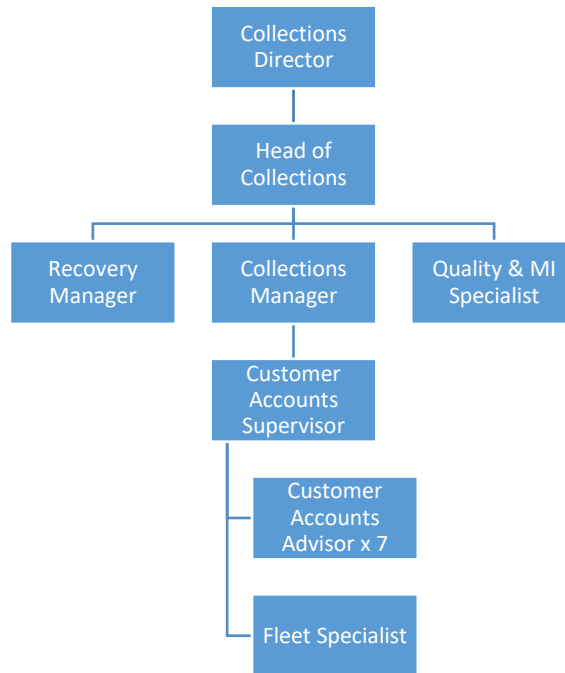


Organisation



Primary purpose of the role:

To ensure that all arrears are worked in line with general collections and End of Contract collections policy and that all legislative and compliance procedures are followed. To provide a high standard of service to the client and promote maximum recoveries through effective account management.

To support the Customer Accounts Team and Supervisor when required to do so

Main responsibilities:

- > Management of customer accounts, ensuring arrears management complies with all regulatory and collections policy.
- > Liaise with internal departments and external third parties e.g. Citizens Advice Bureaus, customer guarantor etc. to ensure repayment of arrears.
- > Achieve set targets and work as part of the team to fulfil client service level agreements and key performance indicators.
- > Help prepare monthly MI and statistics.
- > To assist in the following areas:
- > General Collections
- > Fleet Collections
- > General Administration
- > Manage all queries and complaints.
- > Ensure accounts have been fully worked in line with general collections and End of Contract procedure prior to transfer to Recoveries.
- > Ensure all TCF and Forbearance policies and principles are respected at all times.



Happiness



Respect



Transparency



Delivery



Creative Thinking

- > Ensure that any operational issues/failings are reported immediately.
- > To work within targets and objectives set by the Customer Accounts Supervisor.

Operational context

Working environment

The employee is provided with their own portfolio of accounts for which they are responsible.

Decision making scope

Within guidelines there is a high level of autonomy to manage accounts which will include negotiating with the client to secure the best result for the company and the customer. To promote positive outcomes and be able to adapt to each individual customer's circumstance, this will include settlement offers

Supervision received

All work is quality monitored and a Supervisor available for escalation

Principal challenges/difficulties

- > The employee must work with customers to ensure that any unpaid amount is paid.
- > They will be required to manage potential conflicts, resolve disputes, explain charges and have a good knowledge of all the associated departments.
- > With the ability to negotiate settlements within certain criteria.
- > The employee will have to manage their own portfolio and ensure that Service Levels are respected and performance maintained at a high level.
- > Ensure all elements of compliance are respected at all times. This would include CONC 7 and Principle 6 in terms of treating Customer's fairly and forbearance which must be respected and demonstrated at all times during the process

Statistical details

1. Number of direct reports:

None

2. Economic data:

Direct control over the amount of collections

3. Any other quantitative data:

Managing a portfolio of 200-1000 accounts

Qualifications & experience:

Foreign language skills:

- > None required

Professional qualifications, vocational training, education level:

- > Computer literacy – proficient in Word, Excel and keyboard skills
- > Numerate to an GCSE level or equivalent

Previous experience required (please state if essential or desirable):

- > Customer service or collections background.



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- > Knowledge of PSA Finance products is desirable
- > Understanding of the general collections and end of contract process and associated charging methods
- > Knowledge of PSA Finance products is desirable

Person characteristics required:

- > Managing conflict – takes action to reduce anger or frustration in colleagues and clients; manages disagreements with tact and diplomacy
- > Persuading and Influencing – influences the course of conversations; guides the conversation to a desired endpoint; uses compelling arguments; uses different approaches to interact successfully with others
- > Negotiating – negotiates well with those inside or outside the organisation by a variety of approaches; explores a range of possibilities for all parties. Promoting a find a way culture
- > Analysing – probes for further information to clarify vague or confusing issues; finds out more about a situation or issue with the use of follow-up questions; identifies and uncovers problems
- > Teamwork – relates well to other team members, adapts to the team and builds team spirit, makes others aware of information that may be useful to them

Career path:

This position would constitute a promotion for people who have held the following positions:

- > Customer Services Call Centre Advisor.

On leaving this position, a job that would be considered a promotion is:

- > Key Account Executive, CASM Co-Ordinator.



Happiness



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