

Southern Oregon Credit Service

Job Description

Job Title: Standard Unit Collector
Employee Name:
Department: Collection
Reports To: Collection Supervisor, Gene Obie
FLSA Status: NON-EXEMPT
Prepared Date: 6/7/2016

Salary Range: \$2000 / month, plus commissions after 90 days: Top-tier collectors should earn a minimum \$45,000 annual salary

Position Summary:

The Standard Unit Collector will utilize various collection strategies and methodologies, attempt to contact consumers in order to negotiate payment in full or payment arrangements on debt within federal, state and client collection guidelines and laws.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Utilize various skip tracing techniques to locate right parties in order to negotiate payment arrangements
- Negotiate payment terms and methods when right party is reached. The negotiation process often requires reviewing the account information in database, and/or asking probing questions of the consumer in order to better understand potential objections to payment.
- Overcome stalls and objections and suggest money sources for debt payment
- Leave messages with consumers requesting a return contact.
- Execute verbal skip-tracing procedures when non-right party is reached. This includes asking for home address, home telephone number, and place of employment.
- Follow SOCS procedures for negotiating payment when the right party is reached. This includes identifying the consumer, identifying company, and asking for payment on the account, and offering payment options in accord with SOCS policies.
- Update the customer record with new information, record the call result or disposition; as well as any relevant notes about the call via the menu or narrative section of the system

Performs other duties as assigned.

Other Functions:

- Prepare contact files for suit and move to legal department in accord with SOCS lawsuit procedures.
 - Assist training new employees as needed.
 - Assist other collector units as needed.
 - Complete ACA training for collector certification program, pass the test to become Professional Collection Specialist after six months employment at SOCS.
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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.

EDUCATION and/or EXPERIENCE

- High school diploma or equivalent

COMMUNICATION/TEAMWORK SKILLS

- Ability to work well with others
- Follow directions and work independently
- Adhere to SOCS policies, federal and state laws, and client protocols

TECHNOLOGY SKILLS

- Keyboarding, minimum 30 words/minute
- Windows, web usage, Outlook, other search programs

CERTIFICATES, LICENSES, REGISTRATIONS

- Begin the ACA certification process

OTHER SKILLS AND ABILITIES

- Work well with people, able to maintain even temperament and handle difficult customers

PHYSICAL SKILLS AND ABILITIES

- Hand dexterity
- Able to talk and hear
- Occasionally required to stand or walk and lift and/or move up to 25 pounds

WORK ENVIRONMENT

- Employee works in a temperature controlled office environment. Incumbent sits at a desk during regularly scheduled work hours; answers and makes telephone calls using a standard telephone; types on a standard keyboard; reads and comprehends information from a computer terminal and/or written resources.