



# ADVANCED COLLECTIONS

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Learn how to ask probing questions about a customer's finances in a non transactional way using the eMatrix Affordability Calculator

## COURSE OVERVIEW

What do you do when a customer offers a repayment arrangement which extends beyond operational guidelines? Do you have a consistent approach to evaluating a customer's ability to repay?

eMatrix has developed the Affordability Calculator to help participants evaluate a customer's income and expenses to determine their capacity to pay. Subscribe to an annual licence for the eMatrix Affordability Calculator and receive training on the best way to obtain financial information from your customer using an objective and non-threatening manner.

## CALCULATOR BENEFITS

- Removes subjectivity around what is an acceptable payment arrangement
- Provides for a consistent approach
- Enables organisations to better manage their vulnerable customer base
- No internal IT requirements
- Unlimited access per user - no pay per click

## LEARNING OUTCOMES

- Identify disadvantaged customers and negotiate the best outcome
- Assess the customer's capacity to repay an account based on income and expense parameters through the use of the eMatrix Affordability Calculator
- Season your language with power words which create the need to pay
- Use empathy and acknowledgment statements as a way of engaging the customer when working through their income and expenses
- Sell the benefits of payment in a meaningful, non-threatening way