



**Assignment Feedback Report–Level 2 Consumer 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 consumer 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 consumer 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 consumer telephone collections work.	Description of the qualities required for consumer telephone collection work.	Description of the qualities required for consumer telephone collections work, with clear link to knowledge, skills and behaviours.	Description of the knowledge, skills and behaviours required for consumer 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., disorganised, forgetful)**
- ii. Customers who won't pay (e.g., complainants, professional debtors)**
- 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) Describe how you identify that your customer is in a vulnerable circumstance/situation and summarise how your handling of the call changes as a consequence.**

Better answers will describe methods for identifying, signposting and handling calls with customers in vulnerable circumstances. Organisational policy including liaison with third parties may be included in the higher marked answers.

**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 customer types.	Describes the objectives of collection calls demonstrating their relevance to each customer type.
	0 - 2	3	4	5 - 6
	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
3b)	Little or no process to determine customer vulnerability and/or little or no summary of changed collections processes related to customers in a vulnerable situation.	Describes customer vulnerability and summarises call handling with vulnerable customers.	Describes verification of customer vulnerability and summarises how call handling processes respond differently as a consequence.	Describes the procedures for assessing customer vulnerability and summarises how call handling processes respond differently and appropriately as a result.

**Q4. In relation to your consumer telephone collections work, explain 3 key organisation rules and how each ensures compliance with specific key laws, regulations and industry codes of practice:**

Answers to question 4 should explain 3 organisation goals, These should be clearly linked to show compliance with specific legislation. If your industry is in a regulated sector those regulations could also be used. FCA principles may be appropriate.

**Mark Scheme**

	Refer	L2 pass	Good L2 Pass	Excellent L2 Pass
4	Little identification of key law and regulations or lack of relevance to the organisation or to consumer telephone collections work.	Identification of key laws, regulations, and 3 key organisational rules which apply to consumer telephone collections work.	Descriptive summary of 3 key organisational rules relating to consumer telephone collections and how they ensure compliance with key laws and regulations.	Explanation of how 3 key organisational rules relating to consumer telephone collections ensure compliance with specific key 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) Carry out essential checks at the start of the call.**
- b) Develop a dialogue with a customer**
- c) Use vocal techniques and questioning.**
- d) Establish an affordable repayment plan**
- e) Reach a commitment to pay and close a call**
- f) Take post-call action, showing the importance of the actions taken.**

Question 5 is looking for how you work through the various stages of a consumer 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 consumer telephone collections calls in relation to the areas stated with reference to legal and organisational requirements, as appropriate.	Description of how to conduct consumer 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 consumer collections call which demonstrates your ability to:**

- a) Remain assertive (whilst respecting legal and organisational requirements):**
- 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

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

**a) Explain your key personal strengths in consumer 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 consumer collections call handling:**

Look to your own future. Identify additional knowledge and skills you need to do your consumer 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 consumer collections call handling.	Explanation of personal strengths and areas for own development in relation to consumer 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

## Consumer Telephone Collections 90 qualification time

### Aim

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

<b>Learning outcomes The learner will:</b>		<b>LEVEL 2 Assessment criteria The learner can:</b>	
1	Understand what makes a good consumer telephone collector.	1.1	Describe the role of consumer telephone collectors in their organisation.
		1.2	Describe the qualities required for consumer telephone collections work (knowledge, skills and behaviours).
		1.3	Describe how their organisation measures the quality of telephone collections work.
2	Know how to handle consumer collections calls with main customer types	2.2	Describe how to handle consumer collections calls with main customer types.
		2.3	Describe how they identify customers in vulnerable circumstances.
		2.4	Describe how they would handle a call with a vulnerable customer.
3	Know the rules which relate to consumer telephone collections work.	3.1	Identify key laws and regulations which relate to their consumer telephone collections work.
		3.2	Summarise key organisational rules to ensure their compliance with these regulatory and legal requirements.
4	Know how to conduct consumer telephone collections call in accordance with legal and organisational requirements.	4.1	Describe essential checks made at the start of a consumer collections call.
		4.2	Exemplify how they develop the dialogue with a customer.
		4.3	Describe vocal techniques for conveying clear and coherent information.
		4.4	Describe questions they use to build an accurate picture of a customer's situation.
		4.5	Exemplify how they establish an affordable repayment plan.
		4.6	Describe how they reach a commitment and close a call.
		4.7	Describe post call action, where applicable, including call logging.
		4.8	Explain the importance of accurate call records.
5	Be able to negotiate effectively during a collections call in accordance with legal and organisational requirements.	5.1	Exemplify how they are assertive and remain assertive during a collections call in accordance with legal and organisational requirements.
		5.2	Exemplify influencing techniques that they have used in a collections call.
		5.3	Describe how they overcome resistance during a collection call.
		5.4	Exemplify how they have negotiated win:win situation in a collections call.
		5.5	Describe they handle disputes.
		5.6	Explain how they would handle any verbal abuse during a collections call.

6	Be able to reflect on the consumer 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.