

Accreditation : This Module is a Nationally Accredited Course
Title : **BSBCCO305A – PROCESS CREDIT APPLICATIONS**
Field Of Study : **Contact Centre Operations**

What is this course all about?

This unit describes the performance outcomes, skills and knowledge required to handle credit applications or arrangements for customers with no credit rating or a poor credit rating and as required by an organization.

When you have finished this course you should be able to demonstrate your ability to:

Review and evaluate credit application –BSBCCO305A/01

- ❑ Review customer details including trading name details and amount of credit required.
- ❑ Check existing customer records for payment history and credit standing.
- ❑ Obtain customer credit rating in accordance with credit management procedures
- ❑ Observe relevant legislation, codes, regulations and standards
- ❑ Approve or decline application in accordance with organizational policies

Decline credit application - BSBCCO305A/02

- ❑ Explain the decision to decline credit application to the customer
- ❑ Offer and discuss alternative arrangements as necessary
- ❑ Advise customer of appeal rights where appeal provisions exist

Negotiate credit application details with customers - BSBCCO305A/04

- ❑ Negotiate and agree payment arrangements with customer where approval is granted
- ❑ Escalate difficulties experienced in customer negotiations in accordance with enterprise policy

Complete credit application administration - BSBCCO305A/04

- ❑ Complete and forward appropriate documentation to the customer.
- ❑ Approve credit arrangements and record details in accordance with enterprise policy and legislative requirements.
- ❑ Notify agreed payment arrangements in accordance with enterprise procedure.
- ❑ Regularly monitor and follow-up customer commitments
- ❑ Resolve any outstanding issues relating to credit application in an efficient and timely manner

Some examples of individuals that will benefit from these courses are: -

- ❑ Managers
- ❑ Supervisors
- ❑ Team leaders
- ❑ Sales and/or Customer Service Staff
- ❑ Billing and/or Credit Staff
- ❑ Administration

You will have better skills & knowledge and familiarise yourself more in the following areas -

- ❑ Application of enterprise credit procedures.
- ❑ Check records to establish payment/credit history.
- ❑ Determination of customer capacity to pay.
- ❑ Establishment of customer credit rating.
- ❑ Negotiation of credit terms and payment arrangements with customers.
- ❑ Customer Service Skills.
- ❑ Listening Skills.
- ❑ Interpersonal Skills
- ❑ Credit Management Procedures.
- ❑ Basic Mathematics.
- ❑ Basic Accounting Procedures.
- ❑ Enterprise Information Systems.
- ❑ Enterprise Customer Service Policy.

You will have better knowledge and familiarise yourself more in relevant legislation, codes, regulations and standards which include:

- ❑ Privacy Act;
- ❑ Trade Practices Act;
- ❑ Telecommunications Act;
- ❑ Occupational Health and Safety legislation
- ❑ Industrial Awards and Agreements Including Registered Enterprise Agreements
- ❑ EEO and Anti Discrimination Legislation
- ❑ Freedom of Information
- ❑ Bankruptcy Act
- ❑ Judgment Debt Recovery Act
- ❑ Credit Act
- ❑ Debtors Act
- ❑ Commercial Inquiry Agents Act

What Recognition will you achieve?

Where a demonstrated competency has been achieved in accordance with the endorsed Australian Quality Training Framework (AQTF) standards, a Statement of Results can be issued for those competencies successfully completed in this course. These can be combined with additional competencies achieved later, and together may build towards the issuing of qualification, at Certificate II plus. A certificate will be issued upon successful completion of this module.

How will you be assessed?

Demonstration of competencies for this qualification is achieved via formal assessment. Participants complete a work related project/activities, which incorporates the range of competencies covered for each unit.

Will you be eligible for subject exceptions?

The units can be completed through attendance at MTG training courses. You may have already attained some competencies covered in the units through previous training, work, or life experience. If you feel you can already demonstrate a competency, then you should apply for **Recognition of Current Competencies (RCC)**. An RCC application form can be found in the MTG trainee welcome kit where you can fill out and fax back to us on (03) 9482-6988 or simply visit our website on www.matrixtraininggroup.com/downloads.php in order to download this application.

What training materials and training aids will you have?

1. **Learner Guides:** - Matrix Training Group will supply each trainee with a module for each unit which contains must know information, learning activities and projects, which will keep you enthusiastically involved in the course. Upon completion of each module these activities will be handed in to the trainer, assessed then returned to trainees with relevant comments to keep you informed with your progress.
2. **Online Support:** - Your Trainer is always available through E-mail & Website support. Our website address is www.matrixtraininggroup.com
3. **Telephone Support:** - You may call your trainer during business hours for over the telephone support.