



## **Moderator's Assignment Feedback – Debtor Call Handling**

After each series, we ask our moderators to provide a report on each assignment-based unit to identify

- any questions which were usually answered particularly well, including main points and qualities that characterised good answers.
- any questions which were usually answered badly and main weaknesses in candidates' answers.
- common errors or misconceptions made by candidates.

We hope that this will be of assistance when completing your Debtor Call Handling assignment.

### **General feedback to candidates**

Half of the candidates in this session achieved a Level 3 Pass or better on Part A Principles, with almost all of the remainder achieving a Level 2 Pass.

On Part B Practice, while candidates' answers generally described a relevant approach, they did not show with evidence that they could apply their skills, knowledge and experience in practice. This limited most candidates to a Level 2 Pass because they did not show ability to the standard needed at Level 3.

We remind candidates that Part B Practice needs demonstration of their ability to show what they do in practice, with relevant examples from their own workplace. Scripts that only repeat the answer given in Part A will not earn marks.

### **Feedback for each assignment question**

#### **Part A Principles**

This assignment gives you the opportunity to show that you understand how to handle debtor calls.

#### **Q1. What appropriate steps are required before telephone contact is made with a debtor? Consider operation of the telephone operating system and a range of debtors in your answer**

Q1 – Most candidates were able to outline the steps needed before making a call. The weaker answers either lacked discussion of debtor types or had limited details of the steps.

#### **Q2. When managing call targets, how can telephone conversations be conducted to best effect?**

Q2 - Almost all candidates achieved a Level 2 or Level 3 Pass. The weaker answers lacked discussion of how to conduct a call.

**Q3. In accordance with legal and organisational requirements, explain how to undertake the following, and why it is important in each case:**

- a) Verify the identity of a caller or respondent**
- b) Maintain confidentiality of data. Consider in your answer, the types of information confidential to both the organisation and to the debtor**
- c) Keep the debtor informed about quality checks and recordings made during a call**
- d) Record and store information, including any agreed actions**

Q3a-d – Most candidates handled this question well and achieved a Level 3 Pass on 2 or 3 of the 4 parts. The weakest answer was on 3d, where answers lacked clear reference to the legal and organisational context needed for a Level 3 Pass. In general, this part saw the poorest marks of this Part of the assignment.

**Q4. What options are available if a debtor cannot be contacted? Discuss organisational procedures and legal obligations in your answer**

Q4 – Most candidates were able to discuss alternative contact options to achieve a Level 3 Pass. The weaker answers only listed the options with limited discussion of them.

**Q5. How can the following techniques assist in building a debtor profile and conveying clear and coherent information?**

- a) The use of appropriate questions**
- b) The use of vocal techniques**

Q5a/b – Most candidates gave a balanced answer discussing the use of both questions and vocal techniques to achieve a Level 3 Pass. Candidates that achieved a Level 2 Pass tended to concentrate on discussing one area.

**Q6. How can the more challenging calls still be handled professionally? Consider abusive or threatening calls in your answer**

Q6 - In general, this question saw the best answers on this Part, with most candidates able to describe how they would effectively handle abusive or threatening calls, including reference to the legal and organisational context.

## **Part B Practice**

**This assignment gives you the opportunity to show that you are able to handle debtor calls.**

**Q1. Demonstrate the preparatory work you undertake before telephoning your debtors. Include in your answer, how to assemble information and operate the telephone system**

Q1 - Almost all candidates were able to show how they prepared for calls to achieve a Level 2 Pass or better. The stronger answers considered a range of debtor types.

## **Q2. Demonstrate how you carry out the following work:**

**Refer where relevant to any organisational and legal requirements, and attach evidence to support your statements and indicate the range of work involved**

- a) Verifying the identity of a caller or respondent**
- b) Retaining confidentiality of information when you are unable to make contact with the debtor**

Q2a/b- This question saw the poorest overall answers on this Part. This was either because the answer lacked reference to the legal (compliance) and organisation context, or because it lacked evidence to demonstrate the candidate's ability.

## **Q3. Demonstrate how you have used effective call handling skills to establish the precise reason for inbound calls from debtors**

Q3 - About half of the candidates achieved a Level 3 Pass by demonstrating a varied approach linked to the debtor type. The weaker answers lacked evidence that the candidate could vary their approach according to the debtor type.

## **Q4. Compile evidence to show how you have overcome the following, when handling debtor calls:**

- a) Disruption to the call**
- b) Queries or complaints regarding quality checks and recordings**
- c) Abusive callers**

Q4a-c - This question prompted a range of answers. Overall, part c) saw the best answers with sensible responses to abusive callers placed in context. The weakest answers were on part b), because candidates did not show the outcome of their actions relating to complaints.

## **Q5. Using examples, demonstrate how you have applied the following techniques when handling debtor calls:**

- a) Questioning techniques**
- b) Vocal techniques**

Q5a/b - This question saw the best answers on this Part, on average, with most candidates achieving a Level 3 Pass. The weaker answers lacked evidence of how they applied the approach described in Q5 of Part A in practice.

## **Q6. Demonstrate how you maintain and review your call records. Include summaries of outcomes and agreed actions, in accordance with organisational and legal requirements**

Q6 - Only a few candidates achieved a Level 3 Pass or better on this question. Generally, this was because answers did not show the ability to act effectively in a range of situations.