Title	Demonstrate call skills for debt collection		
Level	3	Credits	5

Purpose	People credited with this unit standard are able to: – pre-plan debt collection calls; – demonstrate debt collection call skills; and – follow up on debt collection calls.

Classification	Financial Management > Credit Administration

Available grade	Achieved

Guidance Information

1   Legislation applicable to this unit standard includes:
Credit Contracts and Consumer Finance Act 2003;
Personal Properties Security Act 1999;
Privacy Act 2020.

2   Definitions
Administer includes, as applicable, the planning of the process, the drafting of any communications, the execution of that process, recording the details of what and to whom communications are sent, correcting any errors that may occur, the monitoring of the process, taking appropriate action on any queries that may occur from recipients, and evaluating the results.
Calls refers to remote verbal communication over telephone or by other digital methods such as Voice over Internet Protocol (VoIP), conferencing or online calling.
Industry practice includes policies, procedures and standards that competent practitioners in the industry recognise as current industry best practice.
Organisational practice includes documented policies, procedures, and practices, and policy and procedure manuals pertaining to credit.

3   This unit standard may be assessed on-job in the workplace using naturally occurring evidence or in off-job simulated work situations designed to draw upon similar performance to that required in work in a credit administration and/or credit management context.

4   All evidence must be in accordance with organisational practice where possible, otherwise evidence may be based on industry practice.

Outcomes and performance criteria

Outcome 1

Pre-plan debt collection calls.

Performance criteria

1.1 Identify objectives of the call when pre-planning.

1.2 Identify types of debtors' responses and describe methods for dealing with each response.

1.3 Identify special debtor requirements and describe strategies for dealing with them.

 Range special debtor requirements may include but are not limited to – language needs, medical needs.

1.4 Identify steps in a debt collection call.

1.5 Script debt collection call.

Outcome 2

Demonstrate debt collection call skills.

Performance criteria

2.1 Administer collection calls.

2.2 Use communication skills to establish outcome with debtor.

 Range open-ended, closed, and reflective questions; listening skills; interrogatives and pauses; tone; pace; pitch; enunciation.

2.3 Handle debtor's complaints.

2.4 Use anger management techniques to cope with difficult debtors.

 Range slow breathing, vocal qualities, pauses, interrogatives, note-taking, use of debtor's name, conciliatory statements, compromise.

Outcome 3

Follow up on debt collection calls.

Performance criteria

3.1 Carry out post-call administration.

3.2 Take follow-up action appropriate to the recovery of debt.

 Range follow-up action may include but is not limited to – final demand letters, email follow-ups, credit reporting.

Planned review date	31 December 2029

Status information and last date for assessment for superseded versions

Process	Version	Date	Last Date for Assessment
Registration	1	27 September 1999	31 December 2013
Revision	2	22 October 2002	31 December 2013
Review	3	28 June 2005	31 December 2021
Rollover and Revision	4	15 November 2012	31 December 2021
Rollover and Revision	5	22 May 2014	31 December 2021
Review	6	18 June 2015	31 December 2023
Review	7	24 September 2020	31 December 2027
Review	8	27 March 2025	N/A

Consent and Moderation Requirements (CMR) reference	0121

This CMR can be accessed at http://www.nzqa.govt.nz/framework/search/index.do.

Comments on this unit standard

Please contact Ringa Hora Services Workforce Development Council qualifications@ringahora.nz if you wish to suggest changes to the content of this unit standard.