

Job Title | Collections Officer

Business Area	:	Operations
Location	:	Lisbon

Job Purpose

The Collections Officer is responsible for managing and collecting on assigned portfolios according to agreed company strategy and goals.

The Collections Officer will contact Link customers to recover monies owed to the Company and will manage the administration surrounding payments in customers' accounts. They will lead negotiations with customers and take decisions concerning the best financial solution to achieve a positive outcome for every case.

The job holder will work closely with the Legal Assistant to identify when litigation is necessary, and will coordinate with the Legal Assistant whenever a parallel legal action is undertaken.

The successful candidate will be a professional, able to manage different recovery analysis scenarios. They will have strong negotiation skills, a flexible approach and excellent problem solving abilities.

Main Responsibilities:

- Collect on accounts from a portfolio of non-performing loans, according to the guidelines established by the Company
- Contact customers with a view to obtaining payment of their debt to the Company, either by way of a single lump payment or by negotiation of a payment arrangement over a period of time
- Keep detailed and accurate records of the progress of each account
- Liaise with customers' Solicitors as required, in relation to their case
- Handle customer complaints in accordance with the Company's Customer Complaints Procedure
- Monitor and follow up payment proposals
- Consistently update important information regarding the ongoing negotiation on the management system

Experience:

- High School Diploma or equivalent
- 3 years' previous experience in collections
- Very strong communication and negotiation skills
- Customer focused and goal oriented
- Strong capability to manage the range of information on portfolio under management
- Experience in working with Excel and other Office software
- Flexibility, team spirited, reliable, focused, self-motivated



Skills:

The skills listed below are considered the minimum requirement for the role.

- Oral communication skills are key to success in the job. This involves providing information to, explaining procedures to and, in particular, negotiating with customers to help them arrange payment of their debt
- Perseverance, empathy, persuasiveness, tact and tenacity are required
- Listening skills to understand the customer's position
- Good mathematical skills needed to work out customer balances, repayment programmes; etc.
- Strong negotiation skills
- Must work closely and effectively with other colleagues
- Ability to work in a fast-paced, team oriented environment
- Results driven
- Ability to manage dynamic Inbound and outbound call handling with awareness of peak and trough calling patterns, responding as appropriate

Financial Remuneration:

- Basic Salary under a permanent contract
- Monthly Food allowance (€7,63/day)
- 22 working days of annual holidays