

Job Description

Vacancy	Recoveries Executive – Mortgage Shortfall
Team	Incasso
Location	Leeds
Reports to	Team Leader
Background	
<p>Incasso has over recent years established itself as the market leader in debt recovery. Since its inception, Incasso has remained at the forefront of technology and has provided quality advice on all matters by members of staff who, collectively have over 100 years experience.</p> <p>We offer the complete debt recovery service incorporating pre-legal, trace and legal solutions, which give our clients total flexibility. Taking into account commercial considerations, Incasso provide advice on the legal options available & endeavour to tailor their service to fit in with the client's own working systems & practices. We possess the sheer will and drive to succeed & exceed client's expectations irrespective of the size of the organisation.</p>	
The Person Specification	
<p>The candidate must be:</p> <ul style="list-style-type: none"> • Literate and numerate (grade C or above in GCSE Maths and English) • Able to display excellent verbal and written communication skills • Flexible towards working hours/shifts • Able to prioritise their work and work on their own initiative • A team player • Computer literate, with experience of Microsoft Packages 	
Technical Skills	
<ul style="list-style-type: none"> • Knowledge of debt collection techniques/processes. Mortgage shortfall recovery preferable. • Able to manage own caseload of approximately 1000 files • Ability to analyse facts and advise of best options in that scenario to clients and debtors • Ability to negotiate best possible payments • Ability to deal with incoming post from debtors/3rd parties and clients on a daily basis • Knowledge of trigger figures and ability to set and monitor ongoing payment arrangements • Deal with all queries/disputes in their entirety • Basic knowledge of Legal processes <p>Communication Skills</p> <ul style="list-style-type: none"> • Ability to present process advice and information clearly and succinctly both orally and in writing • Conduct meetings with clients alone and with other representatives • Advise and report to clients • Deal with other interested parties such a solicitors, CAB and Debt Management companies <p>Letter writing skills</p> <ul style="list-style-type: none"> • Ability to draft bespoke letters to clients, 3rd parties and debtors, ensuring these are clear/concise 	

Professional

- Undertake cost effective recovery for all clients
- Keeping accurate file notes of all work carried out
- Workbox management

Clients

- An understanding of the importance of clients to the business
- The take on of profitable and worthwhile clients with whom we can build a lasting relationship
- Effective client engagement through approved Service Level Agreements
- Ensuring that the terms of a Service Level Agreement are observed
- Exceed the expectations of a client in all that we do
- Handling client concerns in a constructive and sensible manner
- Offering pro-active solutions to a client's needs
- Display interest in and an understanding of the client's business
- Be regarded as the number 1 choice for clients for their credit management issues

Risk Management

To comply with Firm's policy in the following areas:-

- Ensure full compliance with File Management (Client Care) procedures in the Firm's Handbook
- Ensure full compliance with Engagement Letters and Terms of Business procedures in the Firm's Handbook
- Ensure full compliance with Firm's Anti Money Laundering Procedures and training is current
- Ensure full compliance with the Firm's Conflict of Interest procedures and be fully aware of potential conflicts for the Firm
- Possess full knowledge of the Firm's Business Continuity Plan
- Ensure full compliance with Data Protection procedures in the Firm's Handbook
- Be fully compliant with the Firm's Health and Safety procedures to ensure safety of self and others
- Ensure full compliance with the Firm's Anti-Bribery Policy

Financial

- An understanding of Incasso as a business – profit margins , management of disbursements , bills and credit control
- An understanding of how the individual can contribute to the firm's profitability
- Achievement of individual , team and firm financial targets
- An appreciation of the billing process and the importance of credit control
- An understanding of how the prompt progression of instructions leads to an increase in revenue
- Ensuring profitable client take on and assessing those clients who fail to produce a satisfactory return for the business
- An overview of resource planning which delivers work at a satisfactory gross contribution for the business

People, Learning and Growth

- Exceed the minimum requirements in the job description and competencies for the role
- Seek opportunities for personal development
- Embrace change and strive to enhance your knowledge
- Agree a personal development plan
- Develop legal and soft skills
- Understand the market we operate in , identify trends and revise our business model accordingly
- Recruit people who share our Vision and Values and who wish to succeed

Internal business Processes

- A working knowledge of the internal systems and processes operated by Incasso such as:
 - Linetime
 - Liberate
 - Change Management
 - Client Relationship Management
 - Money Laundering Procedures
 - Conflict Checks
 - Client Confidentiality
 - Finance
 - IT and Development
 - Data Protection
 - Business Continuity
 - Business Development
 - Equal Opportunities and Diversity Policy
 - Client Care
 - Complaints Handling
 - Lexcel
 - Facilities
 - Induction
 - Telephone Protocol
 - Appraisals
 - Team Manuals