

MARKETING & COMMUNICATION | COURSE BROCHURE

Professional Collection Specialist Designation (PCSD)

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

The Professional Collection Specialist Designation (PCSD) course equips participants with essential skills in debt collection, negotiation, compliance, and customer relationship management. This programme focuses on practical strategies to enhance collection effectiveness while maintaining ethical standards and regulatory compliance.

Debt collection professionals face increasing challenges in managing accounts receivable while adhering to regulatory requirements. Understanding the complexities of compliance, negotiation tactics, and customer engagement is crucial for success in this field. Participants will learn to navigate these challenges effectively, ensuring they can maximise collections while maintaining positive customer relationships. Skills in assessing accounts, prioritising collections, and employing effective communication strategies will be developed, allowing participants to make informed decisions that enhance recovery rates and customer satisfaction. The ability to balance collection goals with ethical considerations will also be emphasised, ensuring a holistic approach to debt recovery.
The course offers hands-on experience in real-world scenarios, enabling participants to develop practical skills in negotiation, compliance assessment, and account management. Participants will engage in role-playing exercises, case studies, and simulations that mirror the complexities of debt collection. They will practise developing negotiation strategies, assessing customer accounts, and creating communication scripts tailored to various situations. By the end of the programme, they will be equipped to make informed decisions that enhance collection outcomes and foster customer loyalty. This comprehensive skill set will empower participants to contribute significantly to their organisations' financial health and reputation in the marketplace.

Professional Problems This Course Is Designed to Solve

• Difficulty translating subject knowledge into practical workplace decisions.
• Inconsistent approaches to the activities covered in the course outline.
• Lack of a structured plan for applying and reviewing new skills.

Course methodology

The course employs a blend of interactive workshops, role-playing exercises, and case study analyses to build practical capabilities in debt collection. Participants will engage in simulations that replicate real-life scenarios, allowing them to practise negotiation techniques and compliance assessments. Specific exercises will include assessing customer accounts, developing communication strategies, and creating action plans. Outputs include detailed action plans, negotiation scripts, and compliance checklists, providing tangible resources for immediate application in their roles. This hands-on approach ensures that participants can apply their learning directly to their professional environments, enhancing their effectiveness as collection specialists. The integration of peer feedback and instructor guidance further solidifies their learning experience.



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Course objectives

By the end of this course, participants will be able to:
• Analyse the regulatory framework governing debt collection practices and its implications for compliance.
• Develop negotiation strategies tailored to different customer profiles and scenarios.
• Assess customer accounts to prioritise collections based on risk and potential recovery.
• Construct effective communication techniques to enhance customer engagement and cooperation.
• Evaluate ethical considerations in debt collection and their impact on business reputation.
• Justify decisions made during simulated collection scenarios based on best practices and compliance standards.

Target audience

This course is suitable for:
• Debt Collection Agents: Professionals responsible for recovering outstanding debts and managing customer accounts.
• Credit Managers: Individuals overseeing credit policies and ensuring compliance in debt recovery processes.
• Financial Analysts: Specialists analysing accounts receivable and developing strategies for improving cash flow.
• Customer Service Representatives: Frontline staff who manage customer interactions and support collection efforts.

Target competencies

Participants will develop competencies in:
• Expertise in regulatory compliance related to debt collection practices.
• Proficient negotiation skills tailored to diverse customer situations.
• Ability to assess and prioritise accounts for effective collection strategies.
• Strong communication skills to engage customers positively and ethically.
• Critical thinking in evaluating ethical dilemmas in debt collection.
• Capacity to develop actionable plans for improving collection outcomes.

Course outline

Day 1: Understanding Debt Collection Regulations

Applied activity: Participants will analyse a case study involving a collection agency facing compliance issues. They will identify regulatory breaches and propose corrective actions based on legal frameworks, considering the impact on both the agency and consumers.
Output: Compliance assessment report outlining identified issues and recommended actions.

09:00–09:54	Overview of debt collection laws and regulations relevant to practitioners, including the Fair Debt Collection Practices Act and GDPR compliance



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09:54–10:48	Key compliance requirements for collection specialists and their implications for daily operations
10:48–11:00	Understanding consumer rights and protections in debt collection processes to avoid legal pitfalls
11:00–11:30	**Coffee break**
11:30–12:12	Understanding consumer rights and protections in debt collection processes to avoid legal pitfalls (continued)
12:12–13:06	Consequences of non-compliance in debt collection and legal ramifications for agencies and collectors
13:06–14:00	Best practices for maintaining compliance and avoiding disputes with consumers through effective training and monitoring

Day 2: Effective Negotiation Techniques

Applied activity: In pairs, participants will role-play negotiation scenarios where one acts as the collector and the other as the debtor. They will apply learned techniques to reach a mutually beneficial agreement, focusing on overcoming objections and building rapport.
Output: Negotiation strategy outline detailing approaches used and outcomes achieved.

09:00–09:54	Principles of negotiation in debt collection and their importance for successful outcomes
09:54–10:48	Identifying customer motivations, barriers, and emotional triggers to tailor approaches
10:48–11:00	Developing negotiation strategies tailored to various scenarios and customer profiles for optimal results
11:00–11:30	**Coffee break**
11:30–12:12	Developing negotiation strategies tailored to various scenarios and customer profiles for optimal results (continued)
12:12–13:06	Role-playing negotiation techniques with peers to enhance skills and build confidence
13:06–14:00	Evaluating negotiation outcomes and refining strategies based on feedback and results achieved

Day 3: Customer Account Assessment and Prioritisation

Applied activity: Participants will work in groups to assess a portfolio of customer accounts, prioritising them based on risk factors and potential recovery rates. They will create action plans for the top accounts, considering individual circumstances and collection strategies.
Output: Prioritisation matrix and action plans for selected customer accounts.



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09:00–09:54	Methods for assessing customer accounts to determine collectability and risk factors
09:54–10:48	Criteria for prioritising collections based on risk, potential recovery, and customer history
10:48–11:00	Utilising data analytics in account management to inform decisions and strategies
11:00–11:30	**Coffee break**
11:30–12:12	Utilising data analytics in account management to inform decisions and strategies (continued)
12:12–13:06	Developing action plans for high-risk accounts to maximise recovery and minimise losses
13:06–14:00	Monitoring and reviewing account statuses to adjust strategies as needed for continuous improvement

Day 4: Enhancing Customer Communication

Applied activity: Participants will develop communication scripts for different customer scenarios, focusing on empathy and persuasion. They will then role-play these scenarios to refine their delivery and receive feedback from peers and instructors.
Output: Collection communication scripts tailored to specific customer situations.

09:00–09:54	Techniques for effective communication in collections and their impact on customer relationships
09:54–10:48	Building rapport and trust with customers to facilitate payments and cooperation
10:48–11:00	Handling objections and difficult conversations with empathy and professionalism to maintain goodwill
11:00–11:30	**Coffee break**
11:30–12:12	Handling objections and difficult conversations with empathy and professionalism to maintain goodwill (continued)
12:12–13:06	Utilising technology for customer engagement and communication tracking to enhance efficiency
13:06–14:00	Creating scripts for various collection scenarios to standardise approaches and improve outcomes

Day 5: Integrating Ethical Practices in Collections

Applied activity: In groups, participants will analyse a fictional scenario involving an ethical dilemma in debt collection. They will discuss possible responses and develop a policy recommendation that addresses the dilemma while ensuring compliance and ethical standards.
Output: Ethical collection policy draft addressing identified dilemmas and proposed solutions.



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09:00–09:54	Understanding the importance of ethics in debt collection and its implications for long-term success
09:54–10:48	Identifying ethical dilemmas and decision-making frameworks for collectors to navigate challenges
10:48–11:00	Strategies for maintaining ethical standards in all collection practices to protect reputation
11:00–11:30	**Coffee break**
11:30–12:12	Strategies for maintaining ethical standards in all collection practices to protect reputation (continued)
12:12–13:06	Impact of ethics on customer relationships and business reputation in the marketplace
13:06–14:00	Developing an ethical collection policy that aligns with organisational values and compliance requirements

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the sessions. They are indicative only and do not constitute a binding commitment.

Dates, venues and fees

Current published course plans. Fees are per participant in GBP, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (GBP)
Dubai Confirmed dates	9 Nov 2026	13 Nov 2026	**£3,150.-**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**£1,250.-**
Cape Town Confirmed dates	16 Nov 2026	20 Nov 2026	**£1,890.-**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**£1,250.-**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Frankfurt Confirmed dates	23 Nov 2026	27 Nov 2026	**£2,650.-**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**£1,250.-**
Kuala Lumpur Confirmed dates	7 Dec 2026	11 Dec 2026	**£1,450.-**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**£1,250.-**
Paris Confirmed dates	14 Dec 2026	18 Dec 2026	**£2,860.-**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**£1,250.-**
Istanbul Confirmed dates	11 Jan 2027	15 Jan 2027	**£2,650.-**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**£1,250.-**
Amsterdam Confirmed dates	25 Jan 2027	29 Jan 2027	**£2,540.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**£1,250.-**
Singapore Confirmed dates	8 Feb 2027	12 Feb 2027	**£2,820.-**
Online Confirmed dates	8 Feb 2027	12 Feb 2027	**£1,250.-**
Barcelona Confirmed dates	15 Feb 2027	19 Feb 2027	**£2,840.-**
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**£1,250.-**
London Confirmed dates	22 Feb 2027	26 Feb 2027	**£2,450.-**
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**£1,250.-**
Dubai Confirmed dates	8 Mar 2027	12 Mar 2027	**£3,150.-**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**£1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Frankfurt Confirmed dates	22 Mar 2027	26 Mar 2027	**£2,650.-**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**£1,250.-**
Rome Confirmed dates	5 Apr 2027	9 Apr 2027	**£2,450.-**
Online Confirmed dates	5 Apr 2027	9 Apr 2027	**£1,250.-**
Kuala Lumpur Confirmed dates	12 Apr 2027	16 Apr 2027	**£1,450.-**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**£1,250.-**
Paris Confirmed dates	26 Apr 2027	30 Apr 2027	**£2,860.-**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**£1,250.-**
Istanbul Confirmed dates	10 May 2027	14 May 2027	**£2,650.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	10 May 2027	14 May 2027	**£1,250.-**
Amsterdam Confirmed dates	24 May 2027	28 May 2027	**£2,540.-**
Online Confirmed dates	24 May 2027	28 May 2027	**£1,250.-**
Rome Confirmed dates	7 Jun 2027	11 Jun 2027	**£2,450.-**
Online Confirmed dates	7 Jun 2027	11 Jun 2027	**£1,250.-**
Singapore Confirmed dates	14 Jun 2027	18 Jun 2027	**£2,820.-**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**£1,250.-**
London Confirmed dates	21 Jun 2027	25 Jun 2027	**£2,450.-**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**£1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Dubai Confirmed dates	12 Jul 2027	16 Jul 2027	**£3,150.-**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**£1,250.-**
Frankfurt Confirmed dates	26 Jul 2027	30 Jul 2027	**£2,650.-**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**£1,250.-**
Kuala Lumpur Confirmed dates	9 Aug 2027	13 Aug 2027	**£1,450.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**£1,250.-**
Vienna Confirmed dates	16 Aug 2027	20 Aug 2027	**£2,940.-**
Online Confirmed dates	16 Aug 2027	20 Aug 2027	**£1,250.-**
Paris Confirmed dates	23 Aug 2027	27 Aug 2027	**£2,860.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**£1,250.-**
Istanbul Confirmed dates	13 Sept 2027	17 Sept 2027	**£2,650.-**
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**£1,250.-**
Amsterdam Confirmed dates	20 Sept 2027	24 Sept 2027	**£2,540.-**
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**£1,250.-**
Cape Town Confirmed dates	4 Oct 2027	8 Oct 2027	**£1,890.-**
Online Confirmed dates	4 Oct 2027	8 Oct 2027	**£1,250.-**
Singapore Confirmed dates	11 Oct 2027	15 Oct 2027	**£2,820.-**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**£1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
London Confirmed dates	25 Oct 2027	29 Oct 2027	**£2,450.-**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**£1,250.-**
Dubai Confirmed dates	8 Nov 2027	12 Nov 2027	**£3,150.-**
Online Confirmed dates	8 Nov 2027	12 Nov 2027	**£1,250.-**
Frankfurt Confirmed dates	22 Nov 2027	26 Nov 2027	**£2,650.-**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**£1,250.-**
Kuala Lumpur Confirmed dates	6 Dec 2027	10 Dec 2027	**£1,450.-**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**£1,250.-**
Paris Confirmed dates	13 Dec 2027	17 Dec 2027	**£2,860.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	13 Dec 2027	17 Dec 2027	**£1,250.-**

Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon UK certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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View the latest course details online