

**Job Class Profile: Portfolio 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 Portfolio Collections Officer performs specialized work in the enforcement of collection procedures and the provision of financial analysis and counseling. This typically includes: the collection of departmental loans (including fisheries, farm loan accounts, and Enterprise Newfoundland) which are in arrears; negotiating voluntary payment plans through client and third party interviews; recommending files for legal action; repossession or write-off; providing financial research analysis and counselling for clients in financial difficulty; and preparing and presenting cases for legal action.

**Key and Periodic Activities**

- Reviews client files in arrears including: loan documents, security documents, departmental Client Information System, LaPro payment history, etc. Makes an assessment of the extent of arrears (i.e. prepares and submits report to the Corporate Transaction Committee recommending appropriate action). Initiates collection procedures through correspondence, telephone/office interviews and field visits. Provides appropriate follow up with clients.
- Utilizes Client Information System to document client's file with recent information such as: client contact information, decisions made, inquiries, requests for payments, deferments or amendments.
- Analyzes financial information, security documents, and/or legal documents to determine current financial and personal history of client files and prepares reports and recommendations for internal committee decision. This would include, but not limited to: tax returns, mortgages, tender documents, promissory notes, incorporation documents, property titles, balance sheets, income statements, credit checks, loan applications, bank statements, cancelled cheques, contracts, current legislation, third parties, etc.
- Communicates with clients through meetings, telephone and written correspondence regarding account status, repayment arrangement and settlements or other issues relating to a portfolio of accounts.
- Monitors client files to ensure they are abiding by payment arrangements. This includes: sending written reminders for payments, requesting updated income and credit information to make sure income levels are consistent with payment arrangements, and providing updates to clients on settlement balances.
- Provides advice and financial counselling to clients in arranging repayment of loans. Verifies

### Key and Periodic Activities

- client information, conducts searches to confirm assets owned by client in order to make decisions concerning settlement proposals or legal action. Counsels client on the tendering process and oversees the sale of items that are awarded under tender sale.
- Negotiates settlement arrangements on legal action accounts, prepares documentation for court, and follows up on court decisions.
- Prepares and submits requests for legal action on uncooperative clients including the preparation of: letters advising of legal action pending to clients; preparation of forms for Justice (i.e. Statement of Claim, Default Judgement, Small Claims, etc.); forms for seizure and sale of assets through tender calls; issuance of garnishments; or foreclosures pursuant to securities held as collateral for outstanding loans.
- Closes client files when settlements are achieved or balances paid in full. Notifies Registrar and support staff to release mortgage, liens, and judgements when account has been reconciled. Files Notice of Discontinuance in Small Claims Court when small claims matters have been settled.
- Locates clients through skip tracing and contacts (i.e. government departments, family members, Motor Vehicle Registry searches, credit reports, employer information, etc.).
- Prepares reports, responds to written inquiries, files Proof of Claim with trustee on bankruptcy files, updates account databases on a regular basis.
- Reviews all accounts which are subject to the Departmental Assignment of Catch program (i.e. program which forwards a fixed percentage of the fisher's income to the Department in repayment of outstanding debt).
- Prepares reports to senior management on the effects of new or current legislation and policy on the operations of the Division.
- Reviews all accounts (i.e. fish and farm portfolios) to determine potential payment for the upcoming year to determine budgeted revenue for the given fiscal period.
- Provides support to Regional Offices with respect to collections expertise as it relates to various portfolios (i.e. fisheries and farm).
- Prepares and participates in the tender process to seize and sell assets to settle outstanding debts.
- Attends courses and/or seminars to remain current in financial analysis, collection techniques, and new and revised legislation.
- Provide training to new staff in Departmental systems and procedures including: computer systems, legislation and policy, collection techniques, interviewing techniques, skip tracing, etc.

## SKILL

### Knowledge

#### General and Specific Knowledge:

- Accounting and financial analysis
- Provincial industries
- Investigating and interviewing techniques
- Relevant Acts and legislation

**Formal Education and/or Certification(s):**

- Minimum: 3 - Year Post Secondary Diploma (Business Management, Administration, or Accounting)

**Years of Experience:**

- Minimum: 2 - 3 years

**Competencies:**

- Maintains client accounts (i.e. uses computerized system to log all account activity).
- Writes simple letters, memos and other documentation (i.e. Briefing Notes).
- Proof-reads, edits and formats a variety of documents.
- Strong research and analytical skills.
- Uses computer software programs such as spreadsheets, word processors, presentation, databases, and other specialized loan information programs.

**Interpersonal Skills**

- A range of interpersonal skills are used to perform activities such as listening; providing routine information and direction; conducting formal interviews to obtain relevant and accurate information either in person or by telephone with government department officials, professional advisors (real estate agents, bankers, appraisers, land management specialists, etc.), creditors, employers, etc.; negotiating contracts and agreements (i.e. negotiating with clients via telephone, written correspondence or in person. When dealing with upset clients, must have the skills to be able to help client understand Department's position and arrive at a solution); and gaining the cooperation of others to complete work assignments.
- Communication occurs with employees within immediate work area, department, and other government departments including Supervisors or Managers, clients, and professional advisors (i.e. Credit Unions, Banks, Credit Reporting Agencies, etc.).
- Most significant contacts are clients, other government departments (i.e. Justice, Fisheries, Government Services, etc.), supervisors/managers and the Corporate Transaction Committee.

**EFFORT****Physical Effort**

- Work demands do not result in considerable fatigue requiring periods of rest.
- Regularly is required to lift boxes of files, supplies, etc. weighing up to 10 lbs.
- Work provides the opportunity to occasionally stand and walk within the office environment.
- Constantly required to perform fine finger/precision work while sitting at the computer performing job functions. Other examples of physical effort include: retrieving files (could be several at a time) from registry, using copier/shredder/fax, or phone. May be required to bend and stretch (i.e. retrieve and return files, stretching to reach file boxes).

**Concentration**

- **Visual concentration** is required while working at the computer for extended periods of time, analyzing information, reading detailed reports/information and reviewing files.
- **Auditory concentration** is required for daily telephone contact with clients, client/staff meetings, information exchange on the phone, and personal interviews.

- Occasionally has to be **alert to ensure the health and safety for others** (i.e. due to the contentious issues faced there is a requirement for a high degree of care in dealing with angry clients who have, on occasion, threatened staff both on the phone and in person. The ability to diffuse a potentially dangerous confrontation and maintain a calm demeanour is essential.)
- Constantly impacted by **interruptions and multiple time pressures/deadlines** with a **lack of control over work pace**. Some examples include: requests from senior government officials requiring immediate attention, responses to requests for legal action, unsolicited phone calls, letters from clients, management, and others.
- **Exact results and precision** are required when determining net worth, completing legal documents, ensuring proper legal names, amounts, etc.

### Complexity

- Problems tend to be simple with obvious solutions. Challenges can often be addressed by following guidelines and/or procedures while working within defined work processes. Problems can sometimes involve creative problem definition and analysis.
- The most typical challenge or problem is working with a client to convince them to submit the required documentation (financial and personal) to arrive at a settlement. Sometimes clients do not want to submit personal information which is required to complete a financial assessment. Efforts to obtain the information and gain cooperation can be a challenge.
- Policies, procedures and guidelines exist to assist and address issues and challenges. Representative Acts include : Fisheries Loan, Farm Loan, Corporations, Judgment Enforcement, Limitations, Access to Information and Privacy, etc.

## RESPONSIBILITY

### Accountability and Decision-Making

- Work tasks and activities are generally prescribed and controlled.
- Decisions can be made when performing the following job tasks: gathering appropriate information to make an informed judgement on a payment plan for a client, accept monthly payments towards a client's outstanding balance, amending payment arrangements on a pre-approved settlement; or initiating standard legal action once an account has been approved for legal action (i.e. bank account garnishee).
- Requires supervisor's approval for writing off debt, achieving a settlement on an account, starting legal action, tendering security for sale, and attending training courses.
- Work tasks involving the release of confidential financial or personal information are completed with discretion and independent judgment. Another example would be when in a legal position to take income, savings or assets without client consent. This has to be done with a great deal of discretion and judgement to avoid putting clients in a position of financial hardship.

### Impact

- Impacts generally affect immediate work area, within the Department, outside the Department but within the organization, and on clients.
- Work activities impact processes, systems, information, finances, human resources, and the government image.
- Inaccurate reporting could result in over collecting or pursuing the wrong person for collection

of outstanding debt. Gathering and using inaccurate information could result in collecting too much money or not collecting enough when money was available. Caution has to be taken so that all actions are correct causing no damage to the client (i.e. financially, professionally or by reputation). Releasing information to the wrong person/party could also have serious effects on the client as well as an embarrassment to government.

- Legislation, policies, and procedures are in place to mitigate errors which are usually identified and resolved within hours of identification.

#### **Development and Leadership of Others**

- Not responsible for the supervision of staff.
- May be required to provide orientation and/or on-the-job training to new staff. Acts as a technical advisor for the Division on collection matters.

### **WORKING CONDITIONS**

#### **Environmental Working Conditions**

- Does not require any special precautions or safety equipment.
- No unusual adverse environmental conditions exist.
- Occasionally exposed to unusual/distracting noise, physical dangers, and threats. There is a lack of privacy while working in a cubicle on confidential client information.
- Occasional requirement to travel for work.