![A person smiling for the camera

Description automatically generated with low confidence]()

NAME \_\_Tammy Thompson\_\_INDUSTRY/SEGMENT \_\_Retail Banking\_\_

**JOB TITLE** \_\_Collections Manager\_\_ **REPORTS TO** \_CFO or VP Lending\_\_

**AGE** \_\_54\_\_ **EDUCATION** \_\_BBA in Accounting\_\_ **YEARS IN THIS JOB** \_\_15\_\_

**TECHNOLOGY USED** \_\_MS Office 365 Suite, Account Processing Core System, MS Teams, Twilio MessagingX\_\_

TECHNICAL PROFICIENCY

Novice \_\_\_\_\_ Proficient \_\_X\_\_ Expert \_\_\_\_\_

### Situation

**A typical day in the life of your persona:**

Overseeing all collection strategies and staffing, Tammy spends her day split between reviewing performance reports, managing special challenges presented by her 2 direct reports, and managing her own queue of delinquent cases.

**A typical interaction with your product:**

Tammy is very familiar with the product and moves around to satisfy her multiple roles. She first logs in to view performance reporting from prior day to monitor staff progress on resolving the financial institution’s list of delinquent customer accounts, ensuring team’s performance and cases do not get stale. Managing a queue of delinquent accounts, like her direct reports, she utilizes the tool’s workflow to connect with a set of customers, either calling or generating emails, letters, or text messages, and monitoring customers progress on improving their financial health. When strategies or staffing change or a challenge or bug identified, Tammy will either work with her IT and product’s admin tools to refines the products queuing strategies or opens a support case to report a bug or inquiry for support.

A perfect day

The collection system is 100% accessible. All collectors can work their daily cases w/ minimal help, and all customers fulfill promises that her staff has worked out with them prior. More accounts returned to good standing than the prior day and the number of accounts recommending for charge-off is down.

### Top of Mind Issues

* Also exploring how to minimize loan losses and lower delinquency
* Ensuring compliance with FDCPA (Fair Debt Collections Practices Act) and other Fed/ State requirements
* Maximize use of collection tools (queuing definitions, workflow, communication strategies) to improve productivity/results
* Ensure management reporting is concise and clear
* Ultimately, finding strategies assisting customers back to financial health while following company policies.

### Other Information

What they read online and offline, member associations

* Financial Institution trade journals, such as BAI Banking Strategies, Credit Unions magazine, and CreditUnions.com.
* Tammy is a member of Cornerstone League (group representing credit unions in Texas, Oklahoma, and Arkansas, who sponsors numerous in-person and virtual events annually.)
* Tammy will attend vendor conferences when budgeting allows.

Budget approval levels and ROI expectations

* While Tammy contributes to the budgeting process and buying decision, Tammy’s manager oversees formal budgeting and buying decision.

How the persona is rewarded or motivated (compensation, bonus, commission, other recognitions)

* Her management rewards Tammy with a bonus based on overall financial institution’s results and her team’s results based on targets in delinquencies and charge-off reductions.

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Written By\_\_Bob Gibson\_\_Date\_\_4/23/2022\_\_