

FSPDC05 – SQA Unit Code H5MD 04

Handle telephone calls with debtors in an effective way



Overview

This unit is about handling incoming or outgoing telephone calls with debtors. It is important that the identity of the debtor is established, confidentiality is maintained and that the purpose of the call is clear to both parties. You should handle calls according to organisational procedures, ensuring that any information exchanged is accurate and complete. You must take care not to prejudice the legal position when in conversation with debtors.

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Performance criteria

You must be able to:

- P1 Plan the objectives and intended outcomes of telephone calls to debtors
- P2 Assemble all relevant information and evidence you may need to refer to during telephone calls to debtors
- P3 Make information available only to those who need it and have a right to it
- P4 Where you are unable to identify, or make direct contact with, the debtor, ensure that information exchanged remains confidential in line with your organisation's procedures
- P5 Inform the debtor when a telephone call is due to be recorded, in line with your organisation's procedures
- P6 Use effective vocal techniques to ensure the information you convey to debtors is clear and coherent
- P7 Ask appropriate questions to build up an accurate picture of the debtor's financial circumstances, exercising due judgment in respect of extenuating circumstances
- P8 Deal satisfactorily with objections raised during telephone conversations with debtors
- P9 Establish the precise reasons for, and expected outcomes of, telephone contact initiated by debtors
- P10 Summarise the outcomes of telephone calls and all agreed actions
- P11 Operate telephone equipment effectively and take appropriate action where there are disruptions to any call
- P12 Keep accurate and up-to-date records in line with your organisation's requirements
- P13 Comply with legal requirements, industry regulations, including ethical standards and health and safety, organisational policies and professional codes

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Knowledge and understanding

You need to know and understand:

- K1 How to prepare for a telephone call including types of information and evidence that may need to be referred to during the call
- K2 Your organisation's guidelines and procedures for verifying the identity of respondents to your call
- K3 The types of information considered confidential to both the debtor and to your organisation
- K4 Your organisation's guidelines for handling telephone conversations with debtors including effective vocal techniques
- K5 How to conduct an effective conversation with the debtor to establish their financial circumstances
- K6 The importance of keeping the debtor informed about quality checks and recordings made during the call
- K7 Your organisation's guidelines for handling abusive calls
- K8 How to operate your organisation's telephone equipment
- K9 Your organisation's procedures for recording calls
- K10 Your organisation's procedures for recording and storing information
- K11 Your organisation's requirements relating to the application of laws, licences, regulations, health and safety and codes as they impact on your activities
- K12 Your organisation's practice and procedures relating to the recognition, promotion and application of ethical standards

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Additional Information

Behaviours

1. You present information clearly, concisely and positively
2. You demonstrate an appropriate mix of diplomacy and understanding, where required
3. You deal with debtors in a professional manner
4. You use communication styles that are sensitive to cultural differences and appropriate to different people and situations
5. You remain composed when dealing with challenging situations

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