

Accreditation : This Module is a Nationally Accredited Course
Title : **ICTCC360A – PROCESS HIGH RISK CREDIT APPLICATIONS**
Field Of Study : **BILLING & CREDIT**

What is this course all about?

This unit applies to handling of credit applications involving large amounts of credit and with customers with no or a poor credit rating It also involves arrangement of debt recovery.

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

Review and evaluate credit application - ICTCC360A/01

- ❑ Review application to determine customer 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.
- ❑ Customer ability to repay any credit advances is checked in establishing credit rating.
- ❑ Approve or decline application within policy.
- ❑ Determine credit levels and payment terms based on credit rating and amount of credit sought where approval is to be granted.

Decline credit application - ICTCC360A/02

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

Negotiate credit application details with customer - ICTCC360A/03

- ❑ Negotiate and agree payment arrangements with customer where approval granted.
- ❑ Difficulties experienced in customer negotiations are escalated in accordance with enterprise policy.

Complete administrative arrangements - ICTCC360A/04

- ❑ Complete and forward appropriate documentation to the customer.
- ❑ Organise credit arrangements and record details in accordance with enterprise policy and legislative requirements.
- ❑ Agreed payment arrangements are notified in accordance with enterprise procedure.
- ❑ Customer commitments are regularly monitored and followed up.
- ❑ Outstanding issues relating to credit application are resolved 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
- ❑ Designated technical Staff

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

- ❑ Efficient and effective interrogation of customer and system records.
- ❑ Development of plan of action in dealing with the complaint.
- ❑ Negotiation with customer to overcome problems caused.
- ❑ Development of agreements with the customer to resolve problem.
- ❑ Accurate documentation relating to all customer dealings in the event of problem non-resolution.
- ❑ Effective follow up of customer satisfaction post problem resolution.
- ❑ Projection of a professional image in representing the company.
- ❑ Listening Skills.
- ❑ Interpersonal Skills.
- ❑ Problem Solving Skills
- ❑ Conflict Resolution
- ❑ Enterprise Information Systems.
- ❑ Enterprise Customer Service Policy
- ❑ Mentoring Skills

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

- ❑ Trade Practices Act;
- ❑ Privacy Act;
- ❑ EEO and anti discrimination legislation;
- ❑ Telecommunications Act;

What Recognition will you achieve?

Where demonstrated competencies 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) 9854-6124 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.

