Credit Services Association

Level 3 Apprenticeship Advanced Credit Controller and Debt Collection Specialist

Programme Overview

Apprenticeships

Ofsted Good Provider

CSA Apprenticeships

Raising standards and building careers through tailored, personal and flexible training.

CSA Learning
An award-winning learning and development specialist and an Approved Apprenticeship Training Provider, CSA Learning* supports firms and employers to train, improve and assess their workforces in our specialist areas including credit, debt collection, compliance, counter-fraud, trading standards and governance.

CSA provides employers with training to reskill existing staff, as well as a means of introducing new employees to your company and sector. Our tutors are all specialists in their fields, with learner feedback consistently highlighting the exceptional standard of workshop delivery.

Credit Services Association (CSA)
The CSA is the only national trade association in the UK representing organisations in the debt collection and purchase industry.

Drawing upon this extensive experience of working within highly-regulated environments, the CSA develops and delivers learning & development solutions designed to increase capability, professionalism, standards, talent retention, and social mobility in this complex sector.

We use this specialist expertise and experience to assist employers from the public and private sectors to upskill and reskill existing or new employees in business-critical areas.

To learn more contact:

E: apprenticeships@csa-uk.com
T: 0191 217 3073 (CSA Members)
T: 0191 217 2948 (Non-members)
W: www.csa-uk.com/csa-learning

** CSA Learning is part of Credit (Services) Ltd, a subsidiary of the Credit Services Association (CSA).*

What to expect from CSA Apprenticeships

Free consultancy on your skills and talent requirements and how they can be met through the delivery of our specialist apprenticeships and other L&D solutions.

Advice and guidance on the Apprenticeship Levy and specific Government incentives for apprenticeships, and how these can be used to maximise ROI.

Integration and mapping of your own policies, procedures, training content, and competence frameworks into the apprenticeship programmes to ensure relevance and business impact.

Dedicated account management and support through the entire process, including regular progress reports, from a friendly and knowledgeable team.

Expert professional coaching, training, and assessment of your apprentices using innovative approaches to blended learning which add real value to your organisational performance.

Digital delivery for flexible work-based learning throughout the apprenticeship.

Scheduled group workshops that support the development of the knowledge, skills, and behaviours required for the role – 96% of CSA apprentices say they can directly apply learning from these workshops to their daily work*.

Personal development, safeguarding, and pastoral support for learner wellbeing and mental health including free access to CSA's Employee Assistance Programme.

Robust quality assurance policies and procedures.

*According to CSA apprenticeship evaluation feedback carried out in 2021

CSA Level 3 Apprenticeship Advanced Credit Controller and Debt Collection Specialist

Our expert team of account managers and tutors guide learners and their line managers/ mentors through the apprenticeship from enrolment through to the independent End Point Assessment. Following initial learning assessments, we tailor the programme to individual learners needs.

Duration

20 months (17 months for learning delivery plus 3 months for End Point Assessment).

Qualifications

Level 3 Apprenticeship (Equivalent educational level: A Level)

Funding

We will work with you to maximise **Apprenticeship Levy** funds and access any other support or incentives that are available to fund the programme.

CSA blended learning delivery

Flexible combination of group workshops, e-learning, structured workplace learning, tutorials, and mini projects – can be fully integrated with wider internal training and organisational needs.

Programme Overview

As the only national trade association in the UK for organisations active in the **debt collection and debt purchase industry** with a history dating back to **1906** and an industry-leading Code of Practice designed to uphold the highest standards, we have **unrivalled knowledge and experience of the credit management and debt collection function**. At any one time, our members hold up to £60bn for collection, returning nearly £4bn in collections to the UK economy per annum.

Credit control and debt collection roles are at the centre of operations across all sectors of UK and international commerce. Those working in these roles are responsible for **managing and protecting cash flow**, and **recovering unpaid money owed** while achieving fair outcomes for all. They are required to have detailed knowledge of law, regulations, and the business environment, as well excellent interpersonal and technical skills so that they can proactively interact with potentially 'high risk' consumers and commercial customers.

The Apprenticeship Levy funded **Level 3 Advanced Credit Controller and Debt Collection Specialist Apprenticeship** Standard (which incorporates the mandatory CICM Level 3 Diploma in Credit & Collections) is a cost-effective way for public and private sector organisations to up-skill or re-skill new or existing employees from a standing start on a **successful career pathway in this business-critical area.**

The programme develops the knowledge, skills, and behaviours needed to carry out credit control and debt collection roles to a **high standard**. As well as the core modules, learners must choose one of the following **three specialist options:**

- Credit risk – advising on credit policy and making decisions on credit limits and, in some cases, complex and non-routine credit arrangements.
- Advanced Collections – managing complex customer relations to resolve payment issues or identify potential customer vulnerability through the use of recognised relevant assessment frameworks (e.g. TEXAS Model, Common Financial Statement, understanding of insolvency legislation). Examples might include significant corporate business or customers in complex financial difficulties or vulnerable circumstances.
- Enforcement and recovery – applying in-depth understanding of statutory and/or non-statutory enforcement solutions in the recovery of debt.

There is also the option to choose either a **Credit Control** or a **Collections** route for the CICM Level 3 Diploma element of the programme.

Modules

Module 1
- Introduction to apprenticeships
- Safeguarding
- Introduction to the credit control/debt collection industry
- History of the credit control and debt collection industry
- Introduction to regulation and legislation in the sector

Module 2
- Legislation - main Acts
- Regulation Framework
- Debt types

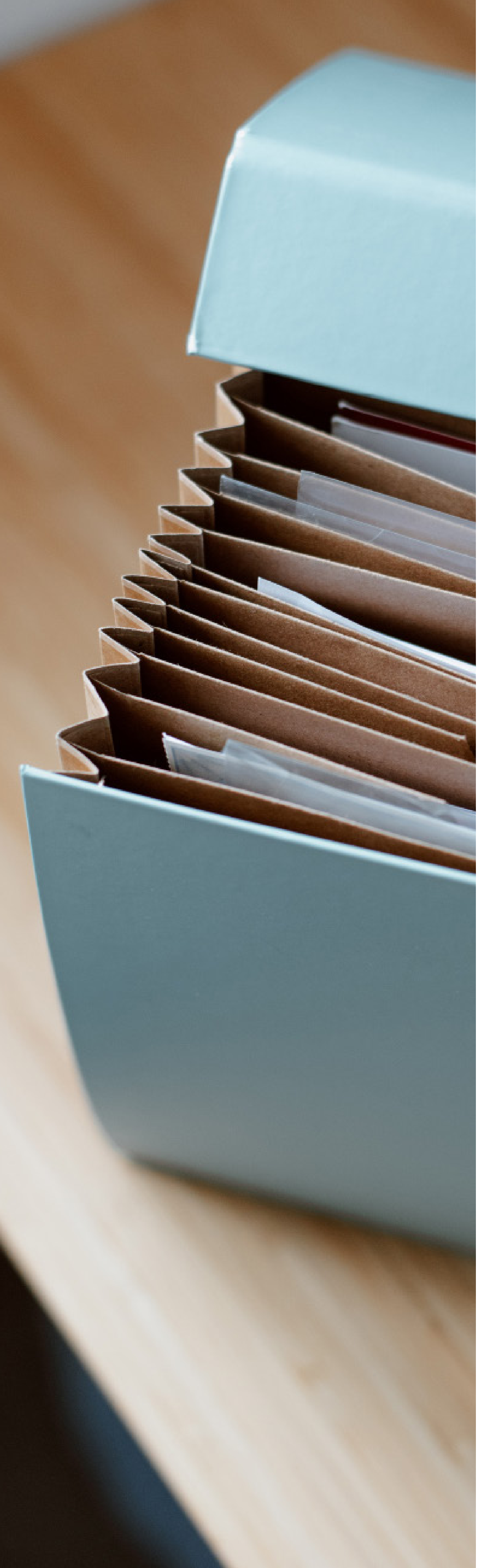
Module 3
- Credit Management and the Economy
- Laws impacting the industry
- Vulnerability
- Negotiating and influencing

Module 4
- Compliance and risk
- Customer service
- Customer behaviours
- Complaints
- Terminology

Module 5
- Priority debt and the impact of technology on debt recovery
- Default and debt solutions
- Consumer groups
- Working with third parties
- Business types

Module 6
- Credit Reference Agencies
- Regulated and unregulated borrowing
- Tracing
- Soft skills'
- Lending Standards Board and Finance & Leasing Association
- Ownership of task

Modules 7: End Point Assessment preparation
- Practice job scenarios
- CPD log and portfolio of evidence
- Professional discussion practice
- Professional qualification revision including mock papers
- EPA guidance
- Re-cap and revision



Our Experience

Our experience in delivering the Level 3 Advanced Credit Controller and Debt Collection Specialist Apprenticeship Standard ranges from Local Authorities to law firms and debt collection agencies.

Nick Cherry, CSA Board Director and Chief Operating Officer at CSA member company **Phillips & Cohen Associates**, says:

PHILLIPS & COHEN ASSOCIATES (UK) LTD.

"In the current environment where some industries are facing unemployment and others have major skills shortages, there has never been a better opportunity to re-skill and up-skill people in specialist areas of financial services, providing an accessible long term career pathway from entry level upwards. Working with our trusted industry association on the delivery of this relevant, practical apprenticeship standard is enabling us to cost effectively upskill existing and new employees to the highest standards for the long term.

As an industry and as a business, we have always believed in the importance of investing in our people. The better skilled our people are, the better the customer outcomes will be, and this is fundamental to our business. Learning & Development is evolving rapidly, especially since the introduction of the Apprenticeship Levy, and working with the CSA in this space ensures we stay ahead of the curve."

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