



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Debt Collection Risk Assessment And Account Allocation Training

Business, Commerce and Management Studies / Office Administration

Unit Standard 116610 · NQF Level 4 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips debt collection professionals with the skills to assess risk in debtor portfolios and allocate accounts to appropriate collection strategies. Participants will learn to evaluate debtor profiles, prioritize accounts based on risk factors, and optimize collection efforts through data-driven allocation methods.

Category	Business, Commerce and Management Studies
Subfield	Office Administration
Unit Standard	116610
Accreditation	SAQA Accredited · NQF Level 4 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Analyze debtor information to assess credit risk and potential for recovery.
- Evaluate collection strategies and allocate accounts based on risk profiles.
- Apply legislative and regulatory requirements in debt collection risk assessment.
- Implement account allocation procedures to optimize collection efficiency.
- Demonstrate effective communication techniques when negotiating payment arrangements.
- Monitor and review account performance to adjust collection strategies as needed.

WHO SHOULD ATTEND

- Debt collection agents, team leaders, and credit risk analysts who are responsible for managing debt recovery processes and allocating accounts within a collections environment.

COURSE OUTLINE

Day 1: Foundations of Debt Collection and Risk Principles

- Introduction to the National Credit Act (NCA) and the Debt Collectors Act
- Defining debt, arrears, default, and delinquency
- Overview of the South African credit industry and consumer protection
- Principles of risk: likelihood, impact, and exposure
- Introduction to debtor segmentation (e.g., willful defaulters vs. distressed debtors)
- The role of the Credit Ombud and National Credit Regulator (NCR)
- Ethical guidelines for fair and responsible collection practices
- Case study: Identifying high-level risks in a sample debtor portfolio

Day 2: Risk Assessment Models and Account Allocation Strategies

- Data sources for risk assessment: credit reports, payment patterns, demographic data
- Building a risk scoring matrix: factors and weightings
- Probability of Default (PD) and Loss Given Default (LGD) concepts
- Segmentation models: behavioural scoring vs. application scoring
- Allocation strategies: in-house collection, legal action, outsourcing, or write-off
- Cost-benefit analysis of different collection actions per risk tier
- Introduction to collection technology and workflow systems for allocation
- Practical exercise: Scoring and allocating a batch of sample accounts

Day 3: Advanced Application, Compliance, and Portfolio Management

- Developing a Standard Operating Procedure (SOP) for account allocation
- Key Performance Indicators (KPIs) for risk and recovery: roll rates, cure rates, cost per recovery
- Regulatory updates and managing compliance audits
- The Protection of Personal Information Act (POPIA) in debt collection
- Macro-economic factors affecting portfolio risk (e.g., interest rates, unemployment)
- Scenario planning and stress testing the allocation model
- Continuous improvement: reviewing and refining the risk assessment process
- Final simulation: Managing a dynamic portfolio through a full collection cycle

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 4**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 17,900.00	R 17,900.00
1	In-House	R 23,300.00	R 23,300.00
1	On-Campus (Pretoria)	R 26,800.00	R 26,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	12 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	12 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Durban, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	14 Aug 2026	On-Campus	Pretoria, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Mauritius
17 Aug 2026	19 Aug 2026	On-Campus	Durban, South Africa
17 Aug 2026	19 Aug 2026	On-Campus	Dubai, UAE

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 116610) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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