



Credit Services Association (CSA)

Trade association for the debt collection and purchase industry

Training Brochure

Setting standards for debt collection professionals

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Introduction

The Credit Services Association (CSA) is the trade body for the debt collection industry and with a history dating back more than 100 years, the CSA is constantly evolving to meet the demands of a modern-day challenging regulatory, compliance and economic business environment. This training prospectus provides the CSA members and non-members with a range of industry accredited training courses aimed at further improving and enhancing the professionalism within our sector.

Most of the accredited training courses contained within this guide are all delivered on a scheduled open course basis, or can be tailored to provide in house solutions.

They are:

- **Level 2 Award for Working in the Debt Collection Industry**
- **Level 3 Award, Certificate and Diploma for the Debt Collection Industry**
- **Level 5 Diploma in Compliance Risk Management for the Debt Collection Industry**

All training programmes have been developed by the (CSA) working closely with industry partners and member companies, and accredited by our awarding organisation partner NOCN. All of our qualifications are nationally recognised and regulated by Ofqual.

Our Approach

Each training course and module of study has been designed to provide the delegate with a wide scope of knowledge and understanding regarding a range of topics that influence and impact on the debt collection industry and the business environment. Every course is delivered with the delegates in mind and delivered in a friendly, practical, learning environment by our highly qualified team of specialised tutors. Our tutors are selected for their extensive current knowledge and experience of Financial Services and related business and for their ability to provide an engaging and supportive learning environment. All courses provide a blended approach which combines distance and e-Learning with innovative and flexible support and coaching appropriate combinations of on-line feedback. This includes social media discussion, telephone, video conference tutorials, and face-to-face tutorials.





Students registered for the Level 3 and Level 5 programme also receive discount for attendance at the UK Credit and Collections Conference (UKCCC).

This prospectus lists all of our accredited programmes and provides an overview of the content and approach. If you would like more detail on any of the individual courses or programmes please contact us;

Email: sales@csa-uk.com

Tel: +44 (0) 191 217 0775

We can provide you with further details or advice regarding any of the individual training courses, programmes of study or type of qualification that you are interested in.

Alternatively you can contact me:

Email: fiona.macaskill@csa-uk.com

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Kind Regards

Fiona Macaskill
Head of Learning and Development

Level 2 Award for Working in the Debt Collection Industry

The CSA Level 2 Award for Working in the Debt Collection Industry provides an industry recognised qualification that underpins the knowledge and skills required to function as a proficient member of staff employed within the debt collection industry.

This qualification has been designed to provide the learner with a wide scope of knowledge regarding the essential practical skills to work in the debt collection industry. Every learner must successfully complete two assignments covering the units listed below. This is a flexible qualification, studied on the e-Learning Academy.

Units

Debt Collection Industry Practice

- The key principles of the debt collection industry.
- The variances of debt within the debt collection industry.
- The different business activities within the debt collection industry.
- The diverse roles within the debt collection industry.
- The importance of compliance within the debt collection industry.

Working in a Debt Collection Environment

- The importance of validating credit information prior to entering into a collection arrangement with a debtor.
- Be able to describe your organisation procedures when making contact with a debtor.
- The different repayment solutions that can be offered to recover an outstanding debt.
- How your organisation's compliance systems help to adhere to statutory requirements.



Length of course

12-18 months

Delivery method

e-Learning Academy

Assessment method

Assignments

Target audience

Collections/compliance teams and new employees



"I am a massive advocate of the Level 2 programme. It provides people with an industry specific qualification and trains them in every operational area of our business. It has been a great success from a people point of view with the added commercial benefits as well."

About the Learning and Development Team

Tutors

Our tutors are all experienced industry professionals and highly skilled trainers and facilitators. They are responsible for supporting and challenging our students and for providing an engaging and enjoyable learning environment. Many of our tutors specialise in specific topics and levels of qualification. The roles of tutors can vary between providing workshops, small group tutorials and one-to-one, face-to-face and remote coaching. The support we provide is as varied as the learning styles and needs of our students.

Assessors/Markers

Our assessors and markers are highly qualified and experienced in marking vocational qualifications at all levels. They work to tight deadlines to assess work and provide feedback which is motivational and helps students to improve throughout their qualification..

Internal Verification/ Quality Assurance

We have a robust and rigorous approach to quality assurance and internal verification. This is key to the continued success of our accredited centre. Our quality assurance policy and procedures include sampling, moderation and dissemination of best practice throughout the Learning and Development team. Our lead Internal verifier is responsible to NOCN for ensuring that qualifications are fair and rigorous and that national standards are applied.

e-Learning Consultant

Our e-Learning consultant develops the varied and comprehensive content we already have on our e-Learning Academy, and is responsible for its continuous development and improvement. Our learning management system is maintained to the highest standards and provides a fully responsive e-Learning environment.

Centre Administrator

The first point of contact for most of our learners is our centre administrator whose efficient application of our centre processes and procedures ensures that we satisfy not only the requirements of the awarding body, but also means that both students and company sponsors receive high levels of service and can be confident of a smooth progress through the qualification.



Level 3 Award, Certificate, Diploma for the Debt Collection Industry

The CSA Level 3 Award, Certificate and Diploma for the Debt Collection Industry are each designed as standalone qualifications. The Level 3 Diploma is an industry recognised qualification that offers proof of knowledge and the skills required to function as a proficient professional within the debt collection industry.

This qualification has been designed to provide the learner with a wide scope of knowledge regarding the entire debt collection industry and an in-depth understanding of how legislation, industry regulations, standards and guidance provides a framework for compliance. The learner will also explore in more detail how compliance process systems are integrated into debt recovery organisational working practices.

The learner has the option to focus their studies exploring a number of optional units that may be more applicable to their career aspirations, role, or professional development needs.

Students may achieve the Award, Certificate and Diploma through studying a combination of compulsory and optional units to achieve the required credits.

Units

1. Working in the Debt Collection Industry

- Historical development of the debt collection industry.
- The primary businesses involved in debt recovery.
- Different techniques and collection methods used across the debt collection industry.
- The inherent challenges within the debt collection industry.

2. Legislation and Regulation that Governs the Debt Collection Industry

- The scope of the legal framework that governs the debt collection industry.
- The regulatory environment and its impact on the debt collection industry.
- How to meet debt collection industry standards and requirements.
- The relationship between the regulatory environment and the customer.

3. Compliance Process Systems and Working Practices in the Debt Collection Industry

- Why a debt recovery business needs to have appropriate compliance process systems in place.
- How compliance process systems can safeguard against external complaints from regulatory bodies.
- The key elements that impact on compliance process systems in relation to data protection required by legislation.
- How compliance process systems can help a debt recovery organisation.



"We have found the CSA Level 3 qualification to be of benefit on many levels. It gives our organisation credibility with our clients, regulator and external parties looking to partner with us. It gives our team members increased knowledge which builds confidence and credibility."



Optional Units

4. Consumer Debt Collection

- The diversity of the consumer debt collection sector. Know how to obtain sufficient information to commence the consumer debt collection cycle in accordance with legislation.
- Legal proceedings that can be implemented to recover the debt from a consumer who may not pay their debts.
- The importance of effective communications involved in the consumer debt recovery process to ensure compliance.
- Why certain third party relationships within the consumer debt collection industry are necessary.
- The impact that 'money advice' organisations have on the recovery of consumer debt.

5. Commercial Debt Collection

- The diversity of the commercial debt collection sector.
- The factors that influence the commercial debt marketplace.
- The importance of identifying the decision maker in the payment process.
- Factors that impact on the commercial debt recovery process.
- The litigation process that a commercial debt collection organisation can take to recover an outstanding debt.
- Why third party relationships within the commercial debt collection industry may be necessary.

6. Debt Sales and Purchase

- How the debt sale and purchase financial industry originated in the UK.
- The market conditions for selling and buying different types of debt.
- The sale and purchase transaction process.
- How pricing methodology is used for creating the right sale value for purchase.
- Factors that impact on the contractual obligations of selling debt.
- Post-sale contractual agreements of the seller and purchaser.

7. Trace and Investigation Techniques used in the Debt Collection Industry

- How industry best practice can demonstrate compliance to statutory requirements.
- The different sources of trace related data that are available from credit and non-credit reference agencies.
- How to apply different tracing methods and techniques commonly used in trace operations.
- Outsourcing trace and investigation.

9. Managing Third Party Relationships in the Debt Collection Industry

- Why a debt collection organisation may outsource a specific service.
- The process for selecting the most appropriate third party supplier to fit the level of service required.
- How to ensure that a third party supplier is fit for purpose prior to placement.
- The post-contractual arrangements for managing third party performance.

11. Utility Industry, Billing and Debt Collection

- Historical development of debt collection in the utility industry.
- Primary mechanisms for billing and collections for each sector in the utility industry.
- Key factors that influence the recovery of utility debt.

8. Leading a Team in a Debt Collection Organisation

- The key principles of leading an effective team in a debt collection organisation.
- The significance of managing professional working relationships with team members.
- The importance of delivering productive team communications.
- How to monitor and improve a debt collection team and individual performance.
- The importance of recognising when team members require further training or support.

10. Debt Collection and Back Office Administration

- Importance of back office administration on the debt collection function.
- Principles of 'recourse' business processes and how this is administered.
- Administration process in developing legally binding business contracts.
- Back office administration process for managing an outsourced account.
- How the back office administration process deals with identified hardship and vulnerable customers.



Length of course

6-12 months

Delivery method

Workshops
e-Learning Academy

Assessment method

Assignments

Location

Workshops around the UK

Target audience

Professionals, current and aspiring managers

Benefits of our qualifications

- Industry led and industry designed qualifications.
- Flexible, blended, modular.
- Contributes to talent management and succession planning.
- Improves employee retention, productivity and engagement.
- Quality assured and accredited by NOCN and regulated by Ofqual.
- Supportive, professional, and skilled delivery team.

About NOCN

NOCN is a leading UK awarding organisation, offering high quality, flexible, credit-based qualifications and is accredited by the Regulatory Authorities in England, Wales, Scotland and Northern Ireland.

About Ofqual

The Office of Qualifications and Examinations Regulation (Ofqual) regulates qualifications, examinations and assessments in England and vocational qualifications in Northern Ireland. They maintain standards and confidence in qualifications: GCSEs and A-levels in England, and vocational qualifications in both England and Northern Ireland.

They are responsible for making sure that:

- Regulated qualifications reliably indicate the knowledge, skills and understanding students have demonstrated.
- Assessments and exams show what a student has achieved.
- People have confidence in regulated qualifications.



Level 5 Diploma in Compliance Risk Management for the Debt Collection Industry

The CSA Level 5 Diploma in Compliance Risk Management for the Debt Collection Industry examines the role of compliance officer, the implications of compliance risk for businesses and how the organisation can demonstrate its compliance controls to the regulators. It explores the importance of compliance assessment and business risk strategies. Delegates learn about measures and techniques for analysing and addressing compliance. The unit also examines how effective compliance risk management supports the debt collection activities of the organisation.

This CSA Level 5 Diploma in Compliance Risk Management for the Debt Collection Industry has been designed as a standalone qualification and also provides a progression route for learners who have previously completed the CSA Level 3 Diploma for the Debt Collection Industry. This qualification is an industry recognised qualification that underpins knowledge and the skills required to function as a proficient professional compliance officer or a person with the key responsibility for compliance within an organisation that is involved in the recovery of consumer, commercial or utility debt.

Units

The Legal and Regulatory Framework that Governs Debt Collection

- The background to the regulatory frameworks.
- Evaluation of the wider role of regulators on organisation development and operations.
- Implications and impact of non-compliance and understanding of the powers of the regulator.

Assessment Method

3 Hour Exam

Monitoring Compliance for a Debt Collection Business

- Key business parameters for monitoring compliance.
- The relationship between compliance and audit.
- Root cause analysis.
- Tools and techniques for measuring the effectiveness of compliance strategies and reducing business risk.

Assessment Method

Work based evidence portfolio

The Role of a Compliance Officer within a Debt Collection Business

- The role and responsibilities of a compliance officer.
- Compliance and risk relationship and dependencies.
- Managing an ethical business and organisational culture of compliance.
- How external stakeholders impact on the development and delivery of a compliance culture.

Assessment Method

Assignment

Developing a Compliance Strategy for a Debt Collection Business

- Assess key elements for devising an effective compliance strategy for an organisation.
- Analyse the financial impact of compliance on an organisation.
- Create a compliance strategy for an organisation.
- Implement a compliance strategy for an organisation.
- Construct performance systems that will monitor and review the effectiveness of the compliance strategy.

Assessment Method

Work based Project

**Length of course**

12 months

Delivery method

Workshops

e-Learning Academy

Support

Small tutorial groups

One-to-one

Location

Workshops around the UK

Target audience

Compliance, risk and operational professionals



“The Level 5 Diploma is a perfect qualification for experienced industry professionals who want to develop skills, knowledge and credibility in compliance and risk management. This qualification helped me understand the foundations of regulation and the course is packed with guidance, tools and techniques for setting and embedding a compliance strategy. I would recommend it to anyone with a compliance role.”

FAQs

I have a large department which has a diverse set of training requirements. Can you help?

Yes. Firstly, we would discuss with you how the department runs and what different training needs are required. We then build a programme around these requirements for your department which would include appropriate delivery methods, a range of practical applications, theory workshops etc.

Following this we would then come back and discuss the programme with you to see if this is exactly what you want, and we can then allocate the training programme over the appropriate times and days.

Will delegates obtain any form of recognition for completing a training course?

Yes, if delegates successfully complete the assessment criteria associated with the training programme. This is normally assessed through a work-based assignment and if the delegate successfully meets the assessment criteria then they will be awarded a certificate which reflects the learning module. This is issued by the awarding organisation NOCN.

Why should I choose training from the CSA as opposed to any other training provider?

The CSA has a dedicated Learning and Development department which develops and runs the training initiatives. This department is always at the forefront of what is going on in the industry, including legislation and government activity. All of our trainers are practicing professionals within the collections industry and therefore have a large amount of both practical working knowledge and theoretical knowledge.

We can (if required) develop all of our training packages to suit the needs of a company and these can be written specifically for that company's requirements.





I need some In-house training but I can't find the exact course I need, can you help?

You can mix and match modules from different courses to create the course you need, or alternatively we can write a bespoke training course for your company which will identify your strengths and weaknesses and build on those areas that you need the training to develop at no extra cost.

How long does it take to complete the Level 5 Diploma?

This is a full 12 month course with one monthly classroom session. However, by the time the student completes the final project it may take longer as it is not expected of learners to submit the compliance strategy within the first 12 months - getting the plan right for the business is equally important. Therefore this qualification, in reality, may take up to 14 months to complete.

What happens if a student cannot make a classroom session?

We understand that students may be unable to attend a classroom session whether this is due to a business commitment or annual leave etc. Therefore, if a student misses a session then we can forward all the information and learning materials to the student, followed up with a one-to-one call if required. Either way we will ensure that students are kept up-to-date.

How will this qualification make a student more competent in their role?

Students will gain a great deal from this course and also the organisation will get the opportunity to review all of its current compliance practices. More importantly, students will gain a more in-depth knowledge regarding the regulator, whilst demonstrating that they are a competent and highly skilled professional expert in the field of compliance.

Credit Services Association

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