

We're Hiring



Executive Head Recoveries

Lead the organisation's collections, tracing and recoveries strategy to maximise sustainable cash recoveries, portfolio performance, revenue and profitability. You'll provide executive leadership across internal and outsourced recovery operations, using advanced analytics, customer segmentation, digital engagement and payment optimisation to improve outcomes and cost efficiency.

What You'll Drive

- Develop and execute collections, tracing and recoveries strategy aligned to organisational and client objectives.
- Own recovery, revenue, profitability, portfolio-health and cost-efficiency targets.
- Lead internal and outsourced collections, tracing and recovery operations.
- Apply segmentation, predictive analytics and champion-challenger testing to improve outcomes.
- Lead omnichannel campaigns across SMS, WhatsApp, email, AVM, chatbots, diallers and self-service platforms.
- Optimise DebiCheck, payment channels and strike-date strategies.
- Build strategic client relationships and manage external vendors, SLAs and performance.
- Ensure strong governance, compliance, risk management and customer treatment.

What We're Looking For

- Bachelor's degree at NQF Level 7 in Commerce, Finance, Business Management, Credit Management or related field.
- Relevant credit management, collections or financial services qualification.
- 10+ years' experience in collections, recoveries, credit risk, debt management or portfolio management.
- 5–7 years' senior leadership experience with large-scale internal and/or outsourced recovery operations.
- Proven success improving recovery rates, portfolio quality, profitability or cost-to-collect.
- Strong experience in digital-first collections, campaign management, segmentation, dialler strategy and CRM-enabled operations.
- Advanced portfolio analytics, predictive modelling and BI capability.
- Experience managing budgets, revenue, profitability, vendor contracts and operational performance.

Apply today: Send your CV and qualifications to careers@bitventure.co.za

Location: South Africa | Industry: Fintech | Job Level: Senior Management
Permanent | Full-Time