

Collections Representative

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| Job Title: | Collections Representative | Status: | Full or part time |
| Department: | Collections Department | Reports To: | Customer Service Manager |
| Prepared By: | HR | Prepared Date: | January 2017 |
| Approved By: | | Approved Date: | |

This is a fulltime position. The primary function of this position is to make outbound calls to customers in an attempt to collect past due balances, in addition to accepting incoming calls to assist customers with anything from simple questions, to setting up payment arrangements, etc.

Essential Duties and Responsibilities

This list of duties and responsibilities is not all inclusive and may be expanded to include other duties and responsibilities as Management may deem necessary from time to time.

- Make daily required amount of outbound collection calls on delinquent accounts ranging from 5-120 + days old
- Take incoming phone calls from customers to assist in setting them up with repayment arrangements or to answer general questions regarding their existing loan
- Use skip tracing and other methods to locate delinquent customers
- Prepare and send correspondence to customers via mail, email and text message
- Use critical thinking skills to solve customer issues, suggest loan modifications to Collections Manager and make recommendations for further action to mitigate loss to the company
- Work independently in a fast paced environment to consistently meet collection quality and quantity goals
- Other miscellaneous duties as assigned

Requirements and Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Prefer, but not required, a 2 or 4 year degree in business
- 2 - 4 years of Customer Service / Collections experience preferred
- Must have excellent phone etiquette

- Must have patience and the ability to stay calm in difficult situations
- Must be detail-oriented
- Must be able to prioritize and make decisions
- Must be able to work a flexible schedule, including some nights and Saturdays
- Must be able to learn new concepts quickly
- Must have excellent typing skills

Language Skills

Ability to read and interpret documents such as customer correspondence, accounts logs and procedure manuals. Ability to prepare reports and correspondence. Ability to communicate effectively with customers and other employees of the organization.

Mathematical Skills

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to compute rate, ratio and percent.

Reasoning Ability

Ability to apply common sense understanding to carry out instructions furnished in written, oral or diagram form. Ability to deal with problems, involving several concrete variables in standardized situations.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit and use hands to finger, handle or touch objects, tools or controls. The employee regularly is required to talk and hear. The employee is regularly required to stand and walk and to occasionally stoop, kneel, crouch, crawl or ascend/descend stairs. The employee must occasionally lift and/or move up to 20 pounds, usually waist high, up to 50 feet away. Specific vision abilities required by this job include close vision and the ability to adjust focus.

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Employee Acknowledgment _____ Date: _____

The above statements reflect the general details necessary to describe the principle functions of the occupation described and shall not be construed as a detailed description of all the work requirements that may be inherent in the occupation.