

CICM Professional Qualifications

Debt Collection syllabus



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CICM qualifications in debt collection

CICM Professional Qualifications

The Chartered Institute of Credit Management has awarded qualifications since 1949 and was the first organisation to be directly recognised by the Office of Qualifications and Examination Regulations (Ofqual) to design, deliver and award qualifications in credit management and related areas.

CICM Professional Qualifications are suites of nationally recognised units and qualifications which range from Level 2 to Level 5 and provide a benchmark for the credit, collections, money advice and debt management areas of work. CICM qualifications are regulated and internationally recognised). The flexible structure gives the opportunity to build qualifications to suit roles and career ambitions and to move easily between qualifications. Learners can either take a single CICM unit award or build credit for a CICM Certificate or Diploma through completion of a selection of units. Also learners can transfer credit between levels and from other relevant qualifications.

CICM debt collection qualifications include a range of units which vary in size from one to six credits (one credit represents ten learning hours). Each unit award is individually certificated and requires between one and six months of learning and successful completion of an assignment. A CICM Certificate takes six to twelve months and a CICM Diploma about two years to complete, depending on the number of units a learner takes at one time and the amount of credits transferred from other qualifications.

Awards in Debt Collection

Level 2 and Level 3 unit awards demonstrate knowledge and skills in a specific area of debt collection. Learners can complete any number of units and in any order. Learners gain a unit certificate following successful completion of an assignment and credit towards certificates and diplomas in debt collection, credit management, and money and debt advice. The unit awards are designed for roles such as telephone debt collectors, debt collection case handlers, supporting administrative functions and people for whom debt collection forms a small part of their role.

Certificates in Debt Collection

Level 2 and Level 3 Certificates in Debt Collection demonstrate knowledge and skills in a range of debt collection areas. Learners need to accumulate at least **19 credits** including a minimum of **12 credits** from debt collection principles and practice units.

The certificate qualification establishes the level of competency required for people working in a supporting administrative role.

Diplomas in Debt Collection

Level 2 and Level 3 Diplomas in Debt Collection demonstrate expertise and detailed knowledge in debt collection. Learners need to accumulate at least **37 credits** including a minimum of **22 credits** from debt collection principles and practice units.

The qualification establishes the level of competency required for roles such as telephone debt collectors and debt collection case handlers.

There is some flexibility because learners can include some credit from the level below (7 credits in the Certificate; 15 credits in the Diploma). For example, a learner could count credit from a Level 2 pass in Debt Collection Negotiations towards the CICM Level 3 Diploma in Debt Collection. Also, learners could include credit from other business, administration and finance qualifications, such as credit management or customer service, towards a CICM Diploma (up to 7 credits in the Certificate; 15 credits in the Diploma). The Chartered Institute encourages learners to get in touch with the CICM Awarding Body to discuss options and any associated fees.

Rules of combination for debt collection qualifications

	Total credit	Total Qualification Time	Principles and Practice units (min credit)	Max L2 credit towards L3 qualification (optional)	Max credit from other relevant units/qualifications (optional)
Certificate	≥ 19	196	12	7	7
Diploma	≥ 37	384	22	15	15

Level of qualification

The level of final qualification will depend on the level of units that are passed. For example, the CICM Awarding Body will automatically award a Level 3 Diploma in Debt Collection on achievement of at least 37 credits at Level 3. Level 2 achievement demonstrates general knowledge and skills. Level 3 achievement demonstrates in-depth knowledge and expertise.

All units are assessed at multiple levels and therefore learners do not need to decide whether to start at Level 2 or Level 3. However, the CICM can provide a Level 2 assignment if preferred. Level 2 and Level 3 learners study from the same learning materials and results depend on the level of response in the assignment.

This document gives details about units associated with the following qualifications:

CICM Level 2 and 3 Certificates in Debt Collection 501/2143/1 501/2266/6 TQT 196

CICM Level 2 and 3 Diplomas in Debt Collection 501/2142/X 501/2267/8 TQT 384

Contact CICM Learning & Development on 01780 722909 or email professionalqualifications@cicm.com or visit www.cicm.com for the content of CICM Certificates and Diplomas in Money and Debt Advice and in Credit Management.

Assessment

Generally the CICM assesses each unit either by a work-based portfolio or an assignment. However, the Chartered Institute can tailor assessment to suit individual organisational requirements. Assessment is available in the English language.

Candidates will receive a 'Level 3 pass', 'Level 2 pass' or 'refer' grade for each unit, depending upon their level of achievement in the assessment. Candidates must achieve all learning outcomes to gain a pass. Because CICM units are assessed at multiple levels, if learners miss out, for example, on a pass at Level 3, they may gain a Level 2 pass.

Additionally, for every unit candidates will receive a percentage mark and details about the pass mark if they submit an assignment or complete an online exam.

For the Certificate or Diploma qualification, there is no overall grade awarded.

Arrangements for adjustments

The CICM will make adjustments to assessments to ensure equality of opportunity and to enable a disabled learner to demonstrate his or her knowledge, skills or understanding. Please contact the CICM for the guidance booklet which explains how a learner qualifies for an adjustment and what adjustments will be made.

Results and certification

The CICM notifies grades in a results letter. Also, candidates can access results online on the day published on the entry form. Approximately six weeks later, candidates receive a certificate for unit passes and a final qualification certificate if they achieve the rules of combination for a CICM Certificate or Diploma.

Registration with the CICM

Learners are required to register with the CICM in order to take the Chartered Institute's assessments because teaching centres do not handle this process. Fees are split into registration fees and assessment entry fees to enable the CICM to provide additional learner support and effectively monitor the quality of provision of learning providers. The Chartered Institute has an open entry policy and to register learners just need to complete and return a registration application form with appropriate fees. Contact CICM Awarding Body for information. Email awardingbody@cicm.com or telephone 01780 727272.

Study methods, resources, assessments and the Chartered Institute's customer service policy and complaints procedure are explained on the CICM website www.cicm.com.

CICM Professional Qualifications and Membership

On registration with the CICM Awarding Body learners automatically receive affiliate membership of the Chartered Institute of Credit Management (non designatory grade). This provides a range of support (see website for details). On achievement of the Level 3 Diploma, learners are eligible to Associate Membership (ACICM) and the Chartered Institute offers Graduate membership (MCICM(Grad)) following completion of the CICM Level 5 Diploma.

CICM Level 2 Credit Controller/Collector Apprenticeship

Professional Qualifications – The Credit Controller/Collector Standard does not have a mandatory qualification, however employers strongly recommend that apprentices should study an additional qualification unit, as part of their apprenticeship to build in-depth knowledge and skills during the apprenticeship programme. In order to achieve a Certificate in Debt Collection, CICM recommends that apprentices take one Debt Collection unit in addition to the units below, to gain an accredited qualification.

Professional Body	Qualification	Eligibility for exemption following subjects:
Chartered Institute of Credit Management CICM	Certificate in Debt Collection	<ul style="list-style-type: none"> • Credit Control/Collections • Business Communications & Personal Skills

Debt collection units

Preparation for Debt Collection

- Principles 2 credits	Level 2 H/601/2705	Level 3 K/601/2706
- Practice 3 credits	Level 2 T/601/2725	Level 3 F/601/2727
	Guided Learning Hours: 26	Total Qualification Time: 53

Debt Collection Negotiations

- Principles 3 credits	Level 2 T/601/2708	Level 3 T/601/2711
- Practice 4 credits	Level 2 L/601/2729	Level 3 J/601/2731
	Guided Learning Hours:26	Total Qualification Time: 71

Debtor Call Handling

- Principles 2 credits	Level 2 A/601/2712	Level 3 F/601/2713
- Practice 3 credits	Level 2 L/601/2732	Level 3 Y/601/2734
	Guided Learning Hours: 26	Total Qualification Time: 53

Debt Collection Case Management (pre legal)

- Principles 4 credits	Level 2 J/601/2714	Level 3 L/601/2715
- Practice 4 credits	Level 2 D/601/2735	Level 3 H/601/2736
	Guided Learning Hours: 26	Total Qualification Time: 79

Payment Processing

- Principles 1 credit	Level 2 R/601/2716	Level 3 Y/601/2717
- Practice 1 credit	Level 2 K/601/2737	Level 3 K/505/9126
	Guided Learning Hours: 18	Total Qualification Time: 23

Debt Repayment Monitoring

- Principles 3 credits	Level 2 D/601/2718	Level 3 H/601/2719
- Practice 4 credits	Level 2 H/505/9125	Level 3 M/601/2738
	Guided Learning Hours: 26	Total Qualification Time: 71

Debt Collection Operations Management

- Principles 4 credits	Level 3 Y/601/2720	Level 4 H/601/2722
- Practice 6 credits	Level 3 K/601/2740	Level 4 M/601/2741
	Guided Learning Hours: 32	Total Qualification Time: 99

Credit Control/Collections (recommended for apprentices)

9 credits	Guided Learning Hours: 40	Level 2 D/615/2297	Total Qualification Time: 91
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Level 2 Business Communications & Personal Skills (recommended for apprentices)

7 credits	Guided Learning Hours:32	Level 2 L/615/3218	Total Qualification Time: 75
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Preparation for Debt Collection

Principles 2 credits

Level 2 H/601/2705 Level 3 K/601/2706

Aim

The unit aims to develop knowledge of how to prepare for debt collection and the debt collection options available.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Understand how to obtain sufficient information to commence debt collection.	1.1	Describe types of financial and non-financial information required before commencement of debt collection.	1.1	Explain types of financial and non-financial information required before commencing debt collection.
		1.2	Describe how to confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements.	1.2	Explain how to confirm the details of the debtor or their nominated representative in accordance with legal and organisational requirements.
		1.3	Describe how to locate missing information in accordance with legal and organisational requirements.	1.3	Explain how to locate missing information in accordance with legal and organisational requirements.
		1.4	Describe how to locate debtors.	1.4	Explain how to locate debtors who cannot be contacted in accordance with legal requirements.
				1.5	Explain how to validate the authenticity and accuracy of financial information received from third parties.
2	Understand how rules and regulations relate to debtors and the collection of debt.	2.1	Describe debt collection options available for main debtor types, including deceased debtors.	2.1	Explain debt collection options available for main debtor types, including deceased debtors.
		2.2	Identify insolvency options available for different debt types.	2.2	Identify the insolvency options available for different debt types.
		2.3	Describe how to manage the collection of debt from vulnerable debtors.	2.3	Explain how to manage the collection of debt from vulnerable debtors.
3	Understand if debt collection procedures need to commence.	3.1	Explain whether debt collection should commence in a range of circumstances.	3.1	Analyse information and assess securities held, in order to advise if debt collection should commence.

Preparation for Debt Collection

Practice 3 credits

Level 2 T/601/2725 Level 3 F/601/2727

Aim

The unit aims to develop skills in debt collection preparation.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Be able to obtain sufficient information to commence debt collection.	1.1	Obtain financial and non-financial information required to commence debt collection.	1.1	Obtain financial and non-financial information required to commence debt collection.
		1.2	Confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements.	1.2	Confirm details of the debtor or their nominated representative in accordance with legal and organisational requirements.
		1.3	Locate missing information in accordance with legal and organisational requirements.	1.3	Locate missing information in accordance with legal and organisational requirements.
		1.4	Make basic enquiries to locate debtors who cannot be contacted.	1.4	Locate debtors in accordance with legal requirements.
				1.5	Validate the authenticity and accuracy of financial information received from third parties.
2	Be able to confirm if debt collection procedures should commence.	2.1	Confirm whether debt collection should commence in a range of circumstances.	2.1	Analyse information including securities, in order to advise if debt collection should commence.
				2.2	Advise on the method of debt collection for a range of debtor types.

Debt Collection Negotiations

Principles 3 credits

Level 2 T/601/2708 Level 3 T/601/2711

Aim The unit aims to develop knowledge of debt collection negotiation.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Know how to make contact with the debtor in an effective and appropriate way.	1.1	Describe how to make appropriate contact with the debtor in accordance with legal and organisational requirements.	1.1	Explain how to make appropriate contact with the debtor in accordance with legal and organisational requirements.
		1.2	Describe evidence provided to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements.	1.2	Explain evidence provided to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements.
		1.3	Describe information provided to the debtor to explain their debt obligation in accordance with legal and organisational requirements.	1.3	Explain information provided to the debtor to explain their debt obligation, legal position and consequences of non-compliance in accordance with legal and organisational requirements.
2.	Understand the impact of a debtor's profile on the collection process.	2.1	Identify the key elements of a debtor's profile.	2.1	Explain how to establish a debtor's profile.
		2.2	Describe the impact of a debtor's profile on the collection process.	2.2	Explain the impact of a debtor's profile on the collection process.
		2.3	With reference to the debtor's profile, describe how to identify fraudulent activity/money laundering in accordance with organisational requirements.	2.3	With reference to the debtor's profile, explain how to identify and report suspicions of fraudulent activity/money laundering in accordance with organisational requirements.
3.	Know how to record and where appropriate, investigate any disputes.	3.1	Describe how to source and gather evidence as part of dispute investigation.	3.1	Explain how to source, gather and evaluate evidence as part of dispute investigation.
		3.2	Describe actions available following a dispute investigation.	3.2	Explain actions available following a dispute investigation.

		3.3	Describe the different departments/external agencies to which the debtor can be referred for advice and help.	3.3	Explain the different departments/external agencies to which the debtor can be referred for advice and help.
		3.4	Describe how to maintain customer records in accordance with organisational and legal requirements.	3.4	Explain how to maintain customer records in accordance with organisational and legal requirements.
4.	Know how to negotiate repayment solutions.	4.1	Describe strategies to achieve full payment in accordance with organisational and legal requirements.	4.1	Explain strategies to achieve full payment in accordance with organisational and legal requirements.
		4.2	Describe how to prepare and implement a repayment plan.	4.2	Explain how to prepare and implement a repayment plan.
		4.3	Describe appropriate action where there is failure to reach agreement for payment.	4.3	Explain appropriate action where there is failure to reach agreement for payment.
		4.4	Describe effective and appropriate methods of communications which are non-prejudicial to the creditor's legal position.	4.4	Explain effective and appropriate methods of communications, which are non-prejudicial to the creditor's legal position.

Debt Collection Negotiations

Practice 4 credits

Level 2 L/601/2729 Level 3 J/601/2731

Aim

The unit aims to develop skills in debt collection negotiation.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Be able to make contact with the debtor in an effective and appropriate way.	1.1	Make appropriate contact with the debtor and in accordance with legal and organisational requirements.	1.1	Make appropriate contact with the debtor and in accordance with legal and organisational requirements.
		1.2	Provide evidence to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements.	1.2	Provide evidence to the debtor which authenticates the collector's relationship to the creditor in accordance with legal and organisational requirements.
		1.3	Provide the debtor with information which explains their debt obligation and legal position in accordance with legal and organisational requirements.	1.3	Provide the debtor with information which explains their debt obligation and legal position in accordance with legal and organisational requirements.
2.	Be able to establish if a debtor is able to make full and immediate payment.	2.1	Establish the debtor's ability and willingness to pay in accordance with the debtor's profile in straightforward cases.	2.1	Establish the debtor's ability and willingness to pay in accordance with the debtor's profile in complex cases.
		2.2	Record the debtor's agreement for repayment of the full amount in accordance with legal and organisational requirements.	2.2	Record the debtor's agreement for a repayment of the full amount in accordance with legal and organisational requirements.
		2.3	Report and record suspicions of fraudulent activity/money laundering to the appropriate parties in accordance with legal and organisational requirements.	2.3	Advise on how to identify, record and investigate suspicions of fraudulent activity/money laundering to the appropriate parties in accordance with legal

					and organisational requirements.
3.	Be able to record and where appropriate, investigate disputes.	3.1	Record and investigate a range of basic disputes for all or part of the debt.	3.1	Investigate a range of disputes for all or part of the debt which includes complex cases.
		3.2	Take action appropriate to the investigation which might involve referral to a manager.	3.2	Take action appropriate to the investigation.
		3.3	Refer the debtor to other departments/external agencies where appropriate.	3.3	Refer the debtor to other departments/external agencies and brief where appropriate.
		3.4	Maintain customer records in accordance with organisational and legal requirements.	3.4	Review customer records in accordance with organisational and legal requirements.
4.	Be able to negotiate repayment solutions.	4.1	Achieve full payment in accordance with organisational and legal requirements.	4.1	Achieve full payment, following complex negotiations, in accordance with organisational and legal requirements.
		4.2	Establish a realistic repayment plan with the debtor in accordance with organisational requirements.	4.2	Establish a realistic repayment plan with a debtor, following complex negotiations, and in accordance with organisational requirements.
		4.3	Communicate and document details of the repayment agreement to relevant parties in accordance with legal and organisational requirements.	4.3	Communicate details of the repayment agreement and consequences of default, to relevant parties in accordance with legal requirements.
		4.4	Identify appropriate action where there is failure to reach agreement for repayment.	4.4	Take appropriate action where there is failure to reach agreement for repayment.

Debtor Call Handling

Principles 2 credits

Level 2 A/601/2712 Level 3 F/601/2713

Aim

The unit aims to develop knowledge in debtor call handling.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Know how to plan outbound telephone calls with debtors.	1.1	Describe how to plan for outbound telephone calls with a range of debtors.	1.1	Explain how to plan for effective outbound telephone calls with a range of debtors.
		1.2	Describe how to conduct telephone conversations in line with any call handling targets.	1.2	Explain how to conduct telephone conversations in line with any call handling targets.
2.	Know how to conduct inbound and outbound telephone calls with debtors.	2.1	Describe how to operate telephone equipment.	2.1	Explain how to operate telephone equipment.
		2.2	Describe how to verify the identity of a caller or respondent in accordance with legal and organisational requirements.	2.2	Explain how to verify the identity of a caller or respondent in accordance with legal and organisational requirements.
		2.3	Describe information confidential to their organisation and the debtor.	2.3	Explain the types of information confidential to their organisation and the debtor.
		2.4	Describe the procedure to be followed when unable to contact the debtor, in accordance with organisational requirements.	2.4	Explain the procedure to be followed when unable to contact the debtor, in accordance with legal and organisational requirements.
		2.5	Describe the importance of keeping the debtor informed about quality checks and recordings made during a call.	2.5	Explain the importance of keeping the debtor informed about quality checks and recordings made during a call.

		2.6	Describe organisational procedures for recording calls.	2.6	Explain organisational procedures for recording calls.
		2.7	Describe appropriate questions for building up an accurate picture of the debtor's situation.	2.7	Explain appropriate questions in order to build up an accurate picture of the debtor's situation.
		2.8	Describe vocal techniques for conveying clear and coherent information to the debtor.	2.8	Describe vocal techniques for conveying clear and coherent information to the debtor.
		2.9	Describe how to handle abusive calls.	2.9	Explain how to deal professionally with a range of callers, including abusive ones.
3	Know how to record inbound and outbound telephone calls with debtors.	3.1	Explain how to record information in accordance with organisational requirements.	3.1	Explain how to record and store information and all agreed actions in accordance with legal and organisational requirements.

Debtor Call Handling

Practice 3 credits

Level 2 L/601/2732 Level 3 Y/601/2734

Aim

The unit aims to develop skills in debtor call handling.

Learning outcomes The learner will:		Assessment criteria LEVEL 2 The learner can:		Assessment criteria LEVEL 3 The learner can:	
1.	Be able to plan outbound telephone calls with debtors.	1.1	Plan for telephone calls to debtors.	1.1	Plan for complex telephone calls to debtors.
		1.2	Assemble relevant information to refer to during a call with a debtor.	1.2	Assemble relevant information to refer to during a complex call with a debtor.
2.	Be able to conduct inbound and outbound telephone calls with debtors.	2.1	Operate telephone equipment correctly.	2.1	Operate telephone equipment correctly.
		2.2	Demonstrate appropriate action if there is a disruption.	2.2	Demonstrate appropriate action if there is a disruption.
		2.3	Verify the identity of a caller or respondent ensuring information is made available only to those entitled to it.	2.3	Verify the identity of a caller or respondent ensuring that information is made available only to those entitled to it with reference to appropriate legislation.
		2.4	Keep confidential all information when unable to make contact with the debtor in accordance with organisational requirements.	2.4	Keep confidential all information when unable to make contact with the debtor and if necessary can explain legal requirements.
		2.5	Explain to the debtor any quality checks and recordings which may be made during a call.	2.5	Explain to the debtor any quality checks and recordings which may be made during a call.
		2.6	Ask appropriate questions in order to build up an accurate picture of the debtor's situation.	2.6	Ask appropriate questions in order to build up an accurate picture of the debtor's situation in a wide range of circumstances.

		2.7	Use effective vocal techniques to ensure that the information conveyed is clear and coherent to the debtor.	2.7	Use effective vocal techniques to ensure that the information conveyed is clear and coherent to the debtor.
		2.8	Deal satisfactorily with objections raised during telephone conversations with debtors.	2.8	Deal professionally with a range of callers, including abusive ones.
3	Be able to record inbound and outbound telephone calls with debtors.	3.1	Establish precise reason for inbound calls from debtors.	3.1	Establish precise reason for inbound calls from debtors.
		3.2	Keep up-to-date records of calls which include summaries of outcomes and agreed actions in accordance with organisational requirements.	3.2	Maintain and review records of calls which include summaries of outcomes and agreed actions in accordance with organisational requirements.

Debt Collection Case Management (pre legal)**Principles** 4 credits

Level 2 J/601/2714 Level 3 L/601/2715

Aim

The unit aims to develop knowledge of how to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Understand the principles of debt collection administration.	1.1	Outline the purpose and legal status of documents used in the debt collection process.	1.1	Explain the importance of ensuring the accuracy and timeliness of documents issued and received.
		1.2	Outline the importance of ensuring the accuracy and timeliness of documentation.	1.2	Explain how to monitor the progress of debt collections to ensure compliance with legal and organisational requirements.
		1.3	Describe the types of external stakeholders that can offer support in relation to the debt collection process.	1.3	Explain how to ensure that all documentation and payment records are up-to-date and appropriate in accordance with legal and organisational requirements.
		1.4	Describe how to ensure that all documentation and payment records are appropriate and up-to-date in accordance with legal and organisational requirements.		
		1.5	Outline suitable methods of monitoring debt collection procedures.		
2.	Understand how to liaise with relevant parties in relation to debt collection.	2.1	Describe the importance of ensuring relevant parties are kept informed about payments received and other relevant circumstances.	2.1	Explain the importance of ensuring that relevant parties are kept informed about payments received and other relevant circumstances.

		2.2	Outline types of information that should be provided to relevant parties when dealing with vulnerable debtors.	2.2	Explain how to identify and liaise with relevant parties to obtain advice and assistance during the debt collection process in accordance with legal and organisational requirements.
		2.3	Describe circumstances when it would be in the interests of the creditor to write off a debt.		
3	Understand how to prepare documentation and evidence to support the commencement of legal proceedings.	3.1	Outline a method to confirm that debt collection procedures have been followed correctly to support the case for legal proceedings.	3.1	Explain the importance of confirming that debt collection procedures and timescales have been followed to support the case for legal proceedings.
		3.2	Identify sources of information related to case law and guidelines for expert witnesses.	3.2	Explain potential corrective action where necessary procedures have not been followed.
		3.3	Describe how to identify when a debt collection case reaches the stage of escalation to legal proceedings in accordance with legal and organisational requirements.	3.3	Explain how to identify when a debt collection case reaches the stage of escalation to legal proceedings in accordance with legal and organisational requirements.
		3.4	Describe how to compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements.	3.4	Explain how to compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements.

Debt Collection Case Management (pre legal)

Practice 4 credits

Level 2 D/601/2735 Level 3 H/601/2736

Aim

The unit aims to develop skills to manage debt collection cases and compile evidence to support the commencement of legal proceedings.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Be able to monitor progress of debt collection procedures.	1.1	Monitor the progress of straightforward debt collection cases to ensure compliance with legal and organisational requirements.	1.1	Monitor the progress of complex debt collection cases to ensure compliance with legal and organisational requirements.
		1.2	Ensure all documentation and payment records are up-to-date and appropriate in accordance with legal and organisational requirements.	1.2	Ensure that all documentation and payment records are up-to-date and appropriate in accordance with legal and organisational requirements.
2.	Be able to liaise with relevant parties in relation to debt collection.	2.1	Keep relevant parties informed about payments received, and other relevant circumstances.	2.1	Keep relevant parties informed about payments received, and other relevant circumstances.
		2.2	Liaise with relevant parties to obtain assistance during the debt collection process in accordance with legal and organisational requirements.	2.2	Liaise with relevant parties to obtain advice during the debt collection process in accordance with legal and organisational requirements.
3	Be able to prepare documentation and evidence to support the commencement of legal proceedings.	3.1	Confirm that debt collection procedures and timescales have been followed to support straightforward cases for legal proceedings.	3.1	Confirm that debt collection procedures and timescales have been followed to support complex cases for legal proceedings.

		3.2	Compile evidence in preparation for legal proceedings in accordance with legal and organisational requirements.	3.2	Carry out corrective action where necessary where procedures have not been followed.
				3.3	Identify when a debt collection case reaches the stage of escalation to legal proceedings in accordance with legal and organisational requirements.
				3.4	Compile evidence in relation to a complex case in preparation for legal proceedings in accordance with legal and organisational requirements.

Payment Processing

Principles 1 credit

Level 2 R/601/2716 Level 3 Y/601/2717

Aim

The unit aims to develop knowledge of how to process payment transactions.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Understand how to process payment transactions.	1.1	Outline the information required to process a payment transaction.	1.1	Explain the information required to process a range of payment transactions.
		1.2	Describe how to collect transaction details from a range of customers, including those with particular requirements.	1.2	Explain how to collect transaction details from a range of customers, including those with particular requirements.
		1.3	Describe how to check and validate information provided in accordance with organisational and legal requirements.	1.3	Explain how to check and validate information provided in accordance with organisational and legal requirements.
		1.4	Describe how to confirm transactions when authorisation criteria have been met in accordance with organisational requirements.	1.4	Explain how to confirm transactions when authorisation criteria have been met in accordance with organisational requirements.
2.	Understand how to identify and resolve problems in relation to payment transactions.	2.1	Describe how to seek further information where discrepancies are identified or transactions can not be approved in accordance with organisational requirements.	2.1	Explain how to seek further information where discrepancies are identified or transactions can not be approved in accordance with organisational requirements.
		2.2	Outline the circumstances and procedure when a transaction is referred to a manager.	2.2	Explain any legal requirements, industry regulations, professional codes and organisational policies in relation to payment transactions.

		2.3	Outline any legal requirements, industry regulations, professional codes and organisational policies in relation to payment transactions.		
3	Understand how to accurately record payment transactions.	3.1	Describe how to accurately record payment transactions in accordance with organisational requirements.	3.1	Explain how to accurately record and store payment transactions in accordance with organisational and legal requirements.

Payment Processing

Practice 1 credit

Level 2 K/601/2737 Level 3 K/505/9126

Need to add in assessment criteria for Level 3

Aim

The unit aims to develop skills in payment processing.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:	
1.	Be able to process payment transactions.	1.1	Obtain necessary information required to process a payment transaction.
		1.2	Validate transaction information in accordance with organisational and legal requirements.
		1.3	Confirm transactions when authorisation criteria have been met in accordance with organisational requirements.
2.	Be able to resolve problems in relation to payment transactions.	2.1	Seek further information where discrepancies are identified or transactions cannot be approved in accordance with organisational requirements.
		2.2	Follow organisational procedures when a transaction cannot be approved.
3	Be able to accurately record payment transactions.	3.1	Accurately record payment transactions in accordance with organisational requirements.

Debt Repayment Monitoring

Principles 3 credits

Level 2 D/601/2718 Level 3 H/601/2719

Aim

The unit aims to develop knowledge of how to monitor debt repayment.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Understand how to review debtor accounts.	1.1	Describe how to review debtor accounts in an ethical manner and accordance with organisational and legal requirements.	1.1	Explain how to review debtor accounts in an ethical manner and accordance with organisational and legal requirements.
		1.2	Describe the use of computerised systems in the debt collections process, including override identification.	1.2	Explain the use of computerised systems in the debt collections process, including override identification.
		1.3	Describe how to identify payments, settlements and instances of non-repayment in debtor accounts.	1.3	Explain how to analyse payments, settlements and instances of non-repayment in debtor accounts.
		1.4	Describe effects of operational targets on collection activities.	1.4	Assess the impact of operational targets on collection activities.
		1.5	Describe the criteria used to prioritise cases where further action is required.	1.5	Explain the criteria used to prioritise cases where further action is required.
		1.6	Outline the legal rights of different types of creditors and debtors.	1.6	Explain the legal rights of different types of creditors and debtors.
2.	Understand how to instigate action in response to non-payment.	2.1	Describe how to instigate action appropriate to debtor circumstance, in response to continued non-repayment.	2.1	Explain how to instigate action appropriate to debtor circumstance, in response to continued non-repayment.

		2.2	Outline the types of legal notices served in relation to debt collection.	2.2	Explain the types of legal notices served in relation to debt collection.
		2.3	Describe how to negotiate and agree suitable revised repayment arrangements with the debtor.	2.3	Explain how to negotiate and agree suitable revised repayment arrangements with the debtor.
		2.4	Describe how to check the accuracy and validity of repayment calculations.	2.4	Explain how to check the accuracy and validity of repayment calculations.
3	Understand to how to monitor debtor accounts to safeguard repayment arrangements.	3.1	Describe potential problems with the debtor that might impact on future repayments.	3.1	Explain potential problems with the debtor that might impact on future repayments.
		3.2	Describe circumstances when revised repayment negotiations would be appropriate and inappropriate.	3.2	Explain circumstances when revised repayment negotiations would be appropriate and inappropriate.
		3.3	Describe how to maintain records of debtor accounts.	3.3	Explain how to maintain records of debtor accounts.

Debt Repayment Monitoring

Practice 4 credits

Level 2 H/505/9125. Level 3 M/601/2738

Aim

The unit aims to develop skills in debt repayment monitoring.

Learning outcomes The learner will:		LEVEL 2 Assessment criteria The learner can:		LEVEL 3 Assessment criteria The learner can:	
1.	Be able to review debtor accounts.	1.1	Follow appropriate procedures to review cases in accordance with organisational requirements.	1.1	Ensure procedures are in place to review cases in accordance with organisational requirements.
		1.2	Review debtor accounts in accordance with targets	1.2	Review debtor accounts in accordance with targets and organisational and legal requirements.
		1.3	Identify payments, settlements and instances of non-repayment in debtor accounts.	1.3	Identify payments, settlements and instances of non-repayment in debtor accounts.
		1.4	Prioritise cases where further action is required.	1.4	Prioritise cases where further action is required.
2.	Be able to instigate action in response to non-payment.	2.1	Take action appropriate to the circumstances of the debtor in response to continued non-repayment.	2.1	Instigate action appropriate to the circumstances of the debtor in response to continued non-repayment.
		2.2	Ensure that legal notices are serviced promptly in accordance with organisational and legal requirements.	2.2	Ensure that legal notices are serviced promptly in accordance with organisational and legal requirements.
		2.3	Agree with the debtor suitable revised repayment arrangements.	2.3	Negotiate and agree with the debtor suitable revised repayment arrangements.
		2.4	Check the accuracy and validity of repayment calculations in accordance with organisational requirements.	2.4	Check the accuracy and validity of repayment calculations in accordance with organisational requirements.
3	Be able to monitor debtor accounts to safeguard repayment arrangements.	3.1	Monitor levels of repayments and any shortfalls, maintaining appropriate levels of contact with the debtor.	3.1	Monitor levels of repayments and any shortfalls, maintaining appropriate levels of contact with the debtor.
		3.2	Maintain contact with clients to ensure repayment levels are in accordance with their instructions.	3.2	Maintain contact with clients to ensure repayment levels are in accordance with their instructions.

		3.3	Take appropriate action where repayment levels no longer accord with client's instructions.	3.3	Take appropriate action where repayment levels no longer accord with client's instructions.
		3.4	Maintain records of debtor accounts in accordance with organisational and legal requirements.	3.4	Maintain records of debtor accounts in accordance with organisational and legal requirements.

Debt Collection Operations Management

Principles 4 credits / Level 3 Y/601/2720 Level 4 H/601/2722

Aim :

The unit aims to develop knowledge in how to oversee and maintain effective debt collection processes.

Learning outcomes The learner will:		LEVEL 3 Assessment criteria The learner can:		LEVEL 4 Assessment criteria The learner can:	
1.	Understand how to maintain effective debt collection processes.	1.1	Explain debt collection processes which ensure compliance with legal requirements, industry licences and regulations, organisational policies and professional codes.	1.1	Assess debt collection management processes to ensure compliance with legal requirements, industry licences and regulations, organisational policies and professional codes.
		1.2	Explain how to maintain service level agreements.	1.2	Assess methods for the maintenance and monitoring of service level agreements.
		1.3	Explain methods for checking the quality and integrity of work.	1.3	Assess methods for checking the quality and integrity of work.
2.	Understand how to train and support employees.	2.1	Explain how to establish training needs.	2.1	Explain how to establish training to meet specific requirements.
		2.2	Explain options for the resolution of complex cases.	2.2	Explain options for the resolution of a range of complex cases.
		2.3	Explain how to supervise and support employees.	2.3	Explain methods for checking the quality and integrity of work.
3	Understand how to review debt collection processes and implement improvements.	3.1	Explain how to implement and monitor targets.	3.1	Assess methods for the implementation and monitoring of targets.
		3.2	Explain the use of management information.	3.2	Explain how to use and interpret management information effectively.
		3.3	Explain the introduction of debt collection improvement systems.	3.3	Explain how to lead the introduction of debt collection improvement systems.

Debt Collection Operations Management

Practice 6 credits

Level 3 K/601/2740 Level 4 M/601/2741

Aim: The unit aims to develop skills in debt collection operations management.

Learning outcomes The learner will:		LEVEL 3 Assessment criteria The learner can:		LEVEL 4 Assessment criteria The learner can:	
1.	Be able to maintain effective debt collection processes.	1.1	Supervise debt collection processes to ensure compliance with all legal requirements, industry licences and regulations, organisational policies and professional codes.	1.1	Manage debt collection processes to ensure compliance with all legal requirements, industry licences and regulations, organisational policies and professional codes.
		1.2	Monitor service level agreements.	1.2	Review service level agreements.
		1.3	Ensure decisions are taken at appropriate junctures in respect of debtor accounts in accordance with correct authorities, organisational and legal requirements.	1.3	Ensure decisions are taken at appropriate junctures in respect of debtor accounts in accordance with correct authorities, organisational and legal requirements.
		1.4	Carry out quality checks.	1.4	Monitor quality checks.
2.	Be able to train and support employees.	2.1	Identify training needs.	2.1	Arrange training to meet specific requirements.
		2.2	Provide support to employees who are involved in complex cases that require escalation.	2.2	Provide support for employees who are involved in complex cases that require escalation.
3	Be able to implement improvements following a review of processes.	3.1	Monitor the performance of debt collection processes.	3.1	Review targets to monitor the performance of debt collection processes.
		3.2	Compile appropriate management information.	3.2	Assess the availability and maintenance of management information.
		3.3	Assist with the introduction of new debt collection improvement processes.	3.3	Lead the introduction of new debt collection improvement processes.

Credit Control/Collections – (recommended for apprentices)

9 credits

Level 2

Learning outcomes The learner will:		Assessment criteria LEVEL 2, The learner can:		D/615/2297
1.	Know how the principles of credit/collections applies to their role.	1.1	Explain the importance of credit control/collections in their organisation.	
		1.2	Describe the structure of their credit/collections function and where their role fits in.	
		1.3	Explain the products/services they support and who they work with to deliver these.	
		1.4	Describe their personal work objectives.	
2.	Know the risks related to credit control/collections work.	2.1	Identify the risks related to credit control/collections work.	
		2.2	Describe how to work in a way to ensure compliance with any legal, regulatory or organisational requirements.	
3.	Know how to work in a compliant way.	3.1	Explain how to work in a way to ensure compliance with any legal, regulatory or organisational requirements.	
		3.2	Explain the consequences of not following organisational policies or procedures.	
		3.2	Explain how to raise concerns if errors are made.	
4.	Know how to ensure excellent service delivery.	4.1	Explain how their organisational standards and values influences the way that they carry out their work.	
		4.2	Explain the personal knowledge, skills and behaviours needed to ensure excellent service delivery.	
5.	Be able to demonstrate effective credit control/collections based on reflective practice.	5.1	Evidence effective credit control/collections over a period of at least one month.	
		5.2	Use reflection on work and learning activities to make improvements to performance.	
		5.3	Work with another person to identify progress and evaluate performance.	

Assessment

Assignment (Level 2 only)

Content

1	<ul style="list-style-type: none"> • Principles of credit management and collections. • Nature and priorities of their organisation and organisational standards and values. • Structure of their credit/collections function and where their role fits in. • How their role fits in and different areas of the organisation that they work with. • Organisational products/services and how their role supports the delivery.
2	<ul style="list-style-type: none"> • Credit control/collections policies and techniques, e.g. credit policies, customer service standards, policies for working with vulnerable customers. • How to use external sources of information. • Relevant legal, regulatory, risk and compliance frameworks and requirements.
3	<ul style="list-style-type: none"> • Systems, tools and processes used in role and standards to be met in using these, including how to: <ul style="list-style-type: none"> - Organise own accounts, completing tasks to required organisational deadlines. - Track individual customer accounts, where necessary, taking appropriate action. - Take ownership through to completion, escalating when required. • Consequences of not following processes and when to raise concerns if errors are made.
4	<ul style="list-style-type: none"> • Professional standards of working practices; importance of integrity and ethical behaviour. • Organisational customer service standards and how to work positively with customers.
5	<ul style="list-style-type: none"> • Individual and team objectives and how to work consistently to support colleagues and collaborate to achieve results. • How to deal objectively with setbacks when they occur, learning for the future • How to support others when setbacks occur, sharing learning with others • How to keep up to date with relevant changes and work with a manager to build capability and identify opportunities to improve work practices and performance.

Assessment

Assignment (Level 2 only)

Business Communications and Personal Skills – (recommended for apprentices)

7 credits

Level 2

	Learning outcomes The learning will:	Assessment criteria L/615/3218 The learner can:	
1	Understand the personal skills and behaviours required at work.	1.1	Explain the importance of a range of personal skills for their area of work.
		1.2	Identify own strengths and challenges in relation to required personal skills and behaviours at work.
		1.3	Explain the importance of teamwork.
		1.4	Explain behaviours which help teams work effectively to achieve objectives.
2	Know how to communicate in the business environment.	2.1	Explain how they communicate effectively using a range of media.
3	Be able to use effective communication and personal skills to build good relationships with colleagues and customers.	3.1	Exemplify their ability to build good customer relationships.
		3.2	Evidence personal involvement in an issue which results in resolution and demonstrates effective business communication and personal skills.
		3.3	Evidence effective teamwork over a period of at least a month.
		3.4	Explain progress with their business communications and personal skills

Content

1	<ul style="list-style-type: none"> • Importance of specific personal skills and behaviours for area own area of work taking into consideration: <ul style="list-style-type: none"> - Nature and priorities of their organisation - Principles and priorities related to their areas of work - Policies and techniques used in their role - Legal, regulatory, risk and compliance requirements. • Professional standards they need to work within. • Organisational values, standards, policies, procedures. • Requirements for excellent service delivery, work planning, teamwork, communication and relationship building, negotiation and decision making, and continuous improvement • Time management. • Negotiation and decision-making • Initiative – taking ownership through to completion and escalating when required • Commitment – displaying energy and enthusiasm.
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The Recognised Standard

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	<ul style="list-style-type: none"> • Resilience – staying positive when under pressure, dealing objectively with setbacks when they occur, learning for the future and sharing learning with others. • Flexibility – adapting to changing priorities effectively, re-prioritising work as required and supporting others with change. • Communication skills and relationship building – using sound communication skills, listening actively and adapting style to customer, handling difficult situations professionally and providing support. • Honesty and integrity – treating sensitive information in a confidential way. • Ability to embrace change and respond positively to new priorities. • Importance of teamwork for own area of work and behaviours which help teams work effectively to achieve objectives.
2	<ul style="list-style-type: none"> • How to communicate effectively with customers/colleagues using a range of media and appropriate language.
3	<ul style="list-style-type: none"> • Awareness of internal and external customers, their importance to the organisation and of building good relations. • How to build good relationships with customers while dealing with a potentially difficult topic. • How to adapt style to that of the customer and actively listen to understand their needs. • How to handle difficult and sensitive situations professionally, working to support and retain a positive relationship with the customer. • How to work with customers to identify mutually acceptable solutions. • The importance of taking ownership through to resolution, escalating where necessary. • How to identify opportunities to improve work practices and successfully implement changes that are required.

Assessment

Assignment (Level 2 only)

Useful Contacts

Learner study advice service Operates 9am to 5pm, Monday to Friday	Tel: 01780 722909
Learning co-ordination service	Tel: 01780 722909
Free advice on studying for CICM qualifications	Email: professionalqualifications@cicm.com or telephone 01780 722909
Assessment or examination queries	Email awardingbody@cicm.com or telephone 01780 727272
Advice on CICM membership	Email cicmmembership@cicm.com or Tel: 01780 722903
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