

Job Specification - Residual Book Collector

Main Purpose of the Role

The Residual Book Collector is responsible for managing and collecting outstanding payments, taking/managing appropriate legal action and reporting on residual book activities and related collection results.

Key Deliverables of the Role

1. Follow-up on residual book accounts i.e. recovering outstanding debts from customers that are no longer on the active book.
2. Plan and coordinate calling and tracing activities to secure payments from clients.
3. Manage customer relationships and keep track and report on the following:
 - i. Manage customer complaints (within the Residual Book).
 - ii. Manage debt review applications (within the Residual Book).
 - iii. Monitor deduction platforms for the reinstatement of clients on government payrolls.
 - iv. Follow-up on Promises to Pay (“PTPs”) and broken PTPs on an ongoing basis.
4. Activity Management: Be the custodian of late-stage collections activities.
5. Legal: Have a working understanding of the legal process and represent the business’ interests in recovering outstanding debts via the legal process.
6. Understand why and how each account came to be in the residual book. This includes lack of tracing, untraceable, unemployed, retired, fraudulent applications (by clients or other individuals impersonating clients), dispute, etc. Each account must be handled with care and with the correct background information in order to understand the situation of the account.
7. Assist with ad-hoc activities/operations in the collections’ environment. This includes, but is not limited to, tracing, calling campaigns or court hearings for the active book. To be noted, primary KPIs will be based on residual collections activities and the incumbent will be measured accordingly, based on actual debts recovered from the Residual Book.

Reporting Structure

The Residual Book Collector will report to the Collections Manager.

The Candidate

We seek the following in our desired candidate:

Qualification Requirement

A relevant tertiary qualification is preferable.

Experience / Background Preference

1. The company will only look at candidates who have no less than three years’ related work experience within a high performance, debt collections environment (preferably in the financial sector).
2. Previous experience within the Microfinance Sector will be advantageous.
3. Previous managerial experience is essential.
4. Previous collections experience is essential.
5. Previous sales and business development experience will be advantageous.

6. Knowledge of the collections legal process is essential.
7. Must be able to work flexible hours.
8. A high level of computer literacy is a requirement of the role.
9. A valid, clean driver's license is a requirement for this position.

Key Competencies

The successful candidate will need to demonstrate the following:

1. A strong analytical ability including the ability to analyse data.
2. Skills of persuasion and established negotiation skills.
3. Ability to work independently.
4. Strong interpersonal and communication skills, both verbal and written.
5. Strict attention to detail.
6. A strong work ethic.
7. A tenacious, self-starter who is proactive, shows initiative and displays high levels of self-motivation.
8. Performance driven and results orientated - strongly motivated to achieve results while adhering to deadlines.
9. Ability to handle the responsibilities associated with the position, with honesty and integrity.
10. Self-assurance and a confident manner.
11. Strong time management skills - the ability to prioritise and manage workflow.
12. A team player who is approachable and receptive to ideas/feedback from others.
13. A logical thinker who has a clear, focused and methodical approach to work.
14. Assertive - able to handle conflict, stand by principles and put forward ideas despite opposition.
15. Tough- minded, rarely upset by criticism and able to retain optimism despite setbacks.

Location

The position is based at our office at Matsapha Link, Portion 3 of 582, along College Road & Lihawu Street, Matsapha.

Compensation

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

Please forward applications to: recruitment@selectafrica.net

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.