

Assessment Plan - Financial Services

Advanced Credit Controller / Debt Collection Specialist

SUMMARY

This Assessment Plan covers the Advanced Credit Controller / Debt Collection Specialist apprenticeship that has been developed by the employers with input from the participating Professional Bodies and several Training Providers.

Our approach is designed to deliver a robust, cost effective and manageable assessment of competence in the role, based on the expected numbers of apprentices.

The focus of the apprenticeship is primarily on individuals who are new to the role and starting their career journey through the organisation, but may also be appropriate for existing employees. In support of this, the approach to assessment is based on the following principles:

- Assessment should show how well the individual is performing in the role and whether they have met the requirements of the Standard.
- It should have maximum relevance to the real job that the apprentice is doing to truly test full competence in the role.
- It should integrate with Business As Usual processes wherever possible, e.g. performance management, personal development.
- It should add value to the apprentice's journey, both during and at the end of the apprenticeship so that this is seen as helping them build not only competence in the role, but also a career in the organisation wherever possible. This should include giving them feedback on their development needs as part of the end point assessment where relevant.
- It should give assurance to the employer that the assessment is being delivered in a consistent, independent and appropriate manner.

The major components of the apprenticeship, as it evolves throughout the period, and the roles of each of the major parties are shown in the diagram below. The timings and content are an example, assuming a 24 month apprenticeship. Within this are contained the professional qualification, development of organisation specific knowledge, the skills and behaviours required to do the role, any on-programme assessment that the employer chooses to do, the gateway and end point assessment.

Month	Apprentice	Employer	Training Provider	Professional Body	Independent Assessment Organisation
0	Understands job role and apprenticeship commitment.	Delivers induction training and understand role in apprenticeship.	Explains apprenticeship, roles, timetable and commitments. Provide initial diagnostic assessment. Completes SFA admin req'ts.		
1-19	Works to role objectives / KPIs / training plan Develops Knowledge, Skills, Behaviours Studies and takes Qualification.	Manages as any other employee inc Performance Management via monthly 1to1s etc.	Monitors progress; identifies gaps; delivers apprentice learning and support as required. Completes SFA admin reqts.	Provides qualification content and support to the apprentice.	
3-19		Supports and coaches.	Supports and trains.	Provides qualification assessment and results.	
19-20	Continues building required Knowledge, Skills, Behaviours.	'Gateway' to end point assessment: Employer and TP review progress and agree whether Apprentice has achieved competency levels required vs all learning outcomes.			
21	Apprentice, Employer and TP work together to agree the make up of the 2 elements of End Point Assessment (Assignment and Professional Discussion). TP signs off vs Assessment Plan requirements.				
21-24	Completes Assignment. Submits for assessment.	Reviews Assignment and submits for assessment.	Supports completion of Assignment and preparation for Professional Discussion.		Assesses Assignment and prepares for Professional Discussion.
24	Takes part in Professional Discussion.				Conducts Professional Discussion and decides grade.

Professional Qualifications – the standard contains a range of qualifications from which the employer must choose one as the most relevant mandatory qualification:

- **London Institute of Banking and Finance** : Certificate in consumer debt collection
- **Chartered Institute of Credit Management:**

All new apprentices:

- CICM Level 3 Diploma in Credit and Collections

or

- CICM Level 3 Diploma in Credit Management (final certification is 30th September 2023. Apprentices must pass the qualification by this date)

or

- Diploma for the Debt Collection Industry (final registration up to 31st December 2022)

Existing apprentices, who are part way through CICM studies, can either continue on their qualification listed below:

- Diploma in Credit Management

or

- Diploma in Debt Collection

or

- Diploma for the Debt Collection Industry

or switch to the new CICM Diploma in Credit and Collections above if their choice of units allows. All apprentices who continue on the CICM Diploma in Debt Collection must pass this by 31 December 2022, after which point the qualification is to be withdrawn by CICM.

On-programme Assessment (dark blue in diagram) – our **recommended** approach to ensuring that the apprentice is on track during the apprenticeship is based on the employer’s Performance Management (PM) process with the following key elements:

- Line Manager uses the formal PM process and regular 1:1s to discuss progress in the apprenticeship, provide feedback and guide development.
- Training Provider can support this (if required) by ensuring that the requirements of the apprenticeship are reflected in the PM process and filling any gaps through their work with the apprentice.
- Training Provider can also support the apprentice on understanding the learning journey, providing advice and guidance on learning strategies and tools that will support the apprentice’s preferred learning style and improve their learning agility.
- Regular check points between the Line Manager and Training Provider (aligned with the PM process) to ensure that the apprentice is on track and agree how any issues will be addressed.
- Apprentices should be strongly encouraged to create a learning record that contains examples of their learning and areas for development/action points as they go through the apprenticeship - this can be used in reviews with the Line Manager and Training Provider as well as contributing to evidence submitted as part of the end point assessment. This learning record should be kept online wherever possible.

This is a recommended approach as it is up to each employer to choose an approach that works for their organisation. On-programme assessment will include the professional qualification.

The decision as to when the apprentice is ready to move on to the end point assessment (the Gateway – yellow in the diagram) will be made by the Line Manager and Training Provider based on their monitoring of the apprentice’s progress against the requirements of the standard.

End point Assessment (green in the diagram) – this contains 2 components which are described in more detail in the next section:

- A structured assignment in which the apprentice provides detailed evidence on how they carry out the role in their organisation. This will cover both the core of the Standard and their chosen specialist option.
- A Professional Discussion that explores their responses in the assignment and how the assignment has been produced, as well as focusing on the softer skills of the Standard and how well they are performing in their role.

Assessment Method	Area Assessed	Assessed by	Grading	Indicative Weighting
Assignment	Whole standard	Independent Assessment Organisation	Fail / Pass / Merit / Distinction	50%
Professional Discussion	Whole standard	Independent Assessment Organisation	Fail / Pass / Merit / Distinction	50%

END POINT ASSESSMENT

1. What is being assessed

The Detailed Standard describes the learning outcomes for each area of knowledge, skills and behaviours within the Standard. This is attached in Appendix 1. The Independent Assessment Organisation will develop detailed assessment criteria for each of the learning outcomes and these will be found in the Assessment Tools that will be developed after approval of the Assessment Plan. These will be held by the Independent Assessment Organisation.

The end point assessment will be synoptic and cover the knowledge, skills and behaviours included in the Standard. Some knowledge will be evidenced implicitly through the skills demonstrated by the apprentice, e.g. resolving a situation with a customer correctly that is covered by consumer/commercial credit law which requires that knowledge; use of the organisation's systems and processes required to do the role demonstrates this specific knowledge.

2. How will assessment be carried out

The focus of the end point assessment is on the apprentice being able to demonstrate competence in the role and meet the criteria set out in the Assessment Tools, illustrating this through the work that they have done. It takes place in the last circa 3 months of the apprenticeship, once the apprentice has met the Gateway criteria, and consists of the assessment methods described below.

The content and structure of these methods including the grading criteria will be provided by the Independent Assessment Organisation to ensure consistency across all apprentices. The employer, with the support of the training provider where appropriate, will work with the apprentice to agree how the apprentice goes about completing the components of the end point assessment and will provide guidance along the way as required. The employer/ training provider will ensure that the content meets the Assessment Plan requirements, but do not have a role in the formal end point assessment or decision.

The methods of assessment will build up a cumulative picture of how well the apprentice has met the requirements of the Standard, using the assessment criteria that will be developed from the Detailed Standard (see Appendix 1). We have given indicative weightings to show the relative importance of the assessment methods in the previous table. The Independent Assessment Organisation will ensure the outcome is consistent and robust.

2.1. Assignment

The apprentice will complete a structured assignment which will be set by the independent assessment organisation during the end-point assessment phase of the apprenticeship. The structure will ensure that the assignment covers, in a synoptic manner, the core of the Standard and the specialist option that the apprentice has chosen. It will consist of a number of standard questions about the apprentice's work, covering the knowledge, skills and behaviours of the Standard that the apprentice will have to answer. This will be marked by an independent assessor to an agreed standard mark scheme. Following marking, the assignment assessor will award a percentage mark and determine areas to explore in more detail as part of the Professional Discussion. This may include relevant stretching questions for high achieving apprentices in order to help identify if they can meet the criteria for a distinction grade.

The assignment will require the apprentice to describe how they have applied their knowledge to deliver the services required by the role as described in the Standard. It will also cover the softer skills and behaviours in the standard, e.g. requiring examples of where the apprentice, typically in the last 3-4 months of the apprenticeship, has successfully worked with a customer who is in a difficult situation and come up with a satisfactory and compliant solution. Apprentices will be required to attach selected evidence to support their statements in an appendix, for example a redacted customer letters / calls, details of small projects, emails, customer / peer / manager feedback.

The assignment will take 3-4 months for the apprentice to complete and will have a maximum word count of 3,000 words.

For example, one assignment question which would help to distinguish distinction candidates could be:

Reflect in detail on three cases/work situations you carried out in the last three months of your apprenticeship to showcase your knowledge and skills for your specialist option (credit risk, advanced collections or enforcement and recovery).

For each case/work situation, explain the following three areas:

- The challenge – explain the complexities of the case/situation.
- The solution – explain your approach (what you did, how and why).
- The outcome – evaluate your results, together with a statement about what you learned and would do differently next time.

Cover all areas of the Apprenticeship Standard in your answer in particular focusing on how you have:

- Managed relationships with your customers.
- Communicated.
- Negotiated and made decisions.
- Delivered results
- Shown flexibility

The answers to the questions and the supporting evidence provided should collectively demonstrate that the apprentice has learned and synoptically applied the knowledge, skills and behaviours of the Standard – both the core and their chosen specialist option.

Wherever possible, this will be created and submitted electronically. The detailed structure of the Assignment will be included in the Assessment Tools and held by the Independent Assessment Organisation.

The apprentice's completed assignment will be reviewed initially by the employer with the support of their training provider where appropriate using an assessment template that will be contained within the Assessment Tools. When they are agreed that the apprentice or is on track to meet the pass criteria for the Standard, the Assignment will be sent to the Independent Assessment Organisation for a fully independent assessment.

2.2. Professional Discussion

The Professional Discussion is a structured interview between the apprentice and the Independent Assessment Organisation's Assessor (the Assessor), covering the knowledge, skills and behaviours in the Standard. It will explore the content of the assignment, together with how it was produced, providing validation for the assessor of what has been submitted. It will also focus on the core skills and behaviours, e.g. communication, negotiation and decision making, as well as the skills required in the chosen specialist option. It is expected to last at least 45 minutes. A more accurate length will be provided in the assessment tools. This enables a synoptic assessment of the Standard as a whole to check coverage of the broad range of knowledge, skills and behaviours contained in the Detailed Standard.

The purpose of the Professional Discussion is to:

- Explore evidence for areas of the Standard that are best assessed verbally.
- Clarify any questions that the Assessor has about evidence submitted in the Assignment, including ensuring that it is the apprentice's own work.
- Discuss how the apprentice has progressed in their role, what specific work they have been involved in and their approach.
- Provide the basis for the Assessor to make a decision about the grade to be awarded.

A structured brief for the Assessor to use in the Professional Discussion will be provided in the assessment tools by the Independent Assessment Organisation. This will ensure that consistent approaches are taken and that all key areas are appropriately explored. It may be carried out face to face, or remotely using, e.g. video conference or Skype, depending on numbers and locations of apprentices.

The combination of these two assessment methods builds a cumulative picture of performance against the Standard. They require apprentices to demonstrate the application of knowledge, skills and behaviours in an integrated manner to deliver the required outcomes, enabling the Assessor to make an holistic judgement about how well the apprentice meets or exceeds the Standard.

2. Who carries out the assessment and makes the final judgment

There are three parties involved in the final stages of the apprenticeship and the end point assessment – the employer, the training provider and the Independent Assessor. Their respective roles are as follows:

Assessor	Role
Employer	<ul style="list-style-type: none"> • Brings a view of the apprentice from PM and working with them in the workplace through the apprenticeship • Has greatest clarity about whether the apprentice is fully competent in the workplace • Reviews the Assignment and makes a judgment about whether it is likely to meet the standard before submission to the Independent Assessment Organisation; helps the apprentice prepare for the Professional Discussion • Plays no part in the end point assessment itself • May participate in any appeal against the grading decision if required

Training Provider	<ul style="list-style-type: none"> • Brings a view of the apprentice from supporting them through the apprenticeship • Brings greater understanding of the assessment process than the employer and hence broader view on competence • Provides advice and guidance on the assessment process • Reviews the Assignment, provides feedback and advises on whether it is likely to meet the standard before submission to the Independent Assessment Organisation; helps the apprentice prepare for the Professional Discussion • Plays no part in the end point assessment itself • May participate in any appeal against the grading decision if required
Independent Assessor	<ul style="list-style-type: none"> • Brings a completely independent view to the end point assessment as they have had no engagement with the apprentice until now • Reviews the Assignment independently and scores against the assessment criteria remotely • Conducts the Professional Discussion • Makes the final decision on the grade to be awarded to the apprentice • Hears any appeal against the grade awarded.

It is the Independent Assessment Organisation that will make the final judgment on the grade to be awarded to the apprentice, whether Fail, Pass, Merit or Distinction. There will be a right of appeal against this decision as outlined in the next section.

Within Financial Services, line managers have a regulatory responsibility to the Financial Conduct Authority to ensure that all their people are trained and competent to perform their role. They therefore have a strong vested interest in making the assessment process robust in support of the Independent Assessment Organisation.

4. Independence

Within our assessment approach, independence is achieved through the end point assessment being carried out by the Independent Assessment Organisation. Their Assessor will make a synoptic assessment of each apprentice's work, including the grade to be awarded, on the basis of evidence supplied in the Assignment and the Professional Discussion.

5. Quality Assurance - Internal

The responsibility for the robustness of the assessment process is held by the Independent Assessment Organisation. The overall responsibilities of the Independent Assessment Organisation are summarised below:

- Ensures there are robust processes in place to deliver assessments to the required standard and that they are appropriate for the sector
- Develops and maintains a set of Assessment Tools that are used by all to carry out assessments
- Provides assessors that meet the requirements set out by the Employers
- Trains and certifies all individual assessors to be able to assess consistently against the Standard
- Applies robust quality assurance and verification processes to the assessments, e.g. use of standard formats, moderation and standardisation of scoring, oversight of assessment

- Runs the appeal process for any appeals that arise from grading decisions
- Reports to the Employers on any issues that arise

The Independent Assessment Organisation will create and then maintain the Assessment Tools to ensure continuing robustness (independent, consistent, accurate), working with the Employers as appropriate.

To ensure that any independent assessor is competent they will be trained in the assessment process and will also have to meet certain criteria which will include:

- Minimum 5 years experience working in credit management or debt collection and a qualification in credit management or debt collection plus familiarity with the role covered by the apprenticeship and expertise in the specialist option being assessed
- Credit management/debt collection technical and management expertise to ensure they can assess all areas of the Standard.
- Understanding of the qualifications used within the apprenticeship.
- Ability to demonstrate skills needed to be an assessor
- No current relationship with the apprentice / employer involved in the assessment

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the ESFA's Register of Apprenticeship Assessment Organisations. Individual employers must select an organisation from that Register to deliver assessment services for this standard however it is strongly recommend that a Professional Body is selected to undertake the end point assessment.

It is strongly recommended that the Independent Assessment Organisation has:

- Sound understanding of the sector (employees who have worked in or have a qualification in credit management / debt collection) and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.
- Capability to deliver assessments at the scale and with the levels of service required, giving confidence that this is a strategic part of their business.
- Geographical coverage required.
- Assessors with the background specified above
- Robust verification and quality assurance processes that can ensure the end point assessment is of the required standard.

The assessment methods described previously are designed to produce assessment outcomes that are consistent and reliable, allowing fair and proper comparison between apprentices employed in different types and sizes of organisations. At the core of this will be the set of Assessment Tools that are used by all assessors and will be a part of the training that assessors receive. The Independent Assessment Organisation will create and hold the tools, materials and techniques to be used in assessment based on this Plan. These tools will be reviewed with the Employers before being implemented.

All assessors will be required to have the skills and experience outlined above. They will be trained and approved by the Independent Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments.

The Independent Assessment Organisation will provide robust validation and quality assurance processes, e.g. external moderation to give oversight to the assessment process, to ensure that all assessments are robust that they assess fully against the Standard, are undertaken consistently and to the same standard and that the individuals carrying out the assessment have the requisite skills and industry experience. These will be developed as part of the

Assessment Tools to ensure that they are consistent across all apprentices. Evidence of this will be provided to the Employers. Immediate and appropriate action will be taken where any quality concerns are identified.

6. Quality Assurance – external

External quality assurance of the end point assessment for this apprenticeship standard will be undertaken by the Institute for Apprenticeships & Technical Education.

7. Grading

This standard will have Fail, Pass, Merit and Distinction grades. The Distinction is designed to recognise the small proportion of apprentices who are seen as outstanding employees, regularly going beyond what is required to be competent in the role and seen as having greatest potential for the future. The Merit is designed to recognise those that are significantly above a Pass, but have not quite reached the level required for Distinction.

The assessment criteria for the standard will specify what is required to achieve a Pass, i.e. fully competent in the role. The apprentice will have to achieve 100% of these assessment criteria for a Pass.

To achieve a Distinction the apprentice will have to meet 100% of a higher set of assessment criteria as set by the Independent Assessment Organisation in the following Skills/Behaviours:

- The relevant Specialist Option skill
- Managing Relationships with Customers
- Communication
- Negotiation and Decision Making
- Delivering Results
- Flexibility

These assessment criteria will be developed as part of the Assessment Tools, however, the apprentice who achieves a Distinction can be described as:

- Consistently exceeding the standards set for the role (both what is delivered and how it is delivered)
- Able to perform well in difficult situations or when under pressure
- Being seen as a role model by others
- Able to work upwards as well as with peers
- Shows perceptive understanding of the wider context of the work they are doing

To achieve a Merit the apprentice must meet at least 3 of the specified 6 skills/behaviours for a Distinction. For both Merit and Distinction they must achieve a Pass in all other areas of the standard.

The assessment criteria to be used for both Pass and Distinction will be developed as part of the Assessment Tools and reviewed by the Employers before being used.

The Independent Assessment Organisation will make the decision on the grade to be awarded to the apprentice based on their scoring in the assessment methods used.

In the event of an appeal against the grade awarded, the Independent Assessment Organisation will carry out a further review of evidence to confirm or modify the grade in line with their standard procedures.

IMPLEMENTATION

Whilst the major focus of this Plan is to ensure that it delivers robust and high quality assessments that accurately assess competence against the Standard, the practicalities of implementation have been carefully considered in the light of the proposed number of apprenticeships and geographic coverage. At this early stage we expect approximately 50 apprentices in the first year. We expect this to grow in future years due to three main factors – the impact of the Apprenticeship Levy; apprenticeships becoming more established in the sector with stronger links to career paths; apprenticeships becoming a more acceptable alternative to full time Higher Education.

The main factors that will make our approach implementable and cost effective at the numbers of apprentices anticipated are:

- The use of well proven assessment methods that will allow robust determination of competence without requiring a large number of components, supported (prior to the Gateway) by industry recognised qualifications.
- The use of existing assessment expertise, assessment tools, robust QA processes to give impartial assessment without the need to engage an additional party and incur additional costs in the assessment.
- The ability for assessors to conduct the assessment remotely where this is most appropriate, hence not incurring any travel time or costs.
- The use of on line methods of recording, creation and submission wherever possible.

We are confident that this approach can be used in organisations of any size within the sector, in part through flexing the role of the Training Provider, to ensure the totality of the learning, on programme assessment, including completion of the professional qualification, and guidance on the end point assessment.

The Professional Bodies who have qualifications included in the standard have confirmed that completion of the qualification will allow the apprentice to apply for the appropriate level of professional membership.

As this Standard is new, we have no direct evidence of the costs of delivering this assessment approach. However, we believe that up to 15% of the costs will be spent on assessment.

Appendix 1 – Detailed Standard

Advanced Credit Controller / Debt Collection Specialist

Knowledge	What is required	Learning Outcomes The apprentice will.....
Credit management / Debt Collection	Good understanding of the principles of credit management / debt collection together with a sound understanding of organisational policies and techniques used in their role.	Have a good understanding of the principles of credit management / debt collection
		Have a sound understanding of organisational policies and techniques used in their role
Legal, Regulatory and compliance	Good understanding of the legal, regulatory, risk and compliance framework within which they operate, with a sound understanding of relevant legal, risk and compliance requirements for their role, e.g. relevant commercial or consumer credit law, credit management policies, data protection, treating customers fairly, complaints handling, potentially fraudulent transactions, including anti-money laundering arrangements and relevant financial / sector regulatory requirements depending on the focus of their role.	Have a good understanding of the legal, regulatory, risk and compliance framework within which they operate
		Have a sound understanding of relevant legal, risk, compliance, financial/sector regulatory requirements for their role
Industry and organisation understanding	Understands professional standards; the commercial context, nature and priorities of the organisation they work in; the end to end customer journey; how customers manage their money, e.g. as individuals or businesses; organisational 'values'; and where their role fits in the organisation. Understands the different areas of the organisation that they need to work with to deliver the best solution for the customer and business, and the nature of interactions with them, e.g. with Sales, Customer Services, Underwriting.	Understand the professional standards they need to work within
		Understand the commercial context, nature and priorities of the organisation they work in
		Know the end to end customer journey and how customers manage their money
		Understand the organisational 'values'; where their role fits in the organisation
		Understand the different areas of the organisation that they need to work with to deliver the best solution for the customer and business, and the nature of interactions with them
Products and services	Broad understanding of the products and services offered to customers by their organisation, together with sound knowledge of the products and services that they support, including their features and benefits, together with how their role supports the delivery of these products and services.	Have a broad understanding of the products and services offered to customers by their organisation
		Have a sound knowledge of the products and services that they support, including their features and benefits
		Have a sound knowledge of how their role supports the delivery of these products and services
Systems and processes	In depth understanding of the systems, tools and processes used in the role (see examples in the Standard), together with the standards to be met, including IT tools.	Understand in depth the systems, tools and processes used in the role
		Understand the standards to be met in using these systems and processes

		Understand the consequences of not following processes and when to raise concerns if errors are made
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Skills	What is required	Learning Outcomes The apprentice can....
Managing relationships with customers	Delivers excellent service, identifying and meeting customer needs. Develops strong, positive and sustained relationships with customers, recognising the business context of their relationship and their importance to the organisation while dealing with a difficult topic. Uses questioning effectively to fully understand the customer's financial situation or specialist needs/requirements (as identified through triggers or other recognised frameworks) and develop acceptable solutions. Able to identify, defuse, resolve difficult and sensitive /vulnerable situations professionally when they occur, e.g. relationship breakdowns, fraud, disputes, mental health problems, insolvencies, working to sustain a positive relationship with the customer.	Deliver excellent service, identifying and meeting customer needs
		Develop strong positive and sustained relationships with customers, recognising the business context of their relationship with and their importance to the organisation while dealing with a potentially difficult topic
		Use questioning techniques effectively to fully understand the customer's financial situation or specialist needs/requirements and develops acceptable solutions
		Identify, defuse, resolve difficult and sensitive / vulnerable situations professionally when they occur, working to sustain a positive relationship with the customer
Communication	Actively listens to understand the customer's circumstances. Communicates effectively with customers/colleagues at all levels, building rapport and defusing emotive situations. Uses sound interpersonal skills, a range of media, e.g. phone, email, SMS, letter and face-to-face; and appropriate language, e.g. avoiding jargon. .	Actively listen to understand the customer's circumstances
		Communicate effectively with customers/colleagues at all levels, building rapport and defusing emotive situations
		Use sound interpersonal skills, a range of media and appropriate language
Negotiation and Decision Making	Uses a range of negotiating skills to work with customers to identify mutually acceptable solutions/outcomes to credit/debt issues, within organisational and compliance guidelines, e.g. negotiating sustainable repayment plans. Follows through and re-negotiates sensitively in difficult situations, e.g. defaults. Takes ownership through to resolution, escalating where necessary.	Use a range of negotiating skills to work with customers to identify mutually acceptable solutions/outcomes to credit/debt issues, within organisational and compliance guidelines
		Re-negotiate sensitively in difficult situations
		Take ownership through to resolution
		Escalate issues when required to achieve resolution
Delivering Results	Uses a wide range of systems and processes to deliver services to customers, Takes the initiative to meet challenging individual and team performance measures in line with organisation policy, values, standards and legal/regulatory	Use a wide range of systems and processes to deliver services to customers
		Take the initiative to meet challenging individual and team performance measures in line with organisation policy, values, standards and legal/regulatory requirements

	requirements. Carries out a range of tasks which may include proactive contact with customers to collect outstanding balances/debt; cash allocation, journals and reconciliations; managing ledgers; producing required reports; maintaining accurate records of communications/ actions; dispute resolution; actioning / recommending write offs. Plans and organises work to meet their commitments	Carry out the range of tasks required by the role
		Plan and organise work to meet their commitments / KPIs
	/ KPIs. Takes ownership through to completion, escalating when outside the boundaries of their role, e.g. potential legal issues, customers in vulnerable situations.	Take ownership through to completion, escalating when outside the boundaries of their role
Teamwork	Consistently supports colleagues/collaborates to achieve results. Builds/maintains good working relationships within teams and with other business areas, e.g. Sales, Compliance/Quality team. Aware of own role in the team and the impact on others.	Consistently support colleagues/collaborates to achieve results
		Build/maintain good working relationships within teams and with other business areas
		Demonstrate awareness of own role in the team and the impact on others
Continuous improvement	Identifies opportunities to improve work practices. Takes ownership of specific changes through to implementation where appropriate.	Identify opportunities to improve work practices
		Take ownership of specific changes through to implementation (where appropriate)
Personal development	Seeks feedback and acts on it to improve their performance. Builds their own capability through ownership of their own development, in consultation with their manager. Keeps up to date with relevant changes. Supports others in their development through mentoring/coaching where appropriate.	Seek feedback and act on it to improve their performance
		Build their own capability through ownership of their own development, in consultation with their manager
		Keep up to date with relevant changes
		Support others in their development through mentoring/coaching (where appropriate)

Behaviours	What is required	Learning Outcomes The apprentice can.....
Integrity	Truthful, sincere and trustworthy in their actions. Shows integrity by doing the right thing. Maintains appropriate confidentiality at all times.	Demonstrate integrity and ethical behaviour in the way they do their job
		Treat sensitive information in a confidential way
Flexibility	Adapts positively to changing work priorities and procedures when new tasks need to be done or business requirements change.	Adapt to changing business needs effectively
		Support others in adapting to changing business needs
		Re-prioritise work as required
Resilience	Displays energy and enthusiasm in the way they go about their role, dealing positively with setbacks when they occur. Stays positive under pressure.	Display energy and enthusiasm, staying positive when under pressure
		Deal objectively with setbacks when they occur, learning for the future
		Support others when setbacks occur, sharing learning with others

Specialist Options - the apprentice will complete one of the following options (depending on their specific role):

Credit Risk

Knowledge	What is required	Learning Outcomes The apprentice will....
Regulatory and organisation requirements	Understands the business environment, regulatory requirements and organisational policies / procedures that provide the framework for assessing credit risk. Understands and knows how to use relevant information and specialist tools	Understand the business environment, regulatory requirements and organisational policies / procedures that provide the framework for assessing credit risk
		Understand and know how to use relevant information and specialist tools
Skills		The apprentice can....
Analysis and decision making	Able to review and analyse customer applications, seek additional information where necessary and make decisions on credit limits in line with regulatory and organisational requirements, referring upwards where necessary.	Review and analyse customer applications and make decisions on credit limits in line with regulatory and organisational requirements
		Seek additional information where necessary

Advanced Collections

Knowledge	What is required	Learning Outcomes The apprentice will....
Technical requirements	Understands the detailed technical requirements and organisational policies / procedures that apply to their role. (For a Commercial role this may include understanding/interpreting contractual and company information, including accounts; dealing with multi-site organisations. For a Consumer role this may include understanding income / expenditure information; multiple debt situations; how to identify and handle vulnerable customers).	Understand the detailed technical requirements and organisational policies / procedures that apply to their role
Skills		The apprentice can....
Managing complex relationships	Able to deal with relatively complex customer relationships, resolving issues (including complaints) and making recommendations outside standard processes where the customer's situation requires this. (For a Commercial role this may include dealing with significant corporate or other third party relationships. For Consumer roles this may include dealing with customer in vulnerable circumstances, identifying their 'state of mind' and developing appropriate solutions with them).	Deal with relatively complex customer relationships, resolving issues
		Make recommendations outside standard processes where the customer's situation requires this

Enforcement and Recovery

Knowledge	What is required	Learning Outcomes The apprentice will.....
Regulatory and organisation requirements	Understand the legal / regulatory requirements and organisational policies / procedures that provide the framework and trigger points for enforcement / recovery action. Know the range of options, both internal and external, that are available.	Understand the legal / regulatory requirements and organisational policies / procedures that provide the framework
		Know the trigger points for enforcement / recovery action
		Know the range of options, both internal and external, that are available
Skills		The apprentice can...
Analysis and decision making	Able to review and analyse the customer's situation and make decisions on appropriate enforcement / recovery action in line with regulatory and organisational requirements. Takes decisions that maximise the outcome for the organisation and are appropriate given the customer's engagement.	Review and analyse the customer's situation and make decisions on appropriate enforcement / recovery action in line with regulatory and organisational requirements
		Take decisions that maximise the outcome for the organisation and are appropriate given the customer's engagement