

## TEMP - -- Risk Management Executive – Jersey

### Position details

<b>POSITION TITLE:</b>	Risk Management Executive
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<b>BAND</b>	CI-2 / 3 (dependant on experience)
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<b>EFFECTIVE DATE:</b>	ASAP
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<b>PURPOSE OF ROLE</b>	<p>To ensure that the highest level of customer service is provided at all times to achieve customer loyalty.</p> <p>Overall responsibility for end to end payment processes</p> <p>Managing company risk and keeping bad debt to a minimum.</p> <p>To ensure customers are called /informed for high usage and roaming charges.</p> <p>Requires all waiver, refund reports to be worked accurately and timely producing company MIS as required. Also ensuring root cause analysis is conducted to reduce internal errors.</p> <p>All complaints and requests are worked within SLA timescales</p>
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<b>LOCATION:</b>	1 <sup>st</sup> Floor La Masurier House, La Rue Le Masurier, St Helier
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<b>NORMAL HOURS</b>	37.5 per week over a 5 day week Mon – Fri
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<b>REPORTS TO:</b>	Manager – Retention, Collections & Risk Management
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<b>DIRECT REPORTS:</b>	0
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<b>KEY INTERNAL RELATIONSHIPS:</b>	IT team, Roaming Manager, Technical Team, Shop Team, Finance team, Marketing Team, Business Sales Team, Customer Services Team
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<b>KEY EXTERNAL RELATIONSHIPS:</b>	All customers, Integricheck, Collect, CIDS, BACS Helpdesk Bottom-line Technologies
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## Key result areas

Performance and progress in the following areas will be a priority for the Risk Management Executive. The level of achievement within these areas will be the basis for performance measurement.

- Ensure all customer payments are processed to the correct customer's accounts to ensure 100% billing accuracy thus meeting customer expectations, company and personal targets.
- Prepare for pan island Direct Debit collection file to be processed twice monthly, meeting customer satisfaction, company deadlines and personal KRA's, with 100% accuracy.
- Produce and submit BACS file for customer payments pan island and submit, meeting company and customer deadlines
- Carry out department audit checks as and when required.
- Retrieve rejected DD file, analyse and prepare mailmerge for letter to go same day, all customers to be outbound called and retrieve cash/card payments within the allocated deadline in keeping with company and personal KRA's
- Reconcile all payments received and prepare collection letters to go to remaining unpaid accounts, performing relevant collection action, giving deadlines for payment.
- Co-ordinate any monies outstanding after all collection actions, process a final payment reconciliation and prepare cases to go to Debt Collection agency, capturing all ECTC and the relevant paperwork faxed to the agency.
- Post relevant Direct debit payments to customers accounts in our billing system ensuring 100% accuracy, after posting the payment file to BACS
- Reverse any rejected Direct debit payments from customers accounts in our billing system ensuring 100% accuracy, after retrieving the rejected file from BACS
- Minimise aged debt, keeping to a minimum of 30 days, by outbound calling customers and taking cash/card payments throughout the month, capture all promise to pay customers along with corporate customers ensuring as many payments have been made by month end, meeting company and personal targets
- Provide daily accurate MIS reports as required by line Manager.
- Process waivers and refunds in keeping with company deadlines, provide relevant company MIS and ensure root cause analysis is produced to reduce internal errors, Provide monthly action plan for relevant action throughout the company and drive results.
- Work daily exposure reports pan island, performing risk analysis and the relevant collection actions to ensure company debt and risk is kept to a minimum and as per company and personal KRA's
- Monitor daily exposure usage both voice and data
- Monitor roaming exposure usage both voice and data
- To evaluate a risk and to be able to make a quick and accurate decision– barring / suspending or advance payment.
- Ensure customers are out called pro-actively on a daily basis for Collections and risk management duties.
- Provide support for the cancellations department when required, to ensure a high level of customer retention is met.

- Coordinate with Billing team to reduce bill shock
- Pro actively up sell tariff plans / Bolt ons.
- Work pro actively to increase the Customer Service Delight Experience
  
- Accurate notes updated in ACUMEN for all communication
- Work closely with the Call Centre – outcalling/ upselling
- Credit limit management & update credit limits for high users / regular or late payers in line with the policy.
- Assist with any additional duties required within the Customer Services Department.

THIS JOB DESCRIPTION IS SUBJECT TO CHANGES AND MODIFICATION AS REQUIRED BY THE BUSINESS

### **Education & experience**

- Collection & Risk management experience ideally within a commercial environment
- A credit accreditation (advantageous but not essential)
- Experience in Debt recovery & Finance.
- Self- confident with a high level of inter-personal and communication skills and the ability to achieve through others.
- Highly motivated with the ability to influence and persuade others through communication
- Must be a team player, able to work on own initiative and in collaboration across other functions in an organization
- Must have an eye for detail, analytical and data interpretation skills
- Good working knowledge of Microsoft Office applications particularly Excel

**All applicants must possess 5 years continual residency or residential qualifications/licence.**