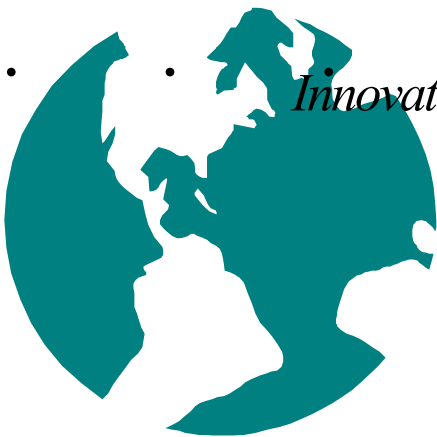




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# Interact Training and Development

## Educational Seminars



*Innovative, Customized Seminars*





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# Interact Training and Development

## *Educational Program Outlines*

### **TRACK 1: TELEPHONE TECHNIQUES**

#### **Effective Collection Techniques**

This program is geared to the employee who is new to the collection field, or the experienced collector wishing to refresh their approaches. The following subjects are addressed:

- Motivation and self concept as a collector
- Goal setting and time management
- Characteristics of a successful collector
- Knowing the Debtor
- Sales Approach to collecting
- Planning and making the collection call
- Communication and collections
- Common collection problems
- Fair Debt Collection Practices Act

#### **Advanced Telephone Collection Techniques**

This program reviews some of the subjects above but focuses on in-depth discussions on the following:

- Handling Stalls and Objections
- Dealing with the difficult debtor
- Characteristics of the average debtor
- Causes of delinquency
- Motivating the debtor to pay
- Effective communication strategies
- Eight steps of the collection call
- Understanding bankruptcy
- Sources of money
- Role playing scenarios

## **TRACK 2: Fair Debt Collection Practices Act**

Designed for third-party collection personnel to effect a comprehensive understanding of the Federal Laws that govern the activities of the collection industry. The most recent case history and recommendations by the legal counsel of the American Collectors Association will be provided to assist firms in adhering to imposed restrictions. State Laws will be addressed where state mandates are stricter than the FDCPA. Participants will engage in active discussions and related scenarios developed by the Presenter and have the opportunity to answer FDCPA compliance questions through the use of text provided as part of seminar.

## **TRACK 3: Skiptracing Tools and Techniques**

Historically, one of the primary hurdles to effectively recovering accounts receivable is the debtor that has moved and left no forwarding address. Those collection units that have reached uncommon levels of success have excelled in the area of debtor location.....known to the collection field as SKIPTRACING. This seminar educates the novice on the basic skills and techniques required and fine-tunes the seasoned skiptracer with additional trade secrets. Topics covered included:

- What is Skiptracing
- What makes a good skiptracer
- To what extent should you skiptrace
- Types of skips
- Basic information needed about skips
- Tools used to locate skips
- Skiptracing techniques
- Returned mail and unlisted numbers
- Use of certified mail
- Military addresses and social security numbers

## **TRACK 4: Communication**

### **Communication and Collections**

Targeted to all staff members of the collection department including collectors, administrative assistants, skiptracers, managers, and supervisors. A broad spectrum of communication techniques are highlighted to improve communication processes both internally and externally. A hands-on seminar covering topics like:

- What is communication
- The communication process
- Successful communication strategies
- Barriers to effective communication
- Conflict in communication
- Four flaws in collecting
- Attitude as the basis of successful communication
- Motivation and communication
- Effective listening
- Non-verbal communication
- Negotiation skills



## Improving Interpersonal Communication Skills

A generalized approach to improving basic interpersonal communication skills for all members of the working community. Basic techniques are highlighted, theories of interaction reviewed, and many hands-on exercises provided in a "learn by doing" environment. Some of the topics covered are as follows:

- What is communication
- Levels of communication
- Communication styles
- Positive self-talk
- Effective self-disclosure
- Emotion Expression
- Understanding nonverbal communication
- Choosing positive verbal response styles
- Effective listening techniques
- Perception
- Communication environments

## Intercultural Communication and Diversity

The modern work environment provides employees and management with increasing opportunities to interact with individuals of varying races, religions, and international origins. The fallacy that "we are all the same" becomes apparent as we discover the differences among those with whom we communicate. This seminar offers the participants the opportunity to experience the emotions and conflicts that arise in intercultural relations through an intercultural simulation experience entitled, **Bafa Bafa**. The training group is divided into two cultures, educated on the norms and values of their home culture, and provided with opportunities to visit and interact with the "other" culture. At the conclusion of the session trainees express their thoughts and concerns in a processing environment. Everyone will conclude this day with heightened awareness.

## TRACK 5: CONSENSUS and TEAM BUILDING

### Negotiating and Building Consensus

The ability to persuade others in a professional environment is vital to the success of any employee, supervisor, or company owner. The key elements of the negotiation process will be reviewed with emphasis on the following:

- What is negotiation
- Five underlying facts about negotiation
- The three stages of every negotiation
- The three crucial elements of negotiation
- Win-Win negotiation strategies
- Win-Lose negotiation danger signs
- Effective listening
- Developing an "assertive" approach
- Personal communication styles in the negotiation process
- Nonverbal strategies

## Team Building

Today's businesses are operating under "team" philosophies where all employees and company departments must work together for maximum effectiveness. Participants will learn the fundamentals of team building through studies and exercises, how to be productive team members, and methods for building agreement within the organization. Specific topics discussed include:

- Understanding Intercultural Differences
- Adjusting language to enhance communication climate
- Dealing with individual and organization-wide issues of change
- How to interact assertively
- Importance of open lines of intra-office communication
- Five things winning team members need to know
- Four phases of team development
- Characteristics of high performing teams
- Team player styles
- Exploring individual "points of power"
- Measuring and understanding stress factors in the team environment

## TRACK 6: **Legendary Service**™

A unique approach to the increasingly important function of customer service. Developed by Blanchard Training and Development (owned by Ken Blanchard, author of "**The One Minute Manager**"), this program can be targeted to Management wishing to restructure their customer service strategies and to the front line employee in direct contact with the customer on a daily basis. Session is based on the following "*10 Fundamentals of Legendary Service*":

- 1) A Commitment To Service
- 2) An All Out Recovery Strategy
- 3) Continuous Improvement
- 4) Listening
- 5) Facilitating the Changing Role of Management
- 6) Defining The Playing Field
- 7) Providing Autonomy
- 8) Measuring
- 9) Holding Everyone Accountable
- 10) Celebrating

Fundamentals one to four are appropriate for front line staffers and five to ten are designed for middle to upper management. (PLEASE NOTE: A general customized version of this customer service program is available to meet specialized needs.)

## TRACK 7: Management Techniques

### Time Management

If only we had the time to complete our daily, weekly, and monthly tasks! Time becomes even more crucial as we advance into positions of increased responsibility and management. This program takes a light look at our time and space habits while categorizing participants into five time use styles and five space use styles. Participants will specifically discuss:

- Common problems in getting organized
- Goal setting
- The S.M.A.R.T. technique
- Long and short term planning
- Prioritizing
- Daily personal energy levels
- The ten organizational styles
- The twelve keys to time mastery

### Stress Management

Limited time frames, project deadlines, tough negotiations, difficult customers, miscommunications, and personal relationships all can lead to one of our nations leading causes of death.....*STRESS*. This program takes a light look at the many causes of stress in our lives, outlines how to recognize the signs of stress in ourselves and others around us, and explores methods to mitigate the high pressure situations everyone encounters daily.

### Supervisory Practices

When front line employees perform exceptionally, a natural progression is movement through the ranks and files of the organization to positions of leadership and management. Usually, the skills necessary to perform the original job duties are quite different from those required to supervise other employees. This session provides both the new and experienced supervisor with the necessary insights to continue their excellence through effective leadership. Some of the key concepts discussed are:

- What supervisory skills are necessary
- What do all employees want from their supervisors
- Leadership styles and behaviors
- Communication in the management function
- The value of "teamwork"
- Delegation
- Organization and effective time management
- Keys to staff motivation
- Handling tardiness, absenteeism, and other management stresses
- Employee complaints and the "problem" employee
- Training in the organization
- Effective methods for handling special employee situations

Detailed outlines, time frames, and fee schedules are available upon request. Please call our staff at **800-326-9962** or email at **remit@remitcorp.com** for assistance.