



Australian Government

Department of Education, Employment and Workplace Relations

BSBCCO306B Process complex accounts

Release: 1

BSBCCO306B Process complex accounts

Modification History

Release	Comments
Release 1	This version first released with <i>BSB07 Business Training Package version 6.0</i> Revised unit. Required skills updated to focus on learning and development practices and compliance with policy and procedures. Replaces BSBCCO306A Process complex accounts

Unit Descriptor

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.

Competence in this unit requires excellent customer service skills and acceptable overall outcomes for the business and the customer.

Application of the Unit

This unit applies in customer contact environments where the contact involves dealing with defaulting customers facing severance of services or challenges relating to payment of bills. This work is undertaken under supervision and guidance.

Licensing/Regulatory Information

No licensing, legislative, regulatory or certification requirements apply to this unit at the time of endorsement.

Pre-Requisites

Not applicable.

Employability Skills Information

This unit contains employability skills.

Elements and Performance Criteria Pre-Content

Element	Performance Criteria
<i>Elements describe the essential outcomes of a unit of competency.</i>	<i>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.</i>

Elements and 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 and team member advice, and 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
2. Negotiate payment with defaulting customers	2.1 Consult with customer on the suggested course of action and options 2.2 Assess customer response to the consultation 2.3 Develop realistic settlement options giving consideration to policy, customer response and payment history 2.4 Offer and agree on a payment option with the customer according to organisational policy 2.5 Record revised payment options as agreed with customer and according to 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 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 according to organisational procedures 4.3 Follow organisational default and credit-management procedures

Required Skills and Knowledge

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

Required skills

- communication skills to:
 - articulate information and advice across all media
 - deal effectively with internal and external customers in a range of situations
 - use active listening and questioning to pick up and explore subtle comments or tones that may help understand or resolve the issue
- customer service skills to negotiate mutually acceptable outcomes with defaulting customers
- 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
- self-management skills to:
 - comply with policies and procedures
 - seek learning and development opportunities
 - work in a team environment.

Required knowledge

- conflict resolution and negotiation techniques to facilitate effective resolution of customer service issues
- customer service protocols
- escalation processes
- legislative, regulatory and industry code requirements relating to account requirements
- organisational billing and credit procedures
- organisational financial delegations and authorisation limits
- product and service charges
- risk assessment and management principles
- stress-management techniques to avoid burnout and personal pressure.

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 ability to: • develop options for meeting customer default enquiry • appropriately escalate contact issues • successfully negotiate with customer, including payment arrangements • implement an appropriate and timely debt-recovery process • demonstrate 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 • information on relevant legislation, regulations, codes of practice and standards • information on organisational policies and standard operating procedures • 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, and legislative and regulatory requirements, including hardship programs, escalation process, and financial delegations and authorisation limits • review of internal and external customer feedback • direct observation during contact • review of documentation, including related work requests • review of quality assurance and performance management feedback.
Guidance information for assessment	Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended, for example: • BSBCCO301B Use multiple information systems

	• BSBCUS301B Deliver and monitor a service to customers.
--	--

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:	• direct contact with customer • escalated enquiry • referred contact with customer • written enquiry by letter, email or facsimile.
<i>Hardship programs</i> may include:	• 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:	• 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/Competition and Consumer Act
<i>Payment options</i> may include:	• 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:	• recall of product or equipment • termination of service, such as electricity or mobile phone service.
<i>Credit-management procedures</i> may include:	• call-handling processes • escalation processes • financial delegation and authorisation limits • hardship policies • internally developed guidelines • referral to specialist groups.

Unit Sector(s)

Stakeholder relations – contact centre operations

Custom Content Section

Not applicable.