



New Mexico State Personnel Office

2600 Cerrillos Road
Santa Fe, New Mexico 87505-0127

Classification Description

BILL AND ACCOUNT COLLECTORS

<u>Class Title</u>	<u>Class Code</u>	<u>Pay Band</u>	<u>Alt Pay Band*</u>
Bill and Account Collectors-B	R3011B	40	
Bill and Account Collectors-O	R3011O	45	
Bill and Account Collectors-A	R3011A	50	

**In accordance with SPB Rule 1.7.4.10 NMAC, the assignment to alternative pay bands shall be reviewed annually to determine their appropriateness.*

Occupation Description

Locate and notify customers of delinquent accounts by mail, telephone, or personal visit to solicit payment. Duties include receiving payment and posting amount to customer's account; preparing statements to credit department if customer fails to respond; initiating repossession proceedings or service disconnection; keeping records of collection and status of accounts.

Nature of Work

Bill and account collectors attempt to collect payment on overdue bills. Some are employed by third-party collection agencies, while others work directly for the original creditors, such as mortgage and credit card companies, healthcare providers, and utilities. The duties of bill and account collectors are similar across the many different organizations in which they work. First, collectors are called upon to locate and notify consumers or businesses with delinquent accounts, usually over the telephone, but sometimes by letter. When debtors move without leaving a forwarding address, collectors may check with the post office, telephone companies, credit bureaus, or former neighbors to obtain the new address. This is called "skip tracing." Computer systems assist in tracing by automatically tracking when individuals or companies change their addresses or contact information on any of their open accounts. Collectors must be careful to follow applicable Federal and State laws that govern their work. The Federal Trade Commission requires that a collector positively identify the delinquent account holder before announcing that the purpose of the call is to collect a debt. The collector must then issue a statement often called a "mini-Miranda" that lets the customer know that he or she is a collector. Collectors also face many State laws that govern how they must proceed in doing their work. Most companies use electronic systems to help collectors remember all laws and regulations governing each call.

Distinguishing Characteristics of Levels

Note: Examples of Work are intended to be cumulative for each progressively higher level of work. The omission of specific statements does not preclude management from assigning other duties which are reasonably within the scope of the duties.

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Basic

- Employees in this Role ensure that customers pay their overdue accounts, attempt to locate and notify customers of delinquent accounts.
- Employees assist in reviewing the terms of the account, setting up and/or reviewing payment arrangements, verifying if payments are made, and recording late payments or failure to respond using the appropriate agency documentation protocol.

Recommended Education and Experience for Full Performance*

High school diploma or GED and one and a half (1.5) years of customer service work experience in bill collection and/or accounting.

Minimum Qualifications

High School diploma or GED and three (3) months of customer service work experience in bill collection and/or accounting.

Operational

- Employees in this Role make daily decisions concerning the accounting treatment of financial transactions.
- Employees recommend solutions to accounting problems occurring in the agency operations, propose changes and revisions in the accounting system or in its operational features, and may receive training in auditing functions in support of an auditing program.

Recommended Education and Experience for Full Performance

High school diploma or GED and two (2) years customer service work experience in bill collection and/or accounting.

Minimum Qualifications

High School diploma or GED and six (6) months customer service work experience in bill collection and/or accounting.

Advanced

- Employees in this Role utilize extensive knowledge of agency protocol, as well as credit and collection procedures to troubleshoot and resolve problem accounts.
- Employees may develop and/or coordinate proposed changes to collection and accounting procedures of the agency.

Recommended Education and Experience for Full Performance

Associates degree and two (2) years of customer service work experience in bill collection and/or accounting.

Minimum Qualifications

High School diploma or GED and one (1) year of customer service work experience in bill collection and/or accounting.

Knowledge and Skills

*Note: This information has been produced by compiling information and documentation provided by O*NET. O*NET™ is a trademark of the U.S. Department of Labor, Employment and Training Administration.*

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Knowledge

Customer and Personal Service — Knowledge of principles and processes for providing customer and personal services. This includes customer needs assessment, meeting quality standards for services, and evaluation of customer satisfaction.

Clerical — Knowledge of administrative and clerical procedures and systems such as word processing, managing files and records, stenography and transcription, designing forms, and other office procedures and terminology.

English Language — Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.

Mathematics — Knowledge of arithmetic, algebra, geometry, calculus, statistics, and their applications.

Computers and Electronics — Knowledge of circuit boards, processors, chips, electronic equipment, and computer hardware and software, including applications and programming.

Law and Government — Knowledge of laws, legal codes, court procedures, precedents, government regulations, executive orders, agency rules, and the democratic political process.

Skills

Active Listening — Giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate, and not interrupting at inappropriate times.

Speaking — Talking to others to convey information effectively.

Social Perceptiveness — Being aware of others' reactions and understanding why they react as they do.

Persuasion — Persuading others to change their minds or behavior.

Critical Thinking — Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.

Negotiation — Bringing others together and trying to reconcile differences.

Reading Comprehension — Understanding written sentences and paragraphs in work related documents.

Coordination — Adjusting actions in relation to others' actions.

Writing — Communicating effectively in writing as appropriate for the needs of the audience.

Judgment and Decision Making — Considering the relative costs and benefits of potential actions to choose the most appropriate one.

Statutory Requirements: N/A

Conditions of Employment: Working Conditions for individual positions in this classification will vary based on each *agency's utilization, essential functions, and the recruitment needs* at the time a vacancy is posted. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.

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Default FLSA Status: Non-Exempt. FLSA status may be determined to be different at the agency level based on the agency's utilization of the position.

Bargaining Unit: This position may be covered by a collective bargaining agreement and all terms/conditions of that agreement apply and must be adhered to.

Established: 07/07/2001 **Revised:** 09/20/2011

**Adapted from the United States Bureau of Labor Statistics and are intended to illustrate the typical education and experience required for this occupation.*

Note: Classification description subject to change. Please refer to the SPO website www.spo.state.nm.us to ensure this represents the most current copy of the description.