



<https://www.ucfs.net/job/collections-representative/>

## Collections Representative/Customer Service – Bilingual – Spanish and English

### Description

**United Consumer Financial Services** (UCFS) has been a growing leader in the financial services industry for over 40 years as a subsidiary of a Fortune 100 company. We are dedicated to providing world-class service to our customers, enhancing the lives of those in our surrounding communities as well as being committed to the well-being, engagement and career development of our highly-valued workforce.

The **Collections Representative** is responsible for processing calls for customers with up-to-date, delinquent, closed or charged-off accounts while maintaining positive relationships.

- Must speak fluent Spanish and English
- Provide your resume in English.

### Job Duties

- Adequately process inbound/outbound calls on up-to-date, delinquent, closed or charged-off accounts.
- Recognize specific scenarios that require specific collection questions answered in compliance with the FTCPA and FDCPA.
- Properly request all UCFS collection letters (including Attorney letters).
- Effectively use all options available on the Collection and Inquiries system menus.
- Identify customer disputes and appropriately code disputes for the problem resolution queue.
- Utilize the Internet for skip tracing purposes.
- Sufficiently keep post-call processing to a minimum and follow all guidelines pertaining to after call work.
- Maintain all collection objectives (based on hourly goals).
- Negotiate with customers payment arrangements on accounts that become delinquent on the first payment.
- Schedule one time or recurring EFT bank payments for customer.
- Schedule one time or recurring credit/debit card payments for customer.
- Properly process specific customer requests through the flag for review reports.
- Appropriately request all necessary documents to maintain account and follow consumer's request.
- Perform additional assignments as required to assist in achieving Team and Company goals.

### Skills and Abilities

- Ability to negotiate payment plans with customers.
- Ability to calculate figures and amounts as they relate to settlements on accounts.
- Ability to interpret a variety of instructions furnished in written, oral, diagram,

### Hiring organization

United Consumer Financial Services

### Employment Type

Full-time

### Duration of employment

Permanent Position

### Industry

Financial Services

### Job Location

44145, Westlake, Ohio

### Working Hours

40

### Valid through

26.04.2024

or schedule form.

- Ability to read, write and perform mathematical calculations.
- Proficiency with a computer, standard office equipment and computer programs, including but not limited to Outlook, Internet/search engine savvy.

### **MINIMUM QUALIFICATIONS**

- High school diploma or equivalent required.
- One year collection and/or call center experience.
- Knowledge of Billing and Collections procedures a plus.

### **Other Information**

Schedule: 8 hour shift

Monday through Friday and weekend hours

UCFS is open

Monday – Friday: 8 am – 10 pm ET

Saturday: 8 am – 1 pm ET

Sunday: 9 am – 2 pm ET

Ability to commute to Westlake, OH 44145: Reliably commute or planning to relocate before starting work (Required)

Application Question(s):

- Do you have knowledge of billing and collection procedures?
- Are you available to work weekdays and/or weekends?
- Could you work 1 weekend day per month?
- Please indicate your desired pay range.

Education: High school or equivalent (Required)

Experience: collections/call center: 1 year (Preferred)