



Australian Government

Department of Education, Employment and Workplace Relations

BSBCCO306A Process complex accounts

Revision Number: 1

BSBCCO306A Process complex accounts

Modification History

Not applicable.

Unit Descriptor

Unit descriptor	<p>This unit describes the performance outcomes, skills and knowledge required to handle difficult contacts relating to customer billing and customer accounting, primarily where the customer is defaulting.</p> <p>No licensing, legislative, regulatory or certification requirements apply to this unit at the time of endorsement.</p>
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Application of the Unit

Application of the unit	<p>This unit is applied in any customer contact environment where the contact involves dealing with defaulting customers facing severance of services or challenges relating to payment of bills.</p> <p>Competence in this unit requires excellent customer service skills and acceptable overall outcomes for the business and the customer.</p> <p>This work is undertaken under supervision and guidance.</p>
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Licensing/Regulatory Information

Not applicable.

Pre-Requisites

Prerequisite units		

Prerequisite units		

Employability Skills Information

Employability skills	This unit contains employability skills.
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Elements and Performance Criteria Pre-Content

Elements describe the essential outcomes of a unit of competency.	Performance criteria describe the performance needed to demonstrate achievement of the element. Where bold italicised text is used, further information is detailed in the required skills and knowledge section and the range statement. Assessment of performance is to be consistent with the evidence guide.
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Elements and Performance Criteria

ELEMENT	PERFORMANCE CRITERIA
1. Receive and review a customer default enquiry or case	1.1. Receive and review customer enquiry to identify details of case 1.2. Obtain additional information to assist in resolving case 1.3. Review options to resolve case with other staff members, where appropriate 1.4. Obtain specialist advice or escalate where necessary 1.5. Consider eligibility for hardship program 1.6. Observe relevant legislation, codes, regulations and standards 1.7. Develop initial advice to be given to customer 1.8. Consult with customer on the suggested course of action and options 1.9. Assess customer response to the consultation
2. Negotiate payment with defaulting customers	2.1. Develop realistic settlement options giving consideration to policy, customer response and payment history 2.2. Offer and agree on a payment option with the customer in accordance with organisational policy 2.3. Record revised payment options as agreed with customer and in accordance with organisational procedures
3. Advise defaulting customers of cancellation	3.1. Advise defaulting customers of service or product cancellation 3.2. Negotiate successful product return with customer where appropriate 3.3. Clearly explain debt recovery process to customer 3.4. Initiate debt recovery process
4. Manage default actions	4.1. Follow-up payment, debt recovery or product return to ensure completion of case 4.2. Amend customer records in accordance with enterprise procedures 4.3. Follow enterprise default and credit management procedures

Required Skills and Knowledge

REQUIRED SKILLS AND KNOWLEDGE

This section describes the skills and knowledge required for this unit.

Required skills

- active listening and questioning skills to pick up and explore subtle comments or tones which may help understand or resolve the issue
- communication skills to deal effectively with internal and external customers in all situations
- communication skills to relate to people from diverse backgrounds and people with diverse abilities
- conflict resolution skills to resolve conflict and to negotiate the best outcomes possible
- literacy skills to effectively articulate information and advice across all media
- negotiation skills to get a positive result to a difficult situation or contact
- numeracy skills to analyse, understand and manipulate data as required during contact
- problem-solving skills to resolve problems in the most effective and efficient manner.

Required knowledge

- conflict resolution and negotiation techniques
- customer service protocols
- escalation process
- legislative, regulatory and industry code requirements
- organisational billing and credit procedures
- organisational financial delegations and authorisation limits
- product and service charges
- risk assessment and management principles
- stress management techniques.

Evidence Guide

EVIDENCE GUIDE

The Evidence Guide provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge, range statement and the Assessment Guidelines for the Training Package.

Overview of assessment

Critical aspects for assessment and evidence required to demonstrate competency in this unit

Evidence of the following is essential:

- development of options for meeting enquiry
- support for escalating staff member
- successful negotiation with customer
- negotiation of payment arrangements
- appropriate, efficient and timely debt recovery process
- knowledge of legislative, regulatory and industry code requirements.

Context of and specific resources for assessment

Assessment must ensure:

- access to workplace information, reporting and data
- access to information on relevant legislation, regulations, codes of practice and standards
- access to information on organisational policies and standard operating procedures
- access to financial delegations and authorisation limits.

Method of assessment

A range of assessment methods should be used to assess practical skills and knowledge. The following examples are appropriate for this unit:

- direct questioning combined with review of portfolios of evidence and third party workplace reports of on-the-job performance by the candidate
- oral and/or written questioning to assess knowledge of organisational procedures, legislative and regulatory requirements including hardship programs, escalation process and financial delegations/limits
- review of customer (internal and external) feedback
- direct observation during contact
- review of documentation including related work requests
- review of quality assurance and performance management feedback.

EVIDENCE GUIDE**Guidance information for assessment**

Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended, for example:

- BSBCCO301A Use multiple information systems
- BSBCUS301A Deliver and monitor a service to customers.

Range Statement

RANGE STATEMENT

The range statement relates to the unit of competency as a whole. It allows for different work environments and situations that may affect performance. Bold italicised wording, if used in the performance criteria, is detailed below. Essential operating conditions that may be present with training and assessment (depending on the work situation, needs of the candidate, accessibility of the item, and local industry and regional contexts) may also be included.

<i>Receiving</i> customer enquiry may include:	<ul style="list-style-type: none"> • direct contact with customer • escalated enquiry • referred contact with customer • written enquiry (letter, email or facsimile)
<i>Hardship programs</i> may include:	<ul style="list-style-type: none"> • agreed position to avoid severance of service • extended payment arrangements • financial and budgeting counselling or advice • reduced payment arrangements • referral to financial counsellors
<i>Relevant legislation, codes, regulations and standards</i> may include:	<ul style="list-style-type: none"> • credit and finance acts • Consumer Credit Code • equal employment opportunity and anti-discrimination legislation • Freedom of Information • industry specific codes, regulations and legislation • occupational health and safety legislation • Privacy Act • Trade Practices Act
<i>Payment options</i> may include:	<ul style="list-style-type: none"> • consideration of future payments due • extended payment due date • postponed payment • reasonable payment up front and extended terms • reduced payments over extended term
<i>Service or product cancellation</i> may include:	<ul style="list-style-type: none"> • recall of product or equipment • termination of service (e.g. electricity, mobile phone service)
<i>Credit management procedures</i> may include:	<ul style="list-style-type: none"> • call handling processes • escalation process • financial delegation and authorisation limits • hardship policies

RANGE STATEMENT

	<ul style="list-style-type: none">internally developed guidelinesreferral to specialist group
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Unit Sector(s)

Unit sector	
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Competency field

Competency field	Stakeholder Relations - Contact Centre Operations
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Co-requisite units

Co-requisite units		