

Role: Credit and Collections Lead
Area: Customer Operations
Sub-Area: Billing Services
Location: Dublin
Duration: Specific Purpose
Salary: Competitive
Ref: 084CO21



Irish Water is Ireland's national regulated water utility and is responsible for providing water and wastewater services throughout Ireland. Our mission is to ensure all of our customers receive a clean, safe and reliable supply of drinking water and have their wastewater collected and safely returned to the environment. We will protect the health and well-being of the people of Ireland, protect the environment in all our activities and support Ireland's social and economic growth through appropriate investment in water services.

Irish Water is part of Ervia group. Ervia is a commercial semi-state company responsible for Irish Water, Gas Networks Ireland and Aurora Telecom. Ervia directly employs over 1,600 people who deliver water, gas and dark fibre broadband services to 1.7 million customers daily.

The Role:

The Credit and Collections function in Billing Services will be responsible for the managing the credit and collection activities for overdue customer debt owed to Irish Water, including the setting and implementation of internal credit and collection strategies, policies and processes to maximise the amount of debt which is ultimately recovered.

Reporting directly to the Credit & Collections Manager, the Credit and Collections Lead is responsible for the definition, development, management and implementation of Irish Water Credit and Collections processes and strategy, and for ensuring the implementation of industry best practice in day-to-day operations of the team dealing with Residential & Business Customers. They will be responsible for the management of the Credit and Collections Officer.

Main Duties and Responsibilities:

- Manage development and implementation of the Credit Risk Strategy for Industrial and Commercial Customers, including definition and approvals of credit objectives, and identification of capabilities and responsibilities to deliver the strategy across Customer Operations
- Commission and supervise credit background checks on new and existing customers, liaising with credit rating agencies as a first point of contact for this purpose
- Work closely with the Local Authorities in the transition of Industrial and Commercial customers from a billing and collections perspective
- Develop Payment Plans, Payment Arrangements and Budget Billing as required and negotiate payment programs with delinquent customers with the support of the Key Account Management Team
- Develop and publish the Credit and Collections policies and standards, including preparing documents to be formally issued post managerial / Board sign off
- Maintain and manage collection policy and procedures and ensure adherence to them both internally and externally

- Perform detailed customer account analysis on collection trends, customer risk, and recommendations on process improvements and best practices
- Monitor ageing debt accounts and ensure routine monitoring and mitigations are put in place
- Liaise with the Legal Department on delinquent accounts, bankruptcy and insolvency as applicable
- Review and approve write off requests on debt identified for Industrial and Commercial customers
- Ensure minimisation of bad debt write-offs and drive solutions to mitigate as per the Credit and Collections Strategy
- Review and approve escalated Collections or Credit cases from the outsourced contact centre and work with impacted teams for resolution
- Monitor ageing debt accounts and ensure routine monitoring and mitigations are put in place
- Ensure quality control through regular audits and monitor performance against targets and KPIs
- Develop a strong working relationship with the outsourced Customer Contact Centre, who will be responsible for the collections process, and any specialist Collection or Legal Agencies, and the Key Account Managers
- Support the Payments Lead in managing the Debt Collection Legal Agency payment reconciliation process
- Support in production of periodic reports on Collections as required
- Maintain up-to-date expertise and knowledge of collection laws, rules, regulations, and developments
- Manage issues within the team and acting as a point of escalation for management within the function
- Perform other duties as required from time to time

Knowledge, Skills and Experience:

- Third level qualification required with minimum 3 years relevant experience in payments, Credit or Collections
- Currently hold Membership with IICM Experience working in water services and/or with commercial customers is a distinct advantage
- Previous experience of this work in the utilities, telecommunications or financial services industries is desirable
- Excellent relationship and client handling skills - able to deal confidently and professionally with clients and handle complex legal issues with some supervision
- Able to demonstrate a reasonable level of self-sufficiency with an awareness of the boundaries of own competence/authority
- Driver of high standards for individual, team and organisational accomplishment and delivering desired results
- Solution-orientated - able to adopt a commercial perspective to customer service issues
- Proven track record with dealing with complex issues along with the ability to communicate complex information to others
- Good planning, negotiation and organisation skills and a proven ability to solve sensitive matters
- Demonstrates interests in others, works effectively in teams, builds team spirit and shows care and consideration for individuals
- Experience in line management and guiding teams to deliver successful outputs
- Ability to:
 - Influence multiple stakeholders
 - Manage internal and external teams
 - Establish courses of action for self and others to ensure work is completed effectively
 - Clearly convey information through a variety of media to individuals across the organisation
- Technical Experience with CC&B systems is an advantage

- Computer Literate, proficient with MS Office

Applications, including current Curriculum Vitae, should be emailed to the following address stating the job title and reference number in the subject line of your email: careers@water.ie.

The closing date for receipt of applications for this vacancy is **26th July 2021**

Please note that applications submitted after this closing date will not be accepted.

*We are committed to providing a diverse and inclusive place of work and have a robust strategy and framework called **ibelong** to enable this. We are an equal opportunity employer and through our recruitment process we welcome and encourage applications from interested and suitably qualified individuals regardless of gender, age, racial or ethnic origin, membership of the traveller community, religion or beliefs, family or civil status, sexual orientation/gender identity or disability.*

Irish Water is an equal opportunities employer.