



## Assignment Feedback Report–Level 2 Commercial Telephone Collections

After each series, we ask our moderators to provide a report on each assignment-based unit to identify:

- any questions which were usually answered particularly well, including main points and qualities that characterised good answers.
- any questions which were usually answered badly and main weaknesses in candidates' answers.
- common errors or misconceptions made by candidates.

We hope that this will be of assistance when completing your Credit Control Collections assignment.

### General feedback to candidates

Candidates who showed a clear level of understanding and an awareness of a range of information relevant to the area of study achieved higher marks.

Answers should be focused on the candidate's own organisation.

As a general note, candidates should carefully read each question and answer each question fully. Candidates should consider the requirements of the Mark Scheme for each question and refer to the Assignment Learner Guidance for advice on how to approach assignment writing.

Word count is shown as a guide. Candidates who did not achieve a pass often underused the word count, indicating simply that they did not write enough to gain enough marks for a pass.

Part of your preparation for the assignment will be research using study materials, websites and even AI. This is all fine. Remember if you do use this material in your assignment to use referencing. Further advice on referencing can be found in the CICM Learner Guidance.

For this assignment you will need to indicate the type of work in which you are involved:

Please indicate the type of telephone work you are mainly involved in. Tick all that apply:	
Autodial	<input type="checkbox"/>
Manual dialling	<input type="checkbox"/>
Outbound	<input type="checkbox"/>
Inbound	<input type="checkbox"/>

## Feedback for each assignment question

1. In relation to your commercial telephone collections work:

**a) Describe the organisation you work for and explain your own role and function within it**

Straightforward question. Focus your answer on your organisation, **your** role and the function **you** carry out.

**b) Describe the qualities required for your work (knowledge, skills and behaviours)**

Describe the knowledge, skills and behaviours relevant to your commercial telephone collections work. Say what you need to know to do your job well and how this is backed up with your own skills and behaviours.

### Mark Scheme

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
1a)	Poor description of organisation and/or own role and function with no reference to its telephone collection work.	Description of organisation and own role and function with reference to its telephone collections work.	Description of organisation and own role and function with clear link to its relevance to telephone collections work.	Description of organisation and own role and function demonstrating its relevance to telephone collections work.
	0 - 1	2	3	4
1b)	Little or no description of the qualities required for commercial telephone collections work.	Description of the qualities required for commercial telephone collection work.	Description of the qualities required for commercial telephone collections work, with clear link to knowledge, skills and behaviours.	Description of the knowledge, skills and behaviours required for commercial telephone collections work, demonstrating their relevance.
	0 - 2	3	4	5

**Q2.** Describe how you and/or your organisation measures the quality of telephone collections work:

Best answers focus on you and your organisation, not on theoretical practice. Clues as to what to include are clearly shown in the Excellent section of the mark scheme.

### Mark Scheme

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
2.	Little or no description of how the quality of telephone collections work is measured.	Undetailed description of how the candidate and/or their organisation measures the quality of telephone collections work.	Description of how the candidate and/or their organisation measures the quality of telephone collections work with clear links to any performance criteria.	Description of how the candidate and/or their organisation measures the quality of telephone collections work demonstrating adherence to priorities such as KPIs, and/or performance criteria such as call frequency or customer service efficiency.
	0 - 2	3	4	5

**Q3.a) Describe your call objectives for each of these types of customer.**

- i. Customers who will pay (e.g., lack of organisation, payment run misalignment)**
- ii. Customers who won't pay (e.g., company policy, query)**
- iii. Customers who can't pay (e.g., cash flow, financial difficulties)**

Question 3 a) is testing your knowledge of the three customer profile types. For each type describe what outcome you are seeking and how this may be achieved.

**b) Summarise how your organisation's collections processes change in response to these different customer types.**

3 b) gives you the opportunity to describe the flexibility of your organisation's collections policy processes for each customer type. Consider what you may do differently for each.

**Mark Scheme**

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
3a)	Little or no description of call objectives for the main customer types.	Describes the objectives of collection calls for the different customer types.	Describes the objectives of collection calls with clear linkage to the main customer types.	Describes the objectives of collection calls demonstrating their relevance to the main customer types.
	0 - 2	3	4	5 - 6
3b)	Little or no summary of organisational collections processes and/or unrelated to the main customer types.	Summarises the organisation's collections processes with reference to the main customer types.	Summarises how the organisation's collections processes respond differently for each of the main customer types.	Summarises how the organisation's collections processes respond differently and appropriately to the main customer types.
	0 - 2	3	4	5 - 6

**Q4. In relation to your commercial telephone collections work, explain key organisational rules and how they ensure compliance with specific laws and regulations.**

The best answers to question 4 explain how your organisation's rules ensure compliance with law and regulations. Here you can consider general legislation as well as any regulation specific to your industry.

**Mark Scheme**

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
4.	Little identification of law and regulations or lack of relevance to the organisation or to commercial telephone collections work.	Identification of laws, regulations and key organisational rules which apply to commercial telephone collections work.	Descriptive summary of key organisational rules relating to commercial telephone collections and how they ensure compliance with laws and regulations.	Explanation of how key organisational rules relating to commercial telephone collections ensure compliance with specific laws and regulations.
	0 - 4	5 - 6	7	8 - 10

**Q5. Describe, with examples, how you undertake each of the following, in accordance with legal and organisational requirements**

- a) Organise calls in order to maximise cash collection.**
- b) Prepare for a collections call**
- c) Structure the collections call itself**
- d) Use specific techniques (e.g. vocal techniques) to build customer relationships**
- e) Respond to a variety of excuses for late payment**
- f) Take post-call action**

Question 5 is looking for how you work through the various stages of a commercial collections call. This takes you in six parts from organising the call to action after the call. For each part aim give a different example that describes how you conducted that action. Include organisational requirements that show compliance with law where appropriate.

**Mark Scheme**

	Refer	L2 pass		Good L2 Pass		Excellent L2 Pass		
5	Little or no description of the conduct of calls in relation to the areas stated and/or reference to any legal and organisational requirements, as appropriate.	Description of how to conduct commercial telephone collections calls in relation to the areas stated with reference to legal and organisational requirements, as appropriate.		Description of how to conduct commercial telephone collections calls in relation to the areas stated with examples and with clear linkage to legal and organisational requirements, as appropriate.		Description of how to conduct commercial telephone collections calls in relation to the areas stated with examples that demonstrate compliance with legal and organisational requirements, as appropriate.		
5a		0 – 2		3		4		5
5b		0 – 2		3		4		5
5c		0 – 2		3		4		5
5d		0 – 2		3		4		5
5e		0 – 2		3		4		5
5f		0 – 2		3		4		5

**Q6. For each of the sections (a) to (f) below, describe a commercial collections call which demonstrates your ability to:**

- a) Remain assertive.**
- b) Use influencing techniques**
- c) Overcome resistance**
- d) Negotiate a win:win situation**
- e) Record a dispute**

**f) Handle verbal abuse.**

To achieve a pass or better in question 6 a description of an actual call is required in each section (a) to (f). Descriptions of general policy without call examples will not pass. This is an opportunity to show how **you** handle each situation.

**Mark Scheme**

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
6	Little or no description of actual calls and/or application of calls to demonstrate candidate's abilities in relation to the areas stated.	Descriptions of actual telephone collection calls which give for each of the areas stated the opportunity to show that ability.	Descriptions of actual telephone collection calls which give for each of the areas stated clear linkage between the call content and the demonstration of the appropriate ability.	Descriptions of relevant telephone collection calls, the content of which give clear demonstrations by the candidate of their application of the stated ability.
6a		0 – 1	2	3
6b		0 – 1	2	3
6c		0 – 1	2	3
6d		0 – 1	2	3
6e		0 – 1	2	3
6f		0 – 1	2	3

**Q7. Reflecting on the collections calls you have carried out in the past month or more:**

**a) Explain your key personal strengths in commercial collections calls handling:**

Question 7 is about **you**. Explain what you have recently done well in part a). Consider the knowledge, skills and behaviours you described in question 1 b) as examples of your strengths.

**b) Identify areas for your own development in relation to commercial collections call handling:**

Look to your own future. Identify additional knowledge and skills you need to do your commercial telephone collections job even better. The best answers will include how you will achieve this.

**Mark Scheme**

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
7	Little or no reflection of strengths and development areas. Failure to answer in relation to commercial collections call handling.	Explanation of personal strengths and areas for own development in relation to commercial collections call handling.	Reflective explanation of own strengths and development areas, based on calls carried out over a period of time.	Justified explanation of own strengths and areas for development, which shows balance and reflection over a period of time.
7a		-0 – 2	-3	4
7b		0 – 2	3	4

## Commercial Telephone Collections

### Aim

The unit aims to develop the knowledge, skills and behaviours required for commercial telephone collections.

<b>Learning outcomes The learner will:</b>		<b>LEVEL 2 Assessment criteria The learner can:</b>	
1	Understand what makes a good commercial telephone collector.	1.1	Describe the qualities required for commercial telephone collections work (knowledge, skills and behaviours).
		1.2	Describe how their organisation measures the quality of telephone collections work.
2	Be able to identify main customer types and collection processes.	2.1	Describe main types of customers in arrears that they work with.
		2.2	Summarise their organisation's collection process for each customer type.
		2.3	State the main objective of collections calls for each of their customer types.
3	Know the rules which relate to commercial telephone collections work.	3.1	Identify key laws and regulations which relate to their commercial telephone collections work.
		3.2	Summarise key organisational rules which they must follow to ensure compliance with these legal and regulatory requirements.
4	Know how to conduct commercial telephone collections call.	4.1	Describe how they organise commercial collections calls in order to maximise cash collection.
		4.2	Describe how they prepare for a commercial collection call.
		4.3	Explain how they structure conversations in a commercial collections call.
		4.4	Exemplify techniques they use to build customer relations while carrying out a commercial collections call.
		4.5	Describe their response to a variety of excuses for late payment.
		4.6	Describe the vocal techniques they use in commercial collections calls.
		4.7	Describe post call action.
5	Be able to negotiate effectively during a collections call.	5.1	Exemplify how they are assertive and remain assertive during a commercial collections call.
		5.2	Exemplify influencing techniques that they have used in a commercial collections call.
		5.3	Describe how they overcome resistance during a commercial collection call.
		5.4	Exemplify how they have negotiated win:win situation in a commercial collections call.
		5.6	Describe how they handle disputes raised in a commercial collections call.
		5.7	Explain how they deal professionally with an angry caller.
6	Be able to reflect on the commercial collections calls they have carried out over a period of time.	6.1	Explain their key personal strengths in collections call handling.
		6.2	Identify areas for development.