

## HRSD

### Position Description: Delinquency Management Analyst

#### Section I. Position Reference Information

a.	Department	Finance
b.	Division	Customer Care Center
c.	Position Title	Delinquency Management Analyst
d.	Immediate Supervisor	Customer Care Supervisor
e.	Work Center	Customer Care Division
f.	Recommended Grade	7b-7

#### Section II. Position Summary

Under broad guidance, the Delinquency Management Analyst will be responsible for administering HRSD's late stage delinquency functions such as collections, bankruptcies, Virginia Debt Set-Off (DSO), and Write-Off processing in order to minimize delinquency/ write-offs and maximize recoveries

#### Section III. Examples of Position Duties

- a. Serve as the Subject Matter Expert for Bankruptcy, Collection Agency and DSO
- b. Manage a portfolio of cases through the Virginia Debt Set off Process and ensure process deadlines are met in order to recover monies
- c. Communicate with high balance delinquent customers in order to determine reason for delinquency and arrange for debt repayment or establish repayment schedule to resolve delinquency
- d. Enlists the efforts of management when necessary to accelerate the collection process.
- e. Diligently review electronic bankruptcy cases within PACER system to validate case filings and discharge dates; submit bankruptcy proof of claims on behalf of HRSD; update system of record with findings
- f. Creates and designs ad-hoc reports and provide feedback to management on risks, trends and areas of improvement; prepare weekly and monthly reporting to direct supervisor
- g. Imports and exports data to spreadsheets and databases from a variety of sources
- h. Receive and respond to internal and external inquiries regarding late stage delinquent accounts in a timely manner. Problem resolution of more complex recovery account issues and concerns
- i. Maintains a thorough understanding of state, federal laws and regulations related to collection compliance including FDCPA, TCPA, FCRA, and Bankruptcy Statutes
- j. Reconcile transactions and balances to maintain accurate accounts
- k. Ensure accuracy of the financial transactions in relation to bankruptcy adjustments, write-off adjustments, recovery payment applications from debt set-off and third party collection programs
- l. Collaborates with IT programmers in the development and preparation files to transfer required information to the Virginia Department of Taxation to ensure timely submission of claims
- m. Prepares referral information for third party collection agency. Researches and resolves discrepancy disputes when needed

- n. Educate and train team members on collection / severance process and HRSD late stage delinquency processes
- o. Manage vendor relationships
- p. Performs other duties as assigned

**Section IV. Position Contacts**

a. Internal Contacts

<i>Contact</i>	<i>Purpose</i>	<i>Frequency</i>
IT Department	Upload and download DSO file, Create and send files for claim processing	Daily
Customer Care Center (Billing, DQ & Call Center)	Inquiries regarding BK, DSO and Collection Accounts	Daily

b. External Contacts

<i>Contact</i>	<i>Purpose</i>	<i>Frequency</i>
HRSD Customers	Provide information; address inquiries and/or record requests. Discuss past due accounts and negotiate arrangements. Handle escalated inquiries regarding Bankruptcy, DSO and Write-Offs	Daily
Auditors	Gather documentation for financial and internal auditors	As Needed
Virginia Treasury Dept	Coordinate data transfers. Research fraud issues	As Needed
Third party collection agency	Obtain information, disputes and escalated issues	Weekly/Monthly
Attorneys	Obtain information and account information	As Needed
Jurisdictions	Receive BK notifications, adjustment requests; provide assistance on how to process adjustments for model 3; answer HRSD process inquiries	Weekly

**Section V. Position Accountabilities and Expectations**

- a. Ability to interact and communicate effectively, verbally and in writing with a variety of internal and external stakeholders and customers.
- b. Ability to analyze customer accounts and make decisions based on those analyses.
- c. Ability to analyze data, identify and resolve discrepancies.
- d. Knowledge to accomplish all work with a high degree of accuracy and responsibility
- e. Demonstrated tact and good judgment in handling confidential matters and maintaining good working relationships with the HRSD employees, customers and vendors
- f. Knowledge of databases, spreadsheets and basic accounting procedures.
- g. Ability to work in an environment with many interruptions and deadlines.
- h. Ability to work with minimal supervision and demonstrate initiative
- i. Ability to suggest improvements and collaborate with others to generate ideas for improved processes.
- j. Ability to handle difficult conversations with tact and diplomacy to yield desired results

**Section VI. Working Conditions**

- a. Must be able to work independently in a team-oriented culture

- b. Must be able to work in a fast-paced environment with tight deadlines and have the ability to shift priorities quickly to respond to changing needs
- c. Must have the ability to communicate effectively across multiple channels and platforms (face-to-face, telephone, written correspondence and email, etc.)

**Section VII. Physical Requirements**

- a. Must have the physical dexterity to accomplish the duties defined herein
- b. Work requires light lifting ability (20 to 50 pounds); less than 20 percent of work involves walking, climbing, standing or bending

**Section VIII. Other**

- a. Medical certification of physical requirements may be required
- b. Must be currently authorized to work for any U.S. employer

**Section IX. Qualification Standards**

- a. Education
  - Required
  - Bachelor's degree in Finance, Accounting, Business or related field
- b. Experience
  - Required
  - a) Experience in High Volume recovery collections. Experience in Business to Business (B2B) collections
  - b) Three to five years' experience in credit and collections and/or account receivables
  - c) Prior experience handling bankruptcy process and working with debt collection agencies
- c. Training Levels

Personnel in this category are fully qualified at grade 7 with an appropriate bachelor's degree and experience as noted above. The following training levels are established for personnel who are not fully qualified:

  - Grade 7a – Three years of applicable experience and  $\frac{3}{4}$  hours toward Bachelor's degree in a related field
  - Grade 7b – Two years of applicable experience and  $\frac{1}{2}$  credits toward Bachelor's degree or completion of an Associate's degree in a related field
- d. Job-specific Technical Competencies
  - Required
  - a) Thorough understanding of collection, bankruptcy, and charge-off processes.
  - b) Knowledge of skip tracing methods
  - c) Self-directed and able to work well independently with limited managerial oversight
  - d) Detail-oriented with excellent time management and organizational skills
  - e) Effective written and oral communications skills
  - f) Strong administrative and clerical skills

- g) Solid technical skills; proficiency in Microsoft Office Suite (Word, Excel, PowerPoint, Outlook, Access) is a must. Effectively utilize HRSD specific software applications as necessary
  - h) Skills in preparing and interpreting varied financial documents and records and seeking guidance as needed
  - i) Ability to build and maintain collaborative relationships with HRSD employees, customers, locality partners and government entities
  - j) Ability to work effectively with the general public
  - k) Ability to assess issues and recommend solutions
- e. Job-specific Behavioral Competencies
- Sets Clear Performance Goals
    - a) Clearly communicates expectations for results, timeliness, quality and other important parameters
    - b) Strong analytical and problem solving skills
    - c) Establishes deadlines for delivery of results
    - d) Self-motivated
- f. Special Licenses Required
- Valid driver's license from state of residence