

Collections Agent

This is an opportunity to become part of the founding team and participate in a fast paced and high growth environment. The company is a predominantly outbound based debt counselling call centre also offering financial products such as insurance.

The role is best suited for individuals who are task focused and target driven with a passion for helping people through access to sound financial services.

Job description:

Your role as a Collections Agent will be to manage the company's collections process end to end ensuring business outcomes are met in line with prescribed policies and best practice. You will spend most of your time on the telephone, to debt counselling (DC) customers and their creditors while still being required to navigate applicable systems and readily responding to answers to FAQs.

Typical duties you will be responsible for:

- Make outbound customer calls to credit providers to obtain certificates of balance (COB) on outstanding DC customer debt
- Timely management of correspondence (predominantly electronic) to credit providers
- Accurately capture and save the actual debt balances from COBs received on the DC system
- Daily assessment of the collections pipeline via available reports to drive actions as per the collections process
- Drive a combination of soft and hard collection actions to ensure customers pay DC fees on time, and deal with missed payments in line with the collections strategy
- Apply retention and persuasion tactics to prevent customer cancellations. Must have a good understanding of the FAQs particularly the benefits of DC, the fees and process.
- Deal with customer queries around collections and assist with troubleshooting. Must be able to give an in-depth explanation of all aspects of the debt review process.
- Where applicable assist administrators with documents and information needed to perform back office duties
- Update the customer and credit provider database where applicable
- Accountability for quality control of own work

Job requirements:

- Matric or equivalent – minimum
- 1 year collections experience – is preferred and will be highly advantageous
- Debt counselling call centre experience is advantageous
- Experience in the financial services industry will be a bonus

- Excellent verbal and written communication skills in English are essential
- Written and verbal communication skills in any other official South African languages will be highly advantageous
- Proficient in MS Office
- Ability to work towards deadlines under pressure and to cope with set backs
- Flexibility to work extra hours / Saturdays when needed
- Clear credit and criminal record

Competencies and skills:

- Strong negotiating skills will be invaluable when dealing with credit providers and customers
- Effective communication skills to articulate well, providing clear, concise response and instruction , assertiveness
- Ability to adapt tone and approach toward credit providers and consumers to influence a business and commercial outcome
- Active listening and empathy to build rapport with customers, credit providers and debt counsellors
- Customer focus and service orientated with the ability to react professionally to irate individuals
- Commercial orientation (portfolio ownership of 95% collections secured)
- Stress tolerance and resilience
- Change orientation (adaptability)
- Ability to work on own without supervision
- Strong planning, organisation and time management skills
- Flexibility
- Thinking on feet
- Detail oriented with the ability to multi-task to ensure various tasks are executed without error
- Problem solving skills
- Decision making
- Must be comfortable working with numbers and budgets

Behavioural attributes:

- Self-motivated
- Results driven and achievement orientated
- Personal effectiveness
- Emotional maturity
- Strong work ethic
- Punctual and reliable
- Professional at all times
- Empathetic and respectful

Key performance indicators:

- Collection targets
- Customer targets (acquisition and retention re document chasing exposure)
- Customer service and experience measures
- Quality measures

Location:

Pinelands, Cape Town. Close proximity to train and bus stations.

Work hours:

Monday to Friday 08h00 – 20h00 (shifted 8 hours per day)

Saturday 08h00 – 14h00 (as and when required)

Remuneration:

Market related basic plus performance based and incentive schemes .

Salary range R3500 to R7000