

Job Class Profile: Financial Collections Officer**Pay Level: CG-27 Point Band: 534-577**

Factor	Knowledge	Interpersonal Skills	Physical Effort	Concentration	Complexity	Accountability & Decision Making	Impact	Development and Leadership	Environmental Working Conditions	Total Points
Rating	4	5	2	3	3	3	3	1	2	
Points	187	83	13	14	90	65	62	21	21	556

JOB SUMMARY

The Financial Collections Officer is responsible to plan, organize and coordinate the collection of outstanding monies owed to government by clients/general public under a major program area.

Key and Periodic Activities:

- Performs collection of arrears by phone contact and meeting with debtors.
- Determines the ability of the debtor to meet financial obligations by analyzing their financial position through tax returns, financial statements, cash flow statements and credit reports.
- Provides financial counselling to defaulters to assist them in establishing a reasonable payment plan.
- Identifies the debtor's assets through searches of the Registry of Deeds, Registry of Companies, Crown Lands Registry and the Personal Property Registry for enforcement.
- Monitors accounts to ensure payments are received in accordance with payment agreements.
- Takes appropriate action if payments are not received such as contacting defaulter to request missed payments, requesting the suspension of the defaulters drivers license, and filing the account with Canada Revenue Agency for interception of income tax and GST/HST refunds.
- Prepares statement of claim to file against the debtor at Small Claims Court.
- Provides various internal reports as required.
- Periodically reviews files such as Bankruptcy, Hardships, etc. for write off.

SKILL**Knowledge****General and Specific Knowledge:**

- Knowledge of collection actions permitted under the various Acts.
- Knowledge of accounting principals and finance.
- Knowledge of collection techniques such as skip tracing.

Formal Education and/or Certification(s):

- Minimum: 2-3 year Specialized Diploma (Accounting Focus)

Years of Experience:

- Minimum: 2-3 years of related experience

Competencies:

- The ability to utilize various computer applications.

Interpersonal Skills

- A wide range of interpersonal skills are used in position to listen and answer questions, provide advice and guidance to clients, and negotiate contracts and agreements.
- Communications occur with clients, co-workers, supervisor/manager, employees within the department and with other departments (Registry of Deeds, Registry of Companies, Crown Lands Registry and Personal Property Registry), with external stakeholders (i.e. court employees to obtain information from defaulters).
- The most significant contact is with clients (assist them in reasonable payment plan), other co-workers (discuss cases) and supervisor/manager (discuss actions and reports).

EFFORT

Physical Effort

- Demands of the job do not cause fatigue, requiring periods of rest.
- May be required to lift boxes up to 10 pounds.
- Required to sit at computer for extended periods on an occasional basis.

Concentration

- **Visual** concentration includes staring at a computer screen to enter data into a spreadsheet, read and run reports on a monthly basis.
- **Auditory** concentration includes listening to client's questions or concerns, answering the telephone multiple times a day.
- Position is subject to multi **deadlines** and typically works within **time pressures** and constraints.
- Concentration effort includes the need for **exact results and precision** when analyzing clients account to ensure accuracy when determining the ability to pay.

Complexity

- Tasks and activities are usually similar, well defined and all related to collection activities requiring a similar body of knowledge and/or skill to complete.
- Problems are usually addressed by following a set of guidelines and procedures and would rarely have limited solutions. Problems are often well-defined and could be addressed in a team setting and reference material/manuals, policies and regulations in place to assist in solving problems.
- Typical challenges include taking appropriate action if payments are not received, contacting defaulter to request missed payment, requesting the suspension of the defaulters driver's license, and filing the account with Canada Revenue Agency for interception of refunds. Another challenge is preparing statement of claim to file against the debtor at Small Claims Court.

RESPONSIBILITY

Accountability and Decision-Making
<ul style="list-style-type: none"> — Authority to approve invoice requests, accept/negotiate agreements from clients, update client files, recommend accounts for write-offs, and request credit reports for defaulters. On registered judgements, the Financial Collections Officer can instruct the Sheriff's Office to enforce judgement via garnishment. — Formal approval would be required for write-offs, travel expenses, all formal payment arrangements, notices to Motor Registration and other legal actions. — Generally required to use a high degree of discretion and work independently. Work in a highly confidential environment.
Impact
<ul style="list-style-type: none"> — The position has the most impact within immediate work area, within government, with clients, and external departments such as the provincial courts. — Work activities also impact finances (payments being paid will increase revenue while those being wrote-off will decrease revenue), information (confidential information on clients) and corporate image. — In the event of a mistake or error the clients would be affected the most but tasks and activities are performed generally in a prescribed and controlled environment.
Development and Leadership of Others
<ul style="list-style-type: none"> — There is no supervision of staff. — May be required to provide orientation and advice to new employees.

WORKING CONDITIONS

Environmental Working Conditions
<ul style="list-style-type: none"> — Typically, positions do not require any special precautions or safety equipment. — There is a limited likelihood of minor cuts, bruises, abrasions or minor illnesses. — Typically work in an office or open environment where employees may occasionally experience unusual/distracting noise and glare from computer monitors.