The Collections Modules

1. **Overview of Consumer Credit**
    a. The Role of the Consumer Collector
    b. The importance of Credit
    c. Financial literacy
    d. Remaining in control

2. **Understanding the Role of Credit in Business**
    a. The Role of the Trade Collector
    b. The importance of your Customers
    c. Understanding Credit Terms and Credit Limits
    d. Dealing with Sales and Other Departments

3. **Verbal Communications**
    a. The right words and the right questions
    b. Tone, tambour, volume and speed
    c. What you say and what they hear
    d. Developing confidence

4. **Other Communications**
    a. Letter writing
    b. Emails & Text messaging
    c. Face to face meetings
    d. Door to door visits
    e. Dealing with excuses

The Modules

5. Understanding the customer

- Personality types
- Expression of emotion
- Change in circumstances
- What is reasonable

6. The reasons for non payment

- The reason they tell you and the real reason
- Can't pay
    i. Getting the facts
    ii. Negotiations skills
- Won't pay
    i. Understanding the motivators
    ii. Finding the appropriate consequences
- Shouldn't pay
    i. Determine if it is genuine
    ii. Taking the proper steps
- Dealing with excuses

7. Stages of the Call

- Start, middle and end
- Emotion, Logic and Power
- Before, during and after
- Identification, issues and commitment

8. Legal issues

- Data Protection

- Consumer Credit legislation
- Overview of Corporate Insolvency
- Collection through the Courts

- Regulation
- Dealing with MABS and other debt management agencies

9. Being effective

- Dealing with stress
- Staying in Control of every situation
- Priorities
- Dealing with returned cheques and direct debits
- Using third party agencies

10. Conclusion