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| **ROLE Title:** | Customer Accounts Advisor | | **DAte:** | | October 2023 | |
| **GRADE:** | TO BE COMPLETED BY HR REWARD | | **Business Unit:** | | Billing and Collections  Business Roadside Finance | |
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| **Role** | | **Key Responsibilities:** | | **Skills / Knowledge / Experience:** | | **Competencies / Values** |
| Role Purpose:  Responsible for managing and optimising the financial performance of RAC by ensuring the timely and accurate billing of customers and the efficient collection of outstanding balances.  This role is responsible for maintaining positive customer relationships, ensuring accurate and timely invoicing, resolving billing queries and discrepancies, and working with customers to obtain payment in accordance with contractual terms.  Role Dimension:  Financial  Deliver on KPIs including individual/team/departmental collectable debt and 120 day+ targets  Non-Financial:  Providing billing and collections services across the RAC business to multiple functions and product offerings  As a team member will contribute to overall department responsibility of production of invoices and collection of payments for over £300m p.a.  Responsible for billing and collection processes for an allocated portfolio of customers and their associated financial ledgers    Reports to:  Team Manager – Billing and Collections  Relationships  Internal:  Finance including Accounts Payable, Treasury and divisional Business Partners  RAC product and service owners  Service/Product aligned contact centre, administrative and operational colleagues  Account Managers and Business Managers  Customer Care  Implementation Teams  IT system specific support teams  External:  RAC corporate clients  RAC consumer members  Suppliers of relevant services including recovery/garage contractors, bespoke billing systems, debt collection agencies and legal partners | | *What the role must deliver*  Billing Operations   * Responsible for the timely and accurate preparation and delivery of invoices and statements for an assigned portfolio of customers. This could be system generated invoicing, the collation of customer/internal data with manual/system supported activity or any combination of each. Where appropriate this could also involve the use of customer own billing platforms and industry systems e.g. 1Link * Review billing data to ensure compliance with company policies and product/customer specific Terms and Conditions * Resolve billing discrepancies and issues promptly and effectively * Manage system billing exceptions to maximise billing opportunities * Engage with internal teams and external suppliers to resolve any perceived process or system issues * Ensure that customer enquiries and concerns are addressed promptly and professionally, always demonstrating RAC values * Have a good working knowledge of customer contracts, product Terms and Conditions, and their working account and service structure in RAC systems   Collections Management   * Follow established departmental collection processes, including the issue of timely, appropriate and targeted communication with customers regarding payments * Contact customers to negotiate payment arrangements and resolve payment issues. This could be by telephone, or email, or at an arranged meeting, or utilising payment solutions such as pay by link. * Attend internal and external meetings to ensure that all debts are effectively managed * Monitor customer accounts for overdue payments. Identify and take appropriate actions to collect outstanding balances, including the resolution of queries, negotiation of payment terms, or escalation internally, or a referral to legal processes * Identify changes in payment patterns and highlight as necessary to allow corrective action to be taken * Following thorough investigation propose credits of disputed invoices using the associated system/process. Accurately document the reasons and values to allow approval and the ability to track trends * Propose write offs of irrevocable aged debts, providing full information to support the request and allow a decision to be granted * Maintain accurate records of all collections activities and communications   Customer Services and Communication   * Provide an excellent customer experience by addressing customer enquiries and concerns, which have been raised by telephone, email, on a customer’s own billing platform or via a bespoke method * Answer inbound telephone lines to the required KPIS. Follow agreed process for handling queries and accurately document customer interactions in the relevant RAC systems * Respond to emails received, both to your own email and shared email boxes, within agreed SLAs and following agreed processes. * Communicate payment options, terms and conditions clearly to customers. * Build and maintain positive relationships with customers to facilitate successful resolution of billing and collections issues * Where appropriate listen to call recordings to assist in invoice query resolution * Build and maintain strong relationships with suppliers to facilitate excellent service to RAC customers   Payment Processing   * Process customer card payments over the telephone * Set up and manage direct debit authorities through the accurate entering of data into the relevant payment platforms * Follow all data protection processes to ensure that customer financial data is handled in line with RAC policies * All payments to be monitored and accurately allocated on a timely basis * Reconcile payments and update customer accounts accordingly   Polices and Process   * Have a good working knowledge of RAC’s financial platform, Agresso. Be able to interpret accounts to understand historical transactions and respond to queries. * Create and maintain accurate process documentation for own customer portfolio * Manage enquiries appropriately. Investigating thoroughly to give the right customer and RAC outcome * Liaise with internal departments and Account Managers/RAC Product Owners/RAC Business Managers to resolve customer queries and payment disputes. Understanding when it is appropriate to refer a situation and seek assistance. Provide detail and reasoning for own recommendations for resolution. * Plan and organise own tasks to achieve both RAC and customer objectives * Follow processes for handling customers that are insolvent, using relevant data sources i.e. Companies House * Once internal collections processes have been exhausted, assist in providing information or undertake the preparation of files to allow the referral of the debt to a third party collection agent * Continually assess and improve customer processes to enhance efficiency and accuracy * Undertake relevant training and essential learning to be complaint with business regulations and industry standards   Other   * Provide cover for other team members as required | | * Experience of working in a billing and collections, accounting, or finance function * Experience of working to individual, team and departmental targets * An understanding of financial principles and billing software * Ability to build relationships and communicate effectively with customers * Detail oriented with a high level of accuracy in data entry and record keeping * Ability to work to tight deadlines and prioritise your own workload * Computer literate with a good working knowledge of MS Office applications * Understanding of different payment methods including credit card, BACS, direct debit and cheques. * Demonstrable ability of evidence-based decision making and problem solving   Qualifications/FSA:  Good working knowledge of FCA and financial compliance procedures  Educated to GCSE level or equivalent | | Customer Focus – Level 2  Judgement and Decision Making – Level 2  Achievement Drive – Level 2  Continuous Improvement – Level 2  Team Working – Level 2  Building relationships – Level 2    Values  Need to exhibit behaviours consistent with RAC values:  Handle It Together  Exceptional Service  Raise The Bar  Own It |