

Job Specification - Collections Administrator

Main Purpose of the Role

Maintain responsibility for the following:

1. Mismatch and by-product management, as well as employer payment management.
2. Effective loan upload processing.
3. Collections administration, including book clean-ups, debit order processes, managing the clearing account, overseeing the bank postings and preparation and submission of the Daily Processing Report (“DPR”).
4. Managing the customer queries process and related matters.
5. Maintaining sound relationships with assigned county and government payrolls.
6. Managing and processing the credit life claims timeously and keeping the deceased register updated.

Key Performance Indicators

1. Manage the loan uploads to ensure efficiency and effectiveness is achieved at all operational levels of loan processing:
 - i. Submit all monthly billing changes, report timeously to government via CDAS and parastatals via Human Resources offices and provide the response files to the Collections Manager within the set time frame.
 2. Mismatch and Byproduct Management:
 - i. Ensure prompt action is taken on the mismatch account through CDAS checks, in order to reinstate the relevant deduction back on payroll.
 - ii. Provide prompt feedback on all mismatch management files.
 - iii. Ensure that all by-products are submitted to head office before the 5th of every month.
 3. Employer and Payment Management:
 - i. Perform back up services to the Collections Manager in ensuring that all due and outstanding employer payments both government and parastatals are dealt with timeously by following up with Treasury through CDAS as well as individual parastatal bodies and also ensuring that payments reconciliation report is correctly updated.
 4. Maintain responsibility for collections administration including:
 - i. Ensuring that the account’s receivables clearing account is reconciled, resolved and up to date at all times.
 - ii. Liaise with service centers, the bank and the Payment Solutions team in Johannesburg on queries arising from banking and posting.
 - iii. Identify and recommend refunds on over-payments.
 - iv. Prepare the “CSV”, Banking Today and Control Register on the daily processing report (‘DPR’) and ensure it is submitted on a timely and daily basis.
 - v. Timely and accurate preparation of the DPR by 10h00 and 15h00 daily.
 - vi. Improve levels of service to staff and customers and enhance internal operational efficiencies.
 - vii. Follow up on all outstanding death certificates to be submitted for deceased clients.
 - viii. Process all death claims.
 - ix. Perform back up to Finance Manager in processing payments of both creditors and bank reports.
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5. Debit order process management:
 - i. Ensure the debit order forms for arrears and new loans are accurately completed, collected and submitted to head office every week.
 - ii. Ensure collected debit order forms are delivered to various banks for authentication.
 - iii. Follow up on the debit authentication feedback from the banks and report same to management.
6. Book clean-up management including:
 - i. Perform back up services to Back Office Administrator in requesting banking details from clients in order to action refunds.
 - ii. Update and identify receipts in the bank.
 - iii. Perform back up services to Back Office Administrator in ensuring that a complete record and reconciliation of all refunds is maintained on the shared drive.
 - iv. Ensure that all technical arrears and small balances are cleared on time.
7. Customer queries and reporting:
 - i. Maintain fluency in product knowledge and collections procedures necessary for conducting client queries.
 - ii. Handle all customer queries relating to refunds, clearance letters and stop orders and ensure that queries are resolved in accordance with SOPs.
 - iii. Follow up with the Payment Solutions team to ensure that clearance letters and stop orders are effected at relevant employer payrolls.
- i. Effective reporting to ensure that all relevant performance and management data is accurately collected and reported on, timeously.
 - i. Keep comprehensive and accurate analytical records of all debit orders and actions taken.
- j. Relationship Management and Reporting:
 - i. Ensure that sound relationships are created and maintained at County and National Government Payroll Levels to enable the company to achieve optimal results on collections and uploads.
 - ii. Daily and monthly reporting of key information to relevant stakeholders.
 - iii. Keep comprehensive and accurate records of all collections actions taken and keep such records in the appropriate format and system.

The Candidate

We seek the following in our desired candidate:

Qualification Requirement

1. A relevant tertiary qualification (such as a B Com or Financial Degree) is preferred.
2. Preference will also be given to candidates with applicable certificates in Finance and Credit Management.

Experience / Background Preference

1. The company will only look at candidates who have no less than TWO years relevant, working experience of which at least two should have been in a similar role.
2. Government payroll and/or other payroll loan collections experience is essential.
3. Micro lending or related financial services experience is essential.
4. Knowledge of laws relating to financial services, particularly with regard to Micro lending, is essential.
5. A strong command of English, both written and verbal is a requirement of the job.

Key Competencies

The successful candidate will need to demonstrate the following ability:

1. A self-starter who is performance driven and is able to handle the responsibilities associated with the position, with honesty and integrity.
2. A team player who is approachable and receptive to ideas/feedback from others.
3. Ability to work with minimum supervision.
4. Ability to communicate clearly both verbally and in writing.
5. A logical thinker who has a clear, focused and methodical approach to work.
6. Results orientated - strongly motivated to achieve results, adhere to deadlines.
7. Assertive - able to handle conflict, stand by principles and put forward ideas despite opposition.
8. Tough- minded, rarely upset by criticism and able to retain optimism despite setbacks.
9. Must have strong customer service skills.
10. Must be able to work flexible hours.

Location

The position is based at our Lesotho office located at 4th Floor, Block C, LNDC Building, Kingsway, Maseru.

Compensation

An annual cost to company remuneration package, which will be commensurate with the technical skills and experience of the successful candidate.

Please forward applications to careers@lesana.co.ls

If you do not hear from us within two weeks, please consider your application for this particular vacancy unsuccessful. In this instance, please be assured that we shall retain your application and will be in touch should a suitable opportunity arise in the future.