



ADRIAAN DEIJSS

CREDIT RISK OPTIMIZATION &
PROCESS IMPROVEMENT SPECIALIST

CONTACT

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CORE SKILLS

- Credit Risk Analysis
- Financial Statement Analysis
- Country Risk Analysis
- Collections Management
- Debt Restructuring
- Dispute Resolution
- Minimizing Bad Debt
- Tax Debt Negotiation
- Receivables Management
- Process Optimization
- Process Automation
- Compliance
- Stakeholder Management

TECHNICAL SKILLS

- MS Excel
 - Advanced Modelling
- SAP, SAP BW
- Prompt Engineering - Advanced
- Google Workspace
- Financial Reporting Software
- Monday, Trello, Clickup
- Tableau
- SQL - Intermediate
- PHP, HTML, CSS - Basis
- JavaScript - Basis



PROFILE

A results-oriented Credit Risk Optimization & Process Improvement Specialist with 15+ years of experience driving financial stability and operational efficiency at global corporations such as Nike, Booking.com, and the Dutch Tax Authority. Expert in credit risk, collection process design, financial analysis, process optimization, automation, and compliance, all within fast-paced corporate environments. I enable leadership teams to balance strategic growth with robust risk controls by delivering data-backed insights that safeguard financial health.

Passionate about automation, I have a proven record of bridging the gap between finance and technology. Using modern automation tools and digital solutions, I deliver improvements that create measurable impact. My data-driven approach has enabled me to build resilient credit policies, stress test initiatives, and ensure every business decision is grounded in analytics.



EXPERIENCE



Taskforce Saneringen (Restructuring and Debt Relief)

2024- PRESENT

Belastingdienst, through project Ernst & Young, Amsterdam, the Netherlands

- Analyzed the financial health of businesses and conducted in-depth investigations to determine eligibility for tax debt restructuring agreements.
- Reviewed and structured tax relief proposals in compliance with all applicable laws and regulations.
- Advised companies after their requests were denied, translating complex tax laws into clear, actionable next steps.

Key achievement:

Resolved multi-year, complex tax relief cases that had repeatedly stalled for various reasons, combining strategic negotiation with a solutions-oriented and pragmatic approach.



Credit and Risk Analyst

2018-2024

Nike Inc. European Headquarters, Hilversum, the Netherlands

- Led in-depth credit risk evaluations across Nike's European portfolio, analyzing financial statements and retail metrics to control risk exposure and assess customer viability.
- Developed and aligned strategic credit policies, establishing a standardized framework for consistent risk management and credit decisions across Europe.
- Designed and implemented financial process improvements with cross-functional teams, boosting operational efficiency and reporting accuracy.
- Delivered critical financial insights on credit risk and customer viability, guiding strategic decisions for key stakeholders.

Key achievements:

Managed the financial side of a large-scale strategic divestiture project, successfully closing it without increasing the bad debt provision through cross-departmental collaboration, risk control, and effective stakeholder management.

Implemented automation across core workflows, enhancing team performance and operational efficiency.

EDUCATION

Bachelor of Science in Business Administration (HBO)
2007-2011

Amsterdam University of Applied Sciences (HES/HVA) in Amsterdam, the Netherlands

International Business - Erasmus Exchange, part of B.Sc. (HBO)
2010

Berlin School of Economics & Law in Berlin, Germany

Socio-Legal Services (MBO) Associate Degree
2003-2006

ROC Amsterdam in Amsterdam, the Netherlands

CERTIFICATES

CIMA Professional Qualification

CIMA – Chartered Institute of Management Accountants
(Qualified March 2016)

INTERNSHIPS

Country Manager Netherlands
Young Internet, Berlin, Germany
2010

Managed online brand and social media activities for the Netherlands, increasing engagement and visibility

Medewerker Speciale Incasso
UWV Social Security Premium Collections (Government)
Amsterdam, The Netherlands
2004-2005

Collected social security contributions from businesses

LANGUAGES

Dutch - Native

English - Fluent

German - Intermediate



Credit and Claims Specialist

2016-2018

Nike Inc. European Headquarters, Hilversum, the Netherlands

- Managed a high-value strategic account portfolio in the Benelux by implementing proactive credit controls, monitoring customer performance, and overseeing credit approvals to mitigate risk.
- Directed timely account reconciliations, month-end reporting, and comprehensive credit evaluations in collaboration with the global credit team, ensuring financial accuracy and regulatory compliance.
- Designed and applied credit control measures that helped reduce post-invoice claims.

Key achievement:

Oversaw all credit and risk management for the largest strategic accounts in the Benelux, driving portfolio growth while minimizing credit exposure.



Credit Risk Specialist

2012-2016

Booking.com headquarters, Amsterdam

- Managed the full cycle of global credit risk by identifying, quantifying, and mitigating exposure to bad debt across global markets.
- Guaranteed adherence to financial regulations, including SOX compliance, by actively monitoring internal controls and credit control processes.
- Drove risk-reducing improvements by identifying key issues in credit policy and collaborating with management, sales, and credit control to implement solutions.
- Responsible for establishing and managing contracts with large collection agencies on a global scale, leading contract negotiations and ensuring compliance with performance standards.
- Our team acted as the lead advisors for Credit Control on all escalated cases, including bankruptcies, write-offs, and high-risk account management.

Key achievement:

Architected and implemented Booking.com's first global credit risk processes and procedures as a key member of a small, agile team, contributing to financial stability during a period of rapid global expansion.



Credit Controller

2011-2012

Feenstra, Amsterdam, Nederland

- Conducted comprehensive credit risk assessments for new lease applications to determine financial stability and mitigate potential exposure.
- Executing proactive collection strategies for overdue accounts to reduce outstanding debt and improve overall cash flow, while ensuring a positive customer experience
- Developed strategic solutions to resolve outstanding receivables while ensuring a positive customer experience and maintaining strong client relationships.

Key achievement:

Managed the end-to-end approval process for a high volume of new lease applications, performing credit checks to assess applicant viability, alongside full-time studies.



Credit Controller

2007-2009

International Card Services

- Conducted detailed credit investigations and financial data analysis to perform accurate credit limit assessments.
- Assessed customer creditworthiness to implement effective risk mitigation strategies for new and existing accounts.
- Managed debt collection processes by negotiating payment solutions with clients while ensuring full regulatory compliance.

Key achievement:

Successfully managed and restructured outstanding credit card balances, enforcing internal credit policies and resolving overdue accounts to minimize financial risk.