



Moderator's Assignment Feedback – Debtor Call Handling

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 Debtor Call Handling assignment.

General feedback to candidates

The standard of candidates in this session was acceptable but not exceptional, with most achieving a Level 2 Pass on both Principles and Practice.

On Part B Practice, while candidates' answers generally described a relevant approach, they did not show with evidence that they could apply their skills, knowledge and experience in practice. This limited most candidates to a Level 2 Pass because they did not show ability to the standard needed at Level 3.

We remind candidates that Part B Practice needs demonstration of their ability to show what they do in practice, with relevant examples from their own workplace. Scripts that only repeat the answer given in Part A will not earn marks.

Feedback for each assignment question

Part A Principles

This assignment gives you the opportunity to show that you understand how to handle debtor calls.

Q1. What appropriate steps are required before telephone contact is made with a debtor? Consider operation of the telephone operating system and a range of debtors in your answer

Q1 – Mostly answered well, with candidates achieving Level 2 or 3. The weaker answers tended to have limited details of the steps or consider a range of debtors.

Q2. When managing call targets, how can telephone conversations be conducted to best effect?

Q2 – Most candidates achieved a Level 2 or Level 3 Pass with some discussion of call targets. The Refer answers had limited discussion of the conduct of the call.

Q3. In accordance with legal and organisational requirements, explain how to undertake the following, and why it is important in each case:

- a) Verify the identity of a caller or respondent**
- b) Maintain confidentiality of data. Consider in your answer, the types of information confidential to both the organisation and to the debtor**
- c) Keep the debtor informed about quality checks and recordings made during a call**
- d) Record and store information, including any agreed actions**

Q3a-d – Most candidates handled this question well and achieved a Level 3 Pass or better on most of the 4 parts. It was 3d that produced the weakest answers, generally because either the importance of the task or how it was carried out was not discussed.

Q4. What options are available if a debtor cannot be contacted? Discuss organisational procedures and legal obligations in your answer

Q4 – Most candidates were able to discuss alternative contact options to achieve a Level 2 Pass. The weaker answers lacked discussion of the legal and organisational context.

Q5. How can the following techniques assist in building a debtor profile and conveying clear and coherent information?

- a) The use of appropriate questions**
- b) The use of vocal techniques**

Q5a/b – Most candidates gave a balanced answer discussing the use of both questions and vocal techniques to achieve a Level 2 Pass. The weaker answers simply described techniques without linking them to debtor profiles or conveying information.

Q6. How can the more challenging calls still be handled professionally? Consider abusive or threatening calls in your answer

Q6 - This question was the best answered for most candidates on this Part, with most candidates achieving a Good Level 3 Pass. Candidates showed clear awareness of how to effectively handle abusive or threatening calls, with reference to the organisational context.

Part B Practice

This assignment gives you the opportunity to show that you are able to handle debtor calls.

Q1. Demonstrate the preparatory work you undertake before telephoning your debtors. Include in your answer, how to assemble information and operate the telephone system

Q1 – This question produced a range of answers from Refer to Level 2 Pass. The stronger answers supplied evidence of the candidate's ability.

Q2. Demonstrate how you carry out the following work:

Refer where relevant to any organisational and legal requirements, and attach evidence to support your statements and indicate the range of work involved

- a) Verifying the identity of a caller or respondent**
- b) Retaining confidentiality of information when you are unable to make contact with the debtor**

Q2a/b- This question saw the poorest overall answers on this Part, with only a few achieving a Level 3 Pass. Several candidates described their process as if the question was the same as Q3a and 3b of Part A Principles. This approach did not demonstrate the candidates' ability in this area, and so could not earn a Level 3 Pass.

Q3. Demonstrate how you have used effective call handling skills to establish the precise reason for inbound calls from debtors

Q3 – Most candidates achieved a Level 2 Pass with a demonstration of an effective approach. The better answers considered a range of debtor types, and so supplied evidence of a varied approach.

Q4. Compile evidence to show how you have overcome the following, when handling debtor calls:

- a) Disruption to the call**
- b) Queries or complaints regarding quality checks and recordings**
- c) Abusive callers**

Q4a-c – The answers to this question ranged from a Refer to a Good Level 3 Pass, with a Level 2 Pass being achieved on most parts. Part c) produced the best response with evidence of valid responses to abusive callers.

Q5. Using examples, demonstrate how you have applied the following techniques when handling debtor calls:

- a) Questioning techniques**
- b) Vocal techniques**

Q5a/b – A few candidates scored very well on this question, with a Good or Excellent Level 3 Pass. Generally this was because they supplied good evidence that they had applied both techniques. The weaker answers tended to repeat material from Q5 of Part A, and so lacked evidence of ability in practice for this area.

Q6. Demonstrate how you maintain and review your call records. Include summaries of outcomes and agreed actions, in accordance with organisational and legal requirements

Q6 – Generally, this saw the weakest answers on this Part. Most candidates only described their approach, and so did not show any ability to put this approach into practice.