

### Level 3 Debt Recovery Management Indicative content

*Whilst not exhaustive this document provides an illustration of topics and themes in this unit.*

**NOTE:** *When completing CICM assignment units it is not intended that learners include **ALL** the suggested areas below, rather, they are intended as guidance on the type of content you may study and include.*

*CICM assignments require a high level of personal application. Therefore, when completing them careful consideration needs to be given to the relevance within your organisation, industry and your specific role.*

1.1	<p>Options relevant for area of work, for example:</p> <ul style="list-style-type: none"> <li>• Forbearance and due consideration (FCA)</li> <li>• Direct earnings attachment.</li> <li>• Continued collection activity.</li> <li>• Internal transfer or escalation.</li> <li>• Credit insurance (if applicable)</li> <li>• Write off.</li> <li>• Transfer to external collection agency.</li> <li>• Legal action / insolvency proceedings.</li> </ul>
2.1	<ul style="list-style-type: none"> <li>• Maintaining contractual relationships.</li> <li>• Two-way disclosure obligations of parties.</li> <li>• Progress reporting.</li> </ul> <p>Examples of relevant parties:</p> <ul style="list-style-type: none"> <li>• Internal stakeholders: <ul style="list-style-type: none"> <li>– Sales (B2B)</li> <li>– Shipping departments.</li> <li>– Credit control.</li> <li>– Finance for bad debt provision.</li> </ul> </li> <li>• External stakeholders: <ul style="list-style-type: none"> <li>– Money advice organisations (Consumer).</li> <li>– External collection agency / creditor if case transferred.</li> </ul> </li> </ul>
2.2	<ul style="list-style-type: none"> <li>• Check up to date records: <ul style="list-style-type: none"> <li>– Documentation.</li> <li>– Chase records.</li> <li>– Payment records.</li> <li>– Customer flags (e.g., vulnerability)</li> <li>– Dispute resolution.</li> </ul> </li> <li>• Issue relevant notices: <ul style="list-style-type: none"> <li>– Final demand (B2B).</li> <li>– Default Notice (consumer).</li> <li>– Letter before Action if considering legal action follow.</li> <li>– Pre Action-Protocols under CPR.</li> <li>– Internal notice of intent.</li> </ul> </li> <li>• Compile evidence in support. <ul style="list-style-type: none"> <li>– Bills / invoices.</li> <li>– Chase history.</li> <li>– Proof of delivery of goods/service.</li> <li>– Proof of action within timelines.</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• Review financial viability. <ul style="list-style-type: none"> <li>– Customer solvency /assets (B2B)</li> <li>– Affordability (Consumer)</li> <li>– Other commitments/debts.</li> <li>– Cost effectiveness to business.</li> </ul> </li> <li>• Recovery strategy of organisation.</li> </ul>
3.1	<ul style="list-style-type: none"> <li>• Debt recovery strategies.</li> <li>• Organisational process.</li> <li>• Treating Customers Fairly (FCA)</li> <li>• Adherence to timelines (e.g., court rules)</li> <li>• Systems to progress and review cases.</li> <li>• Referral and escalation.</li> <li>• Considered outcome for the organisation.</li> <li>• Level of customer engagement.</li> </ul>
3.2	<ul style="list-style-type: none"> <li>• Security.</li> <li>• Accuracy.</li> <li>• Timeliness.</li> <li>• Adherence to: <ul style="list-style-type: none"> <li>– Data Protection / GDPR.</li> <li>– FCA handbook protocols.</li> <li>– Pre Action-Protocol under CPR.</li> <li>– Reference to internal policy and process.</li> </ul> </li> </ul>
3.3	<p>Liaison with:</p> <ul style="list-style-type: none"> <li>• Customer (including vulnerable situations)</li> <li>• Money advice organisations.</li> <li>• Other debt collection/recovery agencies.</li> <li>• Tracing agencies.</li> <li>• Solicitors.</li> <li>• Credit insurers.</li> <li>• Court officials – <ul style="list-style-type: none"> <li>○ Court officer.</li> <li>○ Bailiff.</li> <li>○ HCEOA.</li> <li>○ District Judge.</li> </ul> </li> </ul>
4.1	<ul style="list-style-type: none"> <li>• Working within legal, regulatory and organisational parameters</li> <li>• Resolving or refuting disputes.</li> <li>• Handling customers in vulnerable circumstances (physical incapacity, mental health, age, carer obligations; financially vulnerable)</li> <li>• Calculating repayment for customers of multiple debt; over-trading businesses.</li> <li>• Handling sensitive cases e.g., suicidal customers; next of kin for deceased customers; genuine disputes.</li> <li>• Customers requiring education in money management.</li> <li>• Business customers across multiple sites / entities.</li> <li>• Cross border customers.</li> </ul>
5.1	<ul style="list-style-type: none"> <li>• Reflective consideration of personal skills and abilities in recoveries work.</li> <li>• Keeping up to date with relevant changes to approach.</li> <li>• Supporting others in their development through mentoring/coaching.</li> </ul>

5.2	<ul style="list-style-type: none"> <li>• Performance results based on financial and qualitative targets (e.g., sustainable repayment and customer retention)</li> <li>• Improved skills and abilities.</li> <li>• Change in approach, attitude, confidence.</li> <li>• Reasons for change.</li> </ul>
5.3	<ul style="list-style-type: none"> <li>• Reflective consideration of gaps in personal skills and abilities in recoveries work.</li> <li>• Seeking feedback and acting on it to improve performance.</li> <li>• Building capability through ownership of own development.</li> <li>• Identifying opportunities to improve work practices using SMART goals.</li> </ul>