

MAY

**13-14**

DORSETT GRAND **SUBANG**

A 2-DAY COURSE ON

# WINNING **DEBT** COLLECTION SKILLS

“The Collection Communication”

## HIGHLIGHTS

- The Importance Of Debt Collection
- Learn From Past Mistakes
- Role & Mindset Of Debt Collector
- Essence Of Strong Communication Skills
- Common Methods Of Collection
- Collection Process
- How To Use The Telephone Effectively In Debt Collection
- Timing Of Making Collection Calls
- Investigate, Classify And Qualify Problem Accounts
- How To Prevent Current-Overdue-Dead Accounts
- Giving Of Incentives To Get Customers Pay Promptly
- Getting Through Gatekeepers (Screeners)
- Dealing With Difficult, Abusive, Threatening & Rude Debtors Understanding
- When A Debt Might Not Be Collectable
- Scripts & Notices
- Monitoring Reports
- Be Compliant



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## OVERVIEW

Collection of overdue accounts is a very common problem for business, especially in bad times.

To deal with this problem effectively while maintaining relationships with the customers at the same time need special communication skills. Selection of the right methods of collection make the collection more effective and positive.

Debt collectors should be aware of the negative results not only bring cash flow problems to the company but at the same time cannot have hostile relations with the customers. In all debt collections, tight monitoring and effective reminder systems are keys to successful recovery.

Collection communication is very important in debt collection. An effective collection communication is required to achieve the collection goals and at the same time maintaining a warm relationship with the customers.

## OBJECTIVES

1. Equipping credit control and collection staff with the necessary skills in effective collection.
2. Applying pressure in collection but at the same time maintaining positive relations.
3. Dealing with difficult customers and in control of the situation.
4. Achieving company's objectives.

## AFTER ATTENDING THIS COURSE, YOU WILL RETURN TO YOUR JOB...

1. Being more effective in debt collection.
2. Obtaining the skills and confidence in selecting the appropriate methods and implementing collection strategies in the right situation.
3. Recognizing and effectively managing the customer's avoidance of the debt recovery.
4. Customizing and constructing an effective collection procedure.
5. Communicating effectively with debtors.
6. Raising the ability to achieve company's objectives.

## WHO SHOULD ATTEND

Collection Staff, Sales Staff and all Front-line Staff involved in debt collection.

Level of Understanding: Intermediate.

## METHODOLOGY

Full participation is required to make the training much energized and fun-filled.

Role Plays, Individual & Team Activities will be included.

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**DAY 1**

0900    **THE IMPORTANCE OF DEBT COLLECTION**

- Consequences of collection failure
- Importance of   Win-Win relationship

**LEARN FROM PAST MISTAKES**

- New debt collectors without any training
- No knowing the emotions of debtors
- Lack of communication skills
- Using threatening words

1030    Morning Coffee

1045    **ROLE & MINDSET OF DEBT COLLECTOR**

- Role – Company’s interest
- Mindsets:  
1st Mindset - Think of Company’s Interest & your duty  
2nd Mindset - Think in the capacity of debtor

**ESSENCE OF STRONG COMMUNICATION SKILLS**

- Know that you are talking to debtors and not potential customers
- Use professional   phrases to avoid misunderstanding and provoking anger
- Have empathy when talking to debtors
- Be clear and concise

1200    **COMMON METHODS OF COLLECTION**

- By Telephone(most   effective and friendly)
- By Emails
- By   Face to Face
- By Collection Agency
- By Legal   Action

1300    Lunch

1400    **COLLECTION PROCESS**

- When to collect ( Timing)
- How to collect (Methods)
- What to say (Scripts)

**HOW TO USE THE TELEPHONE EFFECTIVELY IN DEBT COLLECTION**

- Maintain a Professional image throughout communication
- Maintain amicable relations through good relations skills
- Listen to customer’s problems and try to understand

1530    Afternoon Tea



1545 **TIMING OF MAKING COLLECTION CALLS**

- Normal Hours
- Abnormal Hours

**INVESTIGATE,CLASSIFY AND QUALIFY PROBLEM ACCOUNTS**

- Current
- Overdue
- Doubtful

1700 End of Day 1

**DAY 2**

0900 **HOW TO PREVENT CURRENT-OVERDUE-DEAD ACCOUNTS**

- Tight Monitoring
- Effective Reminding Systems
- Listen to customers problems
- Face to face discussions
- Restructuing Payment Schemes
- Legal Action (last resort)

**GIVING OF INCENTIVES TO GET CUSTOMERS PAY PROMPTLY**

- Trend Watching
- Good motivational move for prompt payment

1030 Morning Coffee

1045 **GETTING THROUGH GATEKEEPERS (SCREENERS)**

- How to get rid of such screeners
- How to get straight to the debtors

1200 **DEALING WITH DIFFICULT, ABUSIVE, THREATENING & RUDE DEBTORS**

- Control Emotions
- Mirror Image
- Maintain Professionalism

1300 Lunch

1400 **UNDERSTANDING WHEN A DEBT MIGHT NOT BE COLLECTABLE**

- Evaluate and discuss for solutions with superior
- Lay out pros and cons of Legal Action
- Make a final attempt to explain to debtors of the ageing consequences

## SCRIPTS & NOTICES

Always get ready for easy reference and attention

- Telephone
- Face to face
- Last Resort Action

1530 Afternoon Tea

## 1545 MONITORING REPORTS

- Details of account
- Status of default
- Calls made during the month
- Comments / Further Action

## BE COMPLIANT

- Know the collection laws in your area

1700 End of Course

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## TRAINER'S PROFILE

Carol Chiam a.k.a. O.K. Chiam is a professional trainer, mentor, motivator, public speaker, customer service guru and an author of 8 books.

She has with her more than 25 years of vast working exposure in more than 7 industries, especially the financial and service sectors. Her professional qualifications and wide exposure not only made her successful trainer but given her an extra edge in writing comprehensive books to share her knowledge.

She has with her no less than 15 years of experience in training & development of staff and agents in leading multinational companies. She is a seasoned professional trainer for public and in house courses. Her participants include from large Multinational Companies, leading Conglomerates, Financial & Service Sectors, Oil & Gas Companies, Fast Moving Consumer Goods Industries (FMCG), Construction Sector, Manufacturing Sectors, Ministries, GLCs, SMIs, Universities, IT sectors, etc.

Carol's debt collection courses are very well accepted and have been successfully conducted for in house and public courses for participants from all over Malaysia.

She is an approved PSMB Trainer with more than 15 years training experience. Besides debt collection courses, she is a popular and seasoned trainer in sales management, customer focus management, people management, presentation & communication skills and English grammar.

Carol believes that her success in training is very much due to her ability to interact with her participants in 3 languages i.e. English, Bahasa Malaysia and Mandarin and also, her vast exposure of more than 25 years in several industries, especially in multinational companies.

A strong believer in reinventing and continuous improvement, she places attitude as the most important criteria for any success. She strongly endorses the "keep learning" habit for personal development.

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REGISTRATION FORM

Winning Debt Collection Skills  
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HRD CORP CLAIMABLE COURSE: TRAINING PROGRAMME NO: 10001390171

COMPANY NAME

COMPANY ADDRESS

NATURE OF BUSINESS

MEMBER OF HRD CORP?

☐ YES

☐ NO

COMPANY SIZE

☐ 1-29

☐ 30-69

☐ 70-99

☐ 100-149

☐ 150-199

☐ 200+

CONTACT PERSON

TEL

MOBILE

EMAIL

APPROVING MANAGER NAME

TEL

MOBILE

EMAIL

DELEGATE 1 FULL NAME

POSITION

TEL

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DELEGATE 2 FULL NAME

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DELEGATE 3 FULL NAME

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DELEGATE 5 FULL NAME

POSITION

TEL

MOBILE

EMAIL

COURSE FEES

The fee per person is RM1795.

The full fee is required with your registration. The fee includes luncheon, coffee / tea breaks, course manual, and certificate of completion.  
2 persons registered are entitled to a 10% discount.

TERMS & CONDITIONS

1. Registration & Fees Policy.  
Registration is confirmed once registration form is received via email. All Payments /Undertaking Letters / Local Order (LO) / Letter of Approval must be made available and presented prior to the course.
2. Cancellation Policy  
Any cancellation must be received in writing within 7 working days prior to the course else full payment will be imposed. Any no-show by registered delegates will be liable for full payment of the course fees.
3. Disclaimer & Program Changes Policy  
Trainmode Sdn Bhd reserves the right to amend or cancel the course due to circumstances beyond its control. We reserved the right to modify the advertised topics or course timing whenever necessary.

PAYMENT TRANSFER BANK DETAILS

Account name  
TRAINMODE  
SDN BHD

Account number  
14100015214

Bank Name  
Hong Leong  
Bank Berhad

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