# **KOHĽS** Credit Intern

So many experiences to gain, so little summer.

Associates that work at Kohl's Credit Center make a difference in the lives of our customers by answering questions about an order, ensuring a customer's Kohl's Charge card is safe from fraud, and developing payment solutions. Our Credit interns use data, leadership, and customer service to analyze and solve problems that make our customers' experiences easy and as seamless as possible.

Check out the different areas within our Credit Centers that we offer internships:

## **Credit - Decision Analytics Intern**

Decision Analytics interns at Kohl's Credit Center will have an opportunity to get an overview of all portions of the Credit Risk Life Cycle spectrum. They will focus on a specific area of managing Credit Risk.

- Work on projects that will focus on creating Scorecard Models
- Analyze baseline policies to improve approval rate
- Create performance reporting and analytics relating to various areas of Credit Life Cycle
- Revamp and/or develop Risk Strategy (revenue enhancement/loss mitigation) Customer Segmentation & Churn Analysis
- Mitigate Fraud & credit losses using various techniques including Machine Learning

#### Your major is probably something like:

- Data Science/Data Analysis
- Applied Statistics
- Business Analytics
- Mathematics
- Einance

## Credit Business Analytics & Reporting Intern (BART)

BART interns will work to improve the practices of the department, help business partners make informed decisions and support quality assurance and process improvement activities. You will use reporting and analysis to drive business and improve processes.

- Monitor customer service applications and identify areas of risk and opportunity
- Institute steps to ensure accuracy and clarity of information used for business planning and decision making
- Assists with the development of projects to improve the customer experience within the contact center
- Advise business partners with well-researched recommendations and solutions
- Use data to visualize trends and understand impacts to the business resulting from these trends

### Your major is probably something like: • Business Management

- Business Administration

## **Credit Customer Service Intern**

As a Credit Customer Service intern, you will shadow a team manager and work toward creating a productive and engaging work environment. You will help improve performance measures/outcomes for your team within customer service.

- Help manage a team of direct reports, systems, and projects to achieve unit goals
- Provides leadership by exhibiting influence and expertise
- Responsible for quality assurance of teams daily production
- Have open and honest communication about ongoing trends and provide possible solutions
- Analyzes measurable individual and team outcomes and prepares action plans to continuously improve performance

#### Your major is probably something like:

- Business Management
- Human Resources
- Marketing

## **Credit Risk Management Operations Intern**

As a Credit Risk Management Operations intern, you will shadow a team manager and work toward creating a productive work environment. You will help improve performance measures/outcomes for a respective team, specifically in risk management operations.

- Help manage direct reports, systems, and projects to achieve unit goals
- Provide leadership by exhibiting influence and expertise
- Responsible for quality assurance of teams daily production
- Have open and honest communication about ongoing trends and provide possible solutions
- Analyze measurable individual and team outcomes and prepare action plans to continuously improve performance

#### Your major is probably something like:

- Business Administration
- Finance
- Communications

## **Credit Compliance Intern**

As a Credit Compliance intern, you will have an opportunity to get an overview of the regulatory requirements applicable to Kohl's Charge. You will get to see how risk is assessed and mitigated throughout the credit card life cycle.

- Analyze processes and procedures
- Collaborate with internal teams to develop and implement assessments
- Prepare reporting and present findings to other business areas
- Conduct trend analysis
- Complete ad hoc projects

#### Your major is probably something like:

- Finance
  - Law
  - Business Analytics

## Perks!

- 10 week paid internship
- Associate discount
- Leadership speaker series
- Free housing
- Awesome coworkers
- Cookies

