financial risk while maintaining sales momentum. Lead daily credit collections operations, ensuring timely follow-up on overdue accounts. Collaborate with Sales and Customer Service teams to resolve disputed invoices and implement effective collection strategies.

- Reduced DSO by 2.25 days through evaluation and strategic review of delinquent accounts, recommending charge-offs and legal actions.
- Assessed customer creditworthiness and potential risks using D&B data, establishing appropriate credit limits to enhance collection efficiency.

[Ecolab, Inc. – St. Paul, MN](#)

2018 to 2023

Associate Credit Representative (2018 to 2023)

Conducted ongoing account reviews to identify trends in overdue balances and implemented collection strategies. Collaborated with sales and finance teams to resolve customer account disputes and ensure timely payments. Supported continuous improvement initiatives in credit and collections processes to optimize workflow efficiency.

- Enhanced cash flow visibility by monitoring account status of PIA and customers on order hold for payment activity.
- Reduced DSO by 1.25 days by proactively contacting customers on past-due invoices and resolving order hold issues to expedite order releases.

Tamara Stai

Additional Experience

[Project Manager](#) Ecolab Inc – Eagan, MN

- Delivered end-to-end project execution by spearheading planning, monitoring performance, and driving cross-departmental collaboration.
- Achieved Lean Six Sigma Greenbelt certification, applying process improvement methodologies to enhance credit and collections efficiency.
- Enhanced organizational cash flow and working capital by improving DPD by 1.25 days through full implementation of two large-scale credit and collections projects.

[Credit Analyst](#) | Builders FirstSource – Eagan, MN

- Strengthened credit oversight by monitoring account activity through weekly reviews, identifying potential issues proactively.
- Ensured compliance with company credit and collection policies and practices, maintaining operational consistency and risk mitigation.

Education & Credentials

[Bachelor of Arts, Focus on Adult Education & Training \(2016\)](#) | Metropolitan State University – St. Paul, MN

[Certificate, Human Resources Management \(2014\)](#) | Cardinal Stritch University – Milwaukee, WI | 2014

[Associate Applied Science, Business Administration & Management \(2005\)](#) | Ridgewater College – Willmar, MN | 2005

Technical Proficiencies

Microsoft Excel, Outlook, Word, PowerPoint, Access, Teams, Power BI, Sharepoint, | ERP Systems (SAP, AS400/IBMi, OnLine, Trilogie)