



IDENTIFICATION

Department	Position Title	
Finance	Encumbrances/Collections Officer	
Position Number	Community	Division/Region
15-1529	Yellowknife	Taxation, Corporate Credit and Collections/HQ

PURPOSE OF THE POSITION

The Encumbrance/Collections Officer is responsible for credit and collections activities related to timely collection of all monies due to the Government of the Northwest Territories (GNWT) to maximize cash recovery in accordance with the *Financial Administration Act and Regulations*, *Student Financial Assistance Act and Regulations*, *Bankruptcy and Insolvency Act*, *Consumer Protection Act and Regulations*, *Debt Collection Practice Regulations*, *Access to Information and Protection of Privacy Act*, *Commissioner's Land Act and Regulations*, *Union of Northern Workers Collective Agreement*, *Canada Revenue Agency Refund Set-Off Program*, *Creditors' Relief Act* and other relevant legislation, regulation and procedures.

SCOPE

Reporting to the Manager, Corporate Credit and Collections (CCC), the Encumbrances/Collections Officer is based in Yellowknife. The Officer is responsible for minimizing the loss of government assets through credit and collection services and facilitating collection of government receivables in the most effective manner within the associated rules, regulations and policies.

The Officer determines the most effective collection strategies such as issuing formal demands for payment and negotiating repayment schedules in compliance with industry accepted standards and GNWT Acts, Regulations and Policies. The incumbent performs Para-legal functions such as exercising the right of set-off, payroll deductions and/or initiating legal collection action. The incumbent also administers all encumbrances including setoffs, assignments, third party demands all accounts transferred to private collection agencies and the Canada Customs and Revenue Agency.

The Officer works with finance and program managers of departments, boards and agencies.



The incumbent also deals extensively with the public at large in attempting to collect on overdue accounts. Individuals' awareness and understanding of financial obligations and technicalities vary greatly, resulting in the need to offer information and advice in a manner appropriate to each situation. Cross-cultural and language differences also can complicate collection efforts.

The ability of the Officer to support effective and timely collections and to work with affected parties to develop mutually supportable repayment options has a significant impact on the ability of the GNWT to collect overdue accounts with a minimum of administrative and legal expenses.

The impact of the work of the Corporate Credit Collections section is valued at \$28.5 Million in delinquent accounts receivable. Annual active file loads of the incumbents of are in excess of 400 files.

RESPONSIBILITIES

1. Collects overdue receivables and delinquent student loans retained within the Government's central collection function and works with debtors that refuse to deal with contracted external collection agency.

- Initiates collection action based on 90 days past due collection reports and departmental requests to ensure collection action is commenced in a timely manner.
- Investigates and reconciles all delinquent accounts to establish the validity of the indebtedness.
- Documents all collection history, legal actions, pertinent credit or security data, principal contacts, payment schedules, promises and personal contact information.
- Initiates contacts as appropriate and establishes debtor responsibility.
- Locates debtors utilizing Financial Information System, Peoplesoft, the Internet, Student Loan System, Credit Bureau, Collection Databases and other resources.
- Reports delinquent accounts to the applicable Credit Bureau Agencies.
- Assesses financial information to determine debtor capacity.
- Develops relationships with debtors to provide a viable means of making full settlement by negotiating a manageable payment schedule and recovery method.
- Administers accounts sent to the Canada Revenue Agency (CRA) including preparing and submitting accounts to CRA Set-Off Program for collection, sending and receiving electronic files to/from CRA for the Refund Setoff Programs EISO & SAARSO, updating/reconciling database regularly to Revenue Canada's records and System for Accountability and Management (SAM) for completeness, responding to queries, researching statistical information, and disbursing funds received as per legal priorities.
- Prepares and submits accounts to GNWT contracted Collection Agencies.



- Administers files and databases of accounts including updating/reconciling databases, auditing agency-provided reports, reconciling and initiating payments to agencies, and reviewing, analyzing and summarizing statistical information.
- Prepares a summary of department accounts recommended to be recorded as doubtful for yearend purposes and manages processes to ensure accounts receivable are correctly valued at each fiscal year end.

2. Supports the activities of the Corporate Credit and Collections section.

- Researches Contractor credit worthiness by developing credit profiles of commercial and individual clients applying for government credit privileges or establishing a ceiling amount, security requirements, credit references, account histories, previous government history, etc and making recommendations on same.
- Analyses and recommends where partial (settlements) or full forgiveness should be considered.
- Maintains Write-offs, Forgiveness and Remissions database of historical debtor profiles with previous write-offs/forgiveness, company principals and credit worthiness data, for future credit reference and possible reinstatement of debts.
- Drafts briefing notes on credit and collection issues that may be politically sensitive or have recovery write-off implications.
- Drafts documents for submission to the Financial Management Board (FMB) requesting accounts be Written-off or Forgiveness.
- Provides Departmental Directors of Finance with Schedules for an Allowance for Doubtful Accounts with a status profile of accounts deemed to be doubtful for their approval and subsequently by Deputy Minister and Minister.
- Identifies and transfers accounts to collection agencies or legal firms for further collection action as appropriate.
- Performs a monthly review of aged accounts receivables listings which results in either an audit, consistent monitoring or forwarding to the collection agency.

3. Performs paralegal functions to effect the collection of all receivables and all delinquent student loans, including set-offs on accounts, assignments of debt and court filings.

- Performs set-offs on Accounts.
- Monitor and review SAM approvals for supplier payment vouchers for vouchers that will require CCC intervention for set-off or determine if circumstances are such that the payment should be released in this instance.



- Applies and removes holds on vendors for delinquent customer accounts with the GNWT or at the request of third parties (Revenue Canada, Assignments of Debt, Maintenance Enforcement, NWT Business Development and Investment Corporation, Employment Standards, Workers Safety and Compensation Commission, Public Agencies etc.), including all paperwork and action required to release partial payments.
- Reviews and takes appropriate action on SAM payment hold reports to ensure that any held or set-off funds are applied to the appropriate obligation.
- Co-ordinates and administers requests for payroll set-offs from departments, boards, agencies and third parties.
- Initiates payments to the third parties, boards and agencies for the funds recovered from employees for debts owed to those entities.
- Prepares documentation for set-off action and maintains database.
- Reviews third party assignment requests and drafts letters of rejection or acceptance for Manager.
- Ensures the assignment complies with Financial Administration Manual, determines whether there are any pre-existing assignments or setoff-offs against the contract or lease, and recommends approval/disapproval of assignment by the Manager.
- Initiates garnishee action on wages and/or bank accounts for non-employees.
- Evaluates and determines which accounts should be recommended to Legal Counsel for further legal action.
- Investigates, drafts and files legal documents required by the Territorial and Supreme Courts in the Northwest Territories as appropriate, both for small claims court directly and for legal counsel on larger files.
- Apply principles of commercial law to initiate collection action, in a cost effective manner.
- Prepares documentation in bankruptcy proceedings, with and without legal counsel.
- Approves legal action to be taken through Small Claims Court.
- Prepares documentation to be filed in the courts under the *Bankruptcy and Insolvency Act*.
- Appears in Small Claims Court on behalf of the Government.
- Forwards accounts to the Department of Justice or to external legal counsel, in accordance with established criteria, and liaise with Justice or other counsel.
- Provides instructions to Justice on accounts referred to their division.

4. Special Assignment/Other Related Duties.

- Occasionally provides review comments and prepares correspondence on miscellaneous special assignments related to collections (i.e. retroactive billings for land leases, delinquent student loan files, etc.).
- Provides training and direction to the boards/agencies on the collection of their outstanding accounts receivable.



- Researches and analyzes where new partnerships can be formed to trace and gather name and address data for skip tracing and collection contact. (i.e. Government or commercial agencies).
- Drafts Ministerial Briefing Notes for specific accounts where public criticism has been attracted or public policy challenged with respect to recovery programs or methodologies.
- Performs other duties as required.

WORKING CONDITIONS

Physical Demands

No unusual physical demands.

Environmental Conditions

No unusual environmental conditions.

Sensory Demands

The incumbent must be a keen observer, as he/she frequently interacts with individuals. Substantial multi-sensory effort is required during file review and collections interactions.

Mental Demands

The incumbent is generally working within time constraints and on multiple files simultaneously. All files are time-sensitive with the chance of collection diminishing the longer it takes to reach resolution. There is also a steady increase in the number of collections files which adds pressure.

Collections activity involves contact with individuals and administrators who may exhibit defensive and/or hostile behavior which may subject the incumbent to emotionally disturbing experiences. Personal contact with highly emotional, rancorous or implacable individuals during collections activity may be stressful or even hazardous. Negative interactions are sometimes carried by individuals beyond the workplace, creating stress in the officer's personal life.)

KNOWLEDGE, SKILLS AND ABILITIES

Knowledge

- Knowledge of the application of progressive collection action as performed by financial institutions and the private sector.



- Knowledge of the *Financial Administration Act and Regulations, Student Financial Assistance Act and Regulations, Bankruptcy & Insolvency Act, Consumer Protection Act and Regulations, Debt Collection Practice Regulations, Access to Information and Protection of Privacy Act, Commissioner's Land Act and Regulations, UNW Collective Agreement, Canada Revenue Agency Refund Set-Off Program, Creditors' Relief Act* and related GNWT policies and procedures along with related compliance provisions.
- Knowledge of the rules of evidence.
- Basic knowledge of Small Claims, Territorial and Supreme Court Rules and procedures with respect to filing of Statement of Claim, Writs of execution, Garnishees, Bankruptcy and Insolvencies and Orderly Payment of Debts

Skills

- Written and verbal communications skills, including the ability to maintain professional communications in difficult circumstances while minimizing conflicts.
- Interpersonal and listening skills including the ability to discern non-verbal communication cues.
- Problem solving and facilitation skills.
- Demonstrated organizational and time management skills.
- Research and analytical skills.

Abilities

- Ability to address conflicts and differences of opinion with tact and diplomacy.
- Ability to determine factors, both internal and external, that influence credit decisions.
- Ability to correctly interpret and analyze financial information, including household statements, restitution orders, bankruptcy documents and financial statements.
- Ability to use various computerized accounting systems, and computer applications for data collection, data analysis, development models and audit application.
- Ability to commit to actively upholding and consistently practicing personal diversity, inclusion and cultural awareness, as well as safety and sensitivity approaches in the workplace.

Typically, the above qualifications would be attained by:

Business Administration or similar diploma and three (3) years of experience in reviewing and actioning credit and collections of accounts.

Completion of courses towards the Financial Credit Institute designation or the Financial Professional Collector would be an asset.

Equivalent combinations of education and experience will be considered.



ADDITIONAL REQUIREMENTS

Position Security (check one)

- ☐ No criminal records check required
- ☒ Position of Trust – criminal records check required
- ☐ Highly sensitive position – requires verification of identity and a criminal records check

French language (check one if applicable)

- ☐ French required (must identify required level below)

Level required for this Designated Position is:

ORAL EXPRESSION AND COMPREHENSION

Basic (B) ☐ Intermediate (I) ☐ Advanced (A) ☐

READING COMPREHENSION:

Basic (B) ☐ Intermediate (I) ☐ Advanced (A) ☐

WRITING SKILLS:

Basic (B) ☐ Intermediate (I) ☐ Advanced (A) ☐

- ☐ French preferred

Indigenous language: Select language

- ☐ Required
- ☐ Preferred