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# Method of Debt Collection

*English version*

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**Collection. English version**

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**Аннотация**

The book presents methods of debt collection, the complete sequence of actions, standards of “right” communication, psychology, work with objections, the etiquette of business conversation, psycho-physiological peculiarities of perception, persuasion rules prohibited forms of communication, and much more. [zakonsib@gmail.com](mailto:zakonsib@gmail.com)

# **Method of Debt Collection**

## **English version**

### **Artem Varfolomey**

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Introduction

Be kind to those, who depend on you.

Attar

Dear reader, in this book we will introduce you the basics of collecting arrears, we will also describe the basic things that every novice must know and it may be useful for experienced collector, who wish to refresh his knowledge and skills. It's not the fact that any experienced collector is a good professional, and he's doing the right thing, even if he achieves some success. Unfortunately, there is no education in Russia as "the collector" or something like this, but now it would be very popular. That's why we take the responsibility to educate or just direct people on the right way in this difficult business. And the answer

to the question “Who are you to teach us?” is: we’ve been doing this business since 2009, we used to work in several “strong recovery” banks. And in this case we’ve tried everything: from useless persuasion to direct threats and requests from the prosecutor’s office for these threats. None of this gave the desired result, and we soon realized that it was necessary to change the approach to the work fundamentally. Now under our leadership the Department of remote collection and all questions, appearing in its work became brighter, because now we are watching at the conversations with debtors as outside observers. This material started to be created in the conditions of necessity for mass education of new professionals and with each new addition it have been getting into a ready, universal manual for employees of the Department of collection.

In this edition you will find out the following information: what you can’t do, and what you should do to return back money into your company, as well as the terms and laws that the caller should know, when he’s calling the debtor, not to look stupid before the debtor, and the variety of answers, which will eliminate most of the client’s objections. Our method allows to experience less stress when dealing with the debt, because negative and stress appears only in absence of necessary knowledge and the desire to “knock out” the money from the debtor by any means. Proper use of tools that we offer below, will greatly improve efficiency and achieve the desired success in this difficult work, avoiding claims and complaints about your

work. We are sure – this book can help you, the only question is whether you want it.

So, let's begin.

Do not start anything when you're angry! A fool is the one, who sits down on ship in a storm.

I.Gaug

Structure of the conversation

Before the study of what to say to the client, you need to understand when and in what order to say it.

Greeting. If we don't want to get the negative from the client for no reason, it is better to say "hello".

Informing the purpose of the call. It's necessary to determine the subject of conversation (calling the product, time of delay, the amount of delay). The debtor must understand clearly, why we are making a call.

Finding out the reasons for non-payment. If you don't find out the reasons, you will not eliminate the objections. Don't confuse with bringing consequences of non-payment – they are different things; at this point we don't motivate to pay, we explain to the client that he hasn't got any reasons for non-payment,

Informing about requirements. It's necessary to set a clear deadline for payment: a long payment period is not recommended (it is better not to give more than 3 days). You should never agree the timing dictated by the client – at least for a day, but set a shorter period.

Motivation. No matter if we have informed about the claim

or have received a promise from the client, it's necessarily to pronounce the arguments to pay, in every conversation we recommend using at least one of the articles of the Criminal Code or the Civil Code. You should find out customer's new contact numbers (parents', colleagues', family members'): it's necessary for the client's motivation to continue to answer calls, to fulfill his promises of payment.

Conclusions. Once again, we speak about the amount and the time of payment, better under the customer's signature, and refine the methods of payment, if the debtor can't tell where he is going to pay; most likely, he's not going to do it.

Ending the call. Make sure whether all the information is clear, say "goodbye".

So:

Greeting

Informing Reason for Calling

Finding out the reasons for non-payment

Informing requirements

Motivation

Conclusions

Ending the call

Even experienced staff needs this structure before eyes during conversations with customers – it will organize the conversation and avoid missing important points of discussion.

We've determined the order of construction of the conversation, but what do you need to say, why? We have one

goal: to receive payment of the debt; but how force a person do it, if he doesn't want? Threats? No, it's fraught with criminal prosecution, you must not break the law in any case, and it is not worth it. You must enter the client's comfort zone, his personal space, but how to do it by the phone call? It's easy.

Personal space: client, family, colleagues, neighbors, friends, top-brass.

All people have the same values: family, friends, colleagues, etc. The weight of each is different, of course. Somebody doesn't want your calls to disturb his old mother, somebody is afraid of your call to his boss. In the conversation with the client it's important to understand what kind of "circle" is important for him? We must act carefully, from some distance, for example:

– Tell me, who lives at the address of your registration? Parents? Would you like me to ask them to help you? Not necessary? Well, you should solve a question of payment by yourself, time – 2 days.

– You don't have money, do you? Perhaps, if I call your boss and ask him to pay in advance, is this going to solve your problem? Your task is to get into the space, where no one wants to let in the outsiders; it will make our client think about debt much more.

Etiquette of business conversation by a bank employee with clients and related people

Acceptable boundaries of speech of interaction with the interlocutor

## Proper construction of conversation

If you want to be honest, take into account and trust only the public interest. Personal interest often results in mistake.

K. Helvetius

Business conversation can be built strictly in the Information key: interlocutor is informed of certain facts, dates, numbers, and procedures in accordance with regulation documents.

Business conversation can be built in a key of conviction of your client to make this or that action. Conviction as a method, which consists in exposing on mind of the interlocutor to create a new or change an old position / attitude about a certain question. Means of convictions are facts, numbers, and solutions of any problem, examples, precedents and forecast events. All of them must be provided in a particular form, in comparison with the discussion of advantages and disadvantages of each choice. Conviction will be effective when the interlocutor understands yours arguments.

That's why speech of an employee should be simple, clear, colorful, imaginative, and memorable. You can use figurative comparisons, metaphors, synonyms, idioms, if they don't insult or threat. Conviction as a process is constructed like dialogue with the interlocutor, where an opinion of each part is equally significant and has the right to review, evaluate and verify. Conviction suggests unconditional respect for the personality

of the interlocutor.

That's why all means of conviction should be related to the current situation or problem, but shouldn't touch the interlocutor's personality.

### Permissible characteristics of speech

**Volume.** A speech of an employee must be clearly heard by the client, it must not deafen, but it must not be too quiet. Also an employee speech shouldn't be monotonic, unemotional, boring. During the call the volume of the voice can be changed in accordance with the technical features of each individual telephone contact and with the peculiarities of the methods of emotional influence on the interlocutor. Volume and emotions of an employee speech must not get to scream. Irritability is embedded in scream, negative emotions in relation to the opponent, his actions or statements – this statement will be the measure of separating the loud, emotional conversation from screaming.

**Speed (rhythm) of the speech.** Speed of speech must conform to the speed of perception of a particular interlocutor. It is better avoiding fast tongue twisters. Slow, weighted speech is usually perceived more impressively. Breaks in speech must be used to highlight the most important moments of the conversation.

**Intonation.** A speech of employee must be filled with the intonations that separate the main thing in the conversation from

the secondary, help to focus the interlocutor to certain arguments and reasons. Voice of employee may be strict, demanding, considerate, thoughtful, surprised, incredulous, enthusiastic, encouraging, chagrined, supporting, and other, according the situation. Do not use only those inflections that insult the identity of the interlocutor: sneering, gloating, accusing, etc...

Logicity, clarity, coherence. The employee should pronounce well thought precise short sentences (averaging 7—12 words), understandable for interlocutor. It is unacceptable to use confusing, incoherent speech or using of too long, recondite reasoning. Used bank (and other) terms must be understandable for interlocutor or be accompanied by explanations, synonyms.

All characteristics of the speech of the employee should be selected based on the individual situation of each communication with a particular interlocutor. Also the employee must take into consideration client's wishes about their interaction style and adjust your speech to achieve the main goal – to persuade the interlocutor to fulfill the requirements of the Bank.

Psychophysiological characteristics of perception:

News, received first, is more trusted than all subsequent.

The first 7—20 seconds of conversation a person doesn't go into the meaning of your speech, he decides whether to continue to contact or not.

By the first contact people trust 55% nonverbal signs (appearance, posture, gestures, facial expressions), 38% –

paralinguistic (intonation, rhythm, tone and accents of speech), and only 7% – the content of your speech.

The phrase, uttered without waiting more than 5—6 seconds, stops being identified.

Slightly enlarged pupils show interest in the interlocutor or the transmitted information.

Memory works between 8—12 a.m., and after 9 p.m. best of all, worst of all – just after lunch.

Elderly people think better in the morning, younger – at night.

By 7 p.m. the neuropsychological condition of people is relatively unstable, which can manifest in excessive irritability.

Interrupted by one reason or another, actions are remembered in two times better than complete.

If you want your partner to be able to perceive transmitted information, it's necessary to repeat him main thoughts and positions constantly.

Men are usually more concerned in personal status about the opinion of the others and regard any communication as an opportunity to exchange information, but not emotions.

Women are generally oriented to the internal content of the conversation (thoughts, intentions, feelings and attitudes), observing all kinds of hints in quite harmless replicas. They usually believe things that have been said more than actions.

The rules of conviction:

Respect your interlocutor. Refute in the strongest possible way, but without offending other's beliefs by mocking, harsh

words, “labeling”.

You should be able to define your position in the dialogue clearly. Conversation becomes more productive if the participants of discussion have common starting points and understanding.

Be consecutive: when the participants debate and at the same time talk about the first thesis, go to the second, third, etc., that isn't good, because they can't solve any problem.

You should learn to operate with concepts. It is important: the polemicists must invest in used words (terms) the same content. Otherwise, it could lead to lack of understanding, ambiguity and disputes, where an agreement has been already presented in fact.

You must listen to your opponent; you shouldn't try to interrupt him. It is necessary for correct understanding of his position and demonstrates your respect for his or her choice.

Don't get excited, try to talk calmly. Among the two opponents, who are equal to each other in all respects, the winner of the conversation is the one who has more restraint and composure, because his mind works quietly.

Make sure that there aren't any conflicts in your arguments.

Observe speech culture.

Learn to identify dishonest techniques (tricks and manipulation) and don't fall for them.

Do not be afraid of criticism. Critique often helps you to see the weakness from which it is necessary to get rid of.

If you realize that you've done something wrong, don't

persevere, saving “honor of the uniform”. Timely apology for the mistake can transform some big mistake in a little misunderstanding.

Illegal forms of communication

Respect yourself if you want to be respected.

B. Grassian

In conversations with clients and related persons employees are prohibited to use any forms of speech and phrases that contain disrespect to someone identity, especially: obscene language (swear words), insulting words (rude, obscene), boorishness, mocking (accusation), and threats.

Insult— humiliation of honor and dignity of another person, expressed in indecent form (punishable under article 130 of the Criminal Code (Repealed). When you insult somebody you do not reveal any defaming facts about a victim, you give a negative assessment of his personality in a rude manner.

We can distinguish 8 types of invective (insulting) vocabulary:

Words and combination of words, that from the start, which denote an antisocial, socially condemned activity: a gangster, a crook, a fraudster, a marginal.

Words with negative connotation, meaning the main component of their use: a double-dealer, a racist, an enemy of the people, a fascist, a Nazi.

Euphemisms (softening) for the words of the previous section, including their estimative (extremely negative) character: a lady

of easy virtue, an intergirl, a streetwalker.

Names of professions that are used in a figurative sense: a hangman, a butcher.

Semantic metaphors that refer to the names of animals: a dog male, a mare, a pig, a dog, a goat, etc.

Verbs with “condemning” semantics or direct negative assessment: to steal, to snatch.

Words that contain negative meaning (very expressive) of assessment of someone’s personality: a reptile.

Occasional (specially created) punning formation of directed on humiliation or insult to the recipient.

Boorishness – a type of human behavior which is characterized as a sharp, rude and non-cooperative way of communicating; rudeness, insolence, cheekiness, which are put together and coupled with impunity. At the same time we must understand whether you’ve been rude or not will be decided by your boss, because concept of “rudeness” isn’t under legal regulations.

Threat – an intention pronounced in any form, causing any physical, material or any harm to public or private interest. The most dangerous threats, such as murders, grievous bodily harm or destruction of property, constitute specific offenses and are punishable under criminal procedure.

All information about the consequences of client’s actions, any analysis of options to solve his problem the staff must not inform the client in an abusive form, tone, and also the form of threats.

During every conversation with the client an employee should emphasize his respect to the identity of the interlocutor on their part and on the part of the Bank.

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