

Job Description



Job Title:	Credit Controller
Reports to:	Credit Control Team Leader
Grade:	GRADE 5
Date:	August 2014

1. Job Purpose

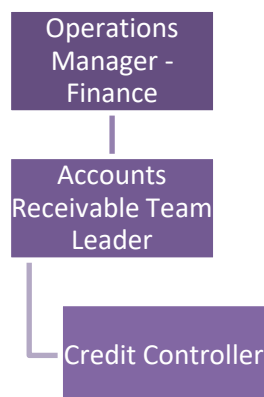
To pursue overdue debt / accounts in order to maximise cash recovery from customers in accordance with YPO's Collection policy and procedures to ensure the working capital of the business is effectively and efficiently maintained

To work as part of a team with a focus to improve and enhance the external customer experience when dealing with YPO ensuring the debt collection activity is carried out professionally and timeously whilst meeting to overall objective of collection outstanding debt.

To investigate and resolve the external customers' reticence to pay or to provide supporting information for the escalation of the outstanding debt to the Transactional Processing Manager (Sales Ledger) so the matter can be addressed by the business at a higher level

To work across the YPO business internally when resolving issues raised by the customer and to ensure the external customer is kept up to date in respect of outstanding queries

2. Organisational Structure



3. Dimensions

The business currently turns over c£120m per annum which in turn generates approximately 2m sales invoices per year to a base of 40,000 customers.

This role is responsible for the chasing of outstanding debt to turn this into cash which is essential for the working capital needs of the business

The role will be responsible for actively calling and communicating with customers to chasing debt and collect the cash. The role may require you to resolve customer queries and as such there may be daily discussions with the customer care teams to resolve outstanding matters.

The role will operate in line with targets set by the line manager

There is no staff supervision however the role will be part of a team and operate in a team environment

4. Principle Accountabilities

- To monitor, review and pursue overdue debts in order to ensure recovery in line with company policies and procedures using both proactive and reactive means to minimise bad debts.
- To phone customers and communicate with customers to resolve unpaid sales invoices
- To receive, investigate and resolve Customer queries to enable prompt payments and provide customer satisfaction.
- To investigate and resolve unallocated payment amounts ensuring correct allocation of income received and updated account balances.
- To action contras to clear outstanding credit/debit balances to keep customer accounts accurate and up to date.
- To produce customer statements ensuring customers receive accurate account information.
- To provide cover for the principal duties of the team and to ensure that all daily tasks are completed in a timely and effective manner.
- To assist with the posting and allocation of all customer payments (when workloads require) in order to maximize cash flow and also ensure customer balances are up to date.
- To work co-operatively with colleagues to ensure that the function operates consistently and effectively in the implementation and application of all departmental procedures and policies.
- To keep up to date with information, training and development opportunities appropriate to maintaining and developing professional service standards.
- Ensuring that services are delivered in line with relevant legislation, YPO objectives and policies including those relating to Equality and Diversity, Customer Care and Health and Safety.
- To undertake such other duties as may be required from time to time that reasonably fall within the scope and grade of the post.

5. Planning and Organising

Debt recovery as identified by the Credit Control and Payment Processing Manager and Credit Control Team Leader and prioritised around seasonal peaks and troughs.

Staff development and training on relevant procedures and processes.

Other workloads are received via e-mail, telephone, letter and fax and are to be prioritised and distributed on a daily basis to meet required deadlines.

Contribute to YPO's continuous improvement plans.

Promote effective working relationships between the Credit Control team and other departments within YPO.

To assist the Cash and Remittance Processing team during peak periods when required.

6. Decision Making

Discretionary responsibility to write off low value debts for clearing the balances of invoices and credits from customer accounts.

Prioritise own workload in line with departmental requirements.

Take responsibility for ensuring accuracy of own work in line with policies and procedures.

Direct responsibility for placing customer accounts on stop.

When requested, provide assistance to Cash and Remittance Processing team in order to meet banking deadlines.

7. Internal and External Relationships

Daily contact with the Credit Manager and the Credit Control Team Leader on all aspects of Credit Control work.

Daily contact with CAM team to discuss account creation and amendments and customer queries.

Daily contact with Customer Services Stock, Directs and Furniture teams to resolve customer queries.

Daily contact with customers in both proactive and reactive ways to chase for payment and in resolution of queries.

8. Knowledge, Skills and Experience

Area	Essential	Desirable	Assessment
Knowledge			
Competence in using Microsoft Office products including Navision.	X		Application
Reasonable knowledge of modern debt collection techniques / practice	X		Interview
An understanding of how to interact professionally with customers that facilitates proactive debt collection whilst improving the customers experience overall	X		Interview
A simplified knowledge / experience of the process the customer experiences when ordering goods /services	X		Interview

Knowledge of negotiating and reasoning techniques and the ability to apply these professionally when dealing with both external and internal customers	X		Application
Some knowledge of the bookkeeping process a customer needs to go through when making a payment to YPO	X		Interview
A working knowledge of payment card processing over the phone	X		Interview
Minimum of 5 GCSE / O Level equivalents including Numeracy and Literacy	X		Application
Skills			
Excellent communication skills both verbally and written	X		Application/Interview
Excellent problem solving abilities	X		Application
Tactful, persuasive and able to negotiate	X		Application
Demonstrable perseverance skills at getting tasks done in a pressurised environment but in a non-confrontational way	X		Interview
Ability to recognize when to escalate non collections to the line manager	X		Interview
Good note taking / keeping abilities from telephone conversations that may need to be referred to later	X		Interview
Positive and proactive team member who makes suggestions to contribute to team performance whilst able to accept leadership direction	X		Interview
Good time management and organizational skills	X		Application
Accurate key board skills	X		Application
Experience			
Previous experience in a Sales Ledger or Credit Control environment.	X		Application
Reasonable sales ledger, invoice and credit note knowledge together with customer query resolution experience.	X		Application

Previous experience working as part of a team		X	Interview
Demonstrable accounting knowledge would be an advantage		X	Interview

9. Special Features

Jobholder Signature:	
Manager Signature:	
Date:	