

Level 2 Consumer Telephone Collections

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	<ul style="list-style-type: none"> • Role of consumer telephone collectors. • Company collection culture. • Collection policy and philosophy. • How are collectors perceived inside and outside the business.
1.2	Qualities required for consumer telephone collections work (knowledge, skills and behaviours).
1.3	<ul style="list-style-type: none"> • Quality checks and call monitoring. • Targets or key performance indicators (KPIs).
2.1	<ul style="list-style-type: none"> • How to distinguish main types of customers in arrears: will pay, won't pay, can't pay, financial difficulties, vulnerable customer, deceased – key elements and impact on collection process.
2.2	Methods for identifying, signposting and handling calls with customers in vulnerable circumstances, including: TEXAS, BLAKE, IDEA, SPIDER, BRUCE.
2.3	Organisational policy and procedure; vulnerability frameworks; signposting and warm transfers to departments/external agencies which can provide debt advice.
3.1	<ul style="list-style-type: none"> • Relevant law, regulations and industry code of practices/guidelines depending on type of debt (Candidate's focus on relevant area). Areas for consideration: • Financial Conduct Authority (FCA) principles and regulation. • Know your Customer (KYC). • Treating Customers Fairly (TCF). • General Data Protection Regulations (GDPR). • Credit Services Association Code of Practice. • Anti-harassment. • Anti-money laundering / fraud. • Sector regulations e.g. Ofwat, Ofgem, Ofcom.
3.2	<p>Key organisational rules to ensure compliance, e.g.</p> <ul style="list-style-type: none"> • Timing. • Advice to customer about quality checks and recordings made during a call. • Verification of identity of a caller. • Information which is confidential to the organisation and the customer. • Communication with customer – what is unfair practice? • Call preparation.

4.1	How to make appropriate contact with customers, evidence to authenticate collector's relations and explain their debt obligation.
4.2	Developing dialogue with the customer. Questioning techniques, listening skills, counselling skills.
4.3	Vocal techniques for consumer collections calls: <ul style="list-style-type: none"> • Attitude as a controllable choice. • Customer dynamics. • Voice tone techniques. • Persuasive language patterns. • Building rapport. • Aggressive, submissive, assertive behaviours. • Keeping calm under pressure.
4.4	<ul style="list-style-type: none"> • Questioning techniques to build an accurate picture of a customer's situation. • Appropriate methods to establish customer's ability and willingness to pay.
4.5	How to establish an affordable repayment plan – income and expenditure statements.
4.6	How to reach a commitment and close a call.
4.7	Post-call action, including call logging where relevant.
4.8	Importance of accurate call records.
5.1	Evidencing assertive skills in consumer collections calls: <ul style="list-style-type: none"> • Dealing with reasons for non-payment in an assertive way. • Drilling down - using questioning skills. • How to stop use of the same excuse again.
5.2	Evidencing influencing skills in consumer collections calls: <ul style="list-style-type: none"> • Staying focused, listening and clarifying. • Reaching workable solutions. • Behaviour - Adult, Parent, Child.
5.3	How to overcome resistance in consumer collections calls: <ul style="list-style-type: none"> • Selling the need to pay. • Reaching the decision-maker.
5.4	Evidencing negotiation skills in consumer collections calls: <ul style="list-style-type: none"> • Principles of successful negotiation, establishing a win:win position. • Closing the deal and follow up action.
5.5	<ul style="list-style-type: none"> • Handling queries, disputes and conflict. • Management of complaints. • Organisational policies.
5.6	Dealing with abusive calls.
6.1	Reflective practice.

6.2	How to identify opportunities to improve work practices and successfully implement changes that are required.
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Assessment

Assignment (Level 2 only).