

# Consumer Telephone Collections

33 Guided Learning Hours 105 Total Qualification Time

## Aim

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

## Syllabus topics

### 1. Consumer telephone collection (15%)

- Role of consumer telephone collectors in organisation
- Qualities required for consumer telephone collections work
- Organisational measurement of quality of telephone collections

### 2. Consumer collections with main customer types (15%)

- Handling of consumer collection calls with main customer types
- Identification of customers in vulnerable circumstances
- Handling calls with vulnerable customers

### 3. Rules relating to consumer telephone collections (10%)

- Key laws and regulations
- Key organisational rules required to ensure compliance with legal and regulatory requirements

### 4. Conducting consumer telephone collection calls (30%)

- Essential checks at start of consumer collections
- Developing dialogues with customers
- Vocal techniques used in commercial collections calls
- Questions used to build an accurate picture of a customer's situation
- Establishing an affordable repayment plan
- Reaching a commitment and closing a call
- Post call action
- Importance of accurate call records

### 5. Effective negotiation (20%)

- Assertiveness during consumer collections calls
- Influencing techniques used during consumer collection calls
- Overcoming resistance during consumer collections calls
- Negotiation in a consumer collections call
- Handling disputes and verbal abuse