



USER
GUIDE 2.0

NATIONAL CERTIFICATE IN CREDIT MANAGEMENT
(LEVEL 4)



USER GUIDE

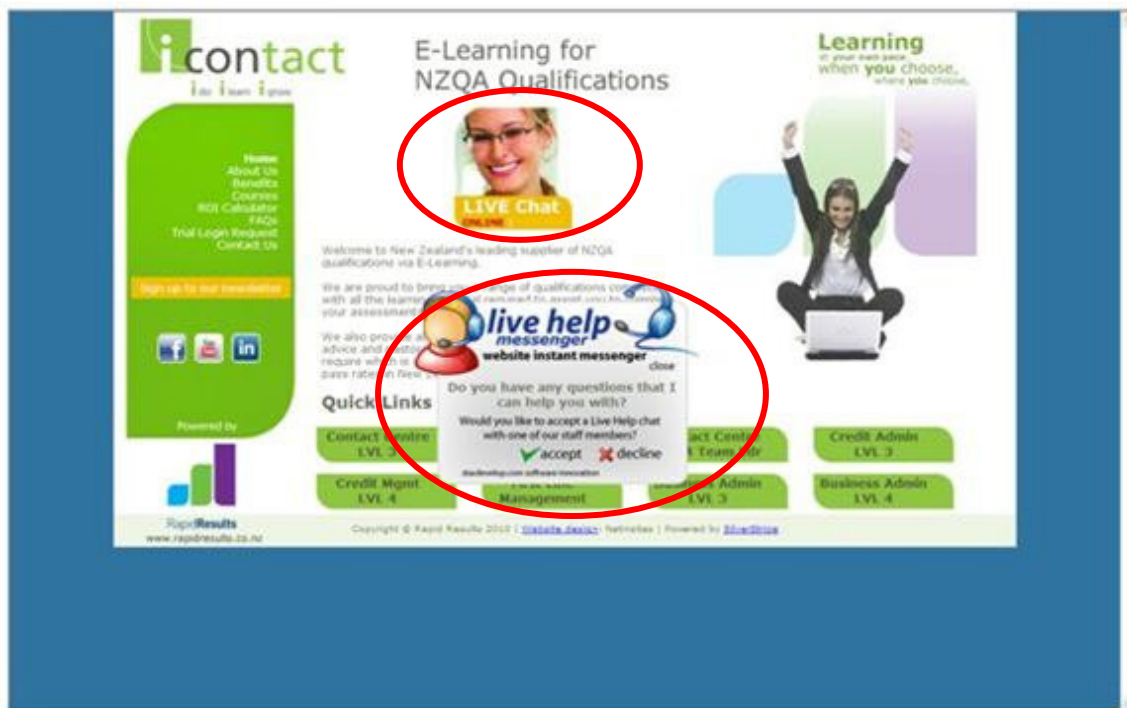


User Guide V 2.0 | icontact is a division of Rapid Results

National Certificate in Credit Management (Level 4)

User Guide for Learners

If you get stuck at any time, you can use the LIVE CHAT option now available from any icontact screen before you get to the login page. Just click on the Live Chat icon or respond if the live help messenger pop up appears. If we're not available at the time, the 'Away' symbol will be shown and you can opt to send a message:



Step One: Logging on

A. Visit the website www.icontact.co.nz and click on the Credit Mgmt LVL 4 Course Link:

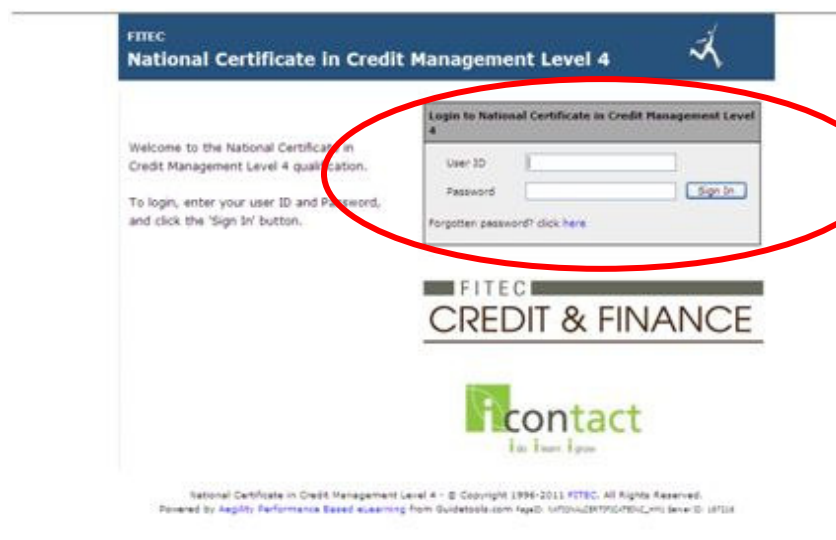
The screenshot shows the icontact website homepage. The header includes the icontact logo, the tagline 'E-Learning for NZQA Qualifications', and a 'Learning at your own pace, when you choose, where you choose.' slogan. A 'LIVE Chat ONLINE' button is visible. The main content area features a 'Quick Links For Courses' section with several buttons: 'Contact Centre LVL 3', 'Contact Centre LVL 3 Senior', 'Contact Centre LVL 4 Team Ldr', 'Credit Admin LVL 3', 'Credit Mgmt LVL 4' (circled in red), 'First Line Management', 'Business Admin LVL 3', and 'Business Admin LVL 4'. The footer contains the RapidResults logo and website URL, along with copyright information.

B: Click on the LOG IN to Course Tab:



The login page will open a new window. Keep the original window open in case you need to use the Live Chat option or go to another course.

C: Type in your USER ID and Password



Step Two: Learning

Here you can view your progress so far

Derek - Your Progress

Module 100%

Course 50%

Your Tools

- Send Email
- Progress Details
- Your Details

COURSE MODULES

- 1695B Evaluate Credit Worthiness
- 1695C Manage Credit Facilities
- 1696C Manage Credit Policies and Procedures
- 1697 Produce and Distribute Credit Reports to Manage Credit Risk
- 17702 Demonstrate Knowledge of the Personal Property Securities Act

MODULE 1

1695B Evaluate Credit Worthiness

Module Objectives

- 1 Unit standard overview
- 2 Before you begin
- 3 Glossary
- 4 Customers are important
- 5 What to obtain from your customers seeking credit
- 6 Terms of trade
- 7 The Romalpa Clause
- 8 When is your customer a risk & introduction to ratios
- 9 Quiz time!
- 10 The six steps of repossession
- 11 Unit completion steps

COURSE ADMIN

Student Administration

COURSE TOOLS

Search the Course

GROUP DISCUSSIONS

These are some tools for using the site - including edit details, overall progress etc

Whichever module you click on the left hand column, the course pages will appear on the right. Click on any of those pages to enter the module

Here you can search for topics in the whole course

The screenshot shows a course page with the following elements:

- Search Bar:** Located at the top right, containing the text "Search" and a magnifying glass icon. A red circle highlights this bar.
- Navigation Buttons:** A row of buttons labeled "previous", "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", "12", "next". A red circle highlights the "next" button.
- Article Content:**
 - Image:** A man in a dark jacket and sunglasses carrying a white bag.
 - Section Header:** "When is your customer a risk?"
 - Text:** "The greatest risk when extending credit is the possibility that payment may not be forthcoming within your terms of trade, and enforcement action is required to effect collection. In such a situation, the vendor would normally resort to various collection methods like contacting the customer by telephone or sending letters – ranging from asking for the money to threatening legal action etc. Most organisations classify their customers ranging from 'safe' to 'high-risk' based on their repayment status. If repayments are regularly made, the customer is obviously no / low risk. However, if repayment is routinely delayed the customer's credit rating would be graded down and the customer would be considered a higher risk of defaulting on their obligations. Different organisations have different grades for their customers based on their repayment history (whether with themselves or with other companies) and follow different criteria for allotting these grades."
 - Text:** "Some other factors to keep in mind with identifying risk are >>>"
 - Image:** A blue question mark icon.
 - Section Header:** "TUTOR SUBMISSION"
 - Text:** "Describe the process you use to ensure that credit and transaction limits set for credit customers are appropriate to the risks involved and meet your organisations requirements. (In your answer you specifically need to reference cash only customers, billing cycles, payment due date, terms of trade and conditions of purchase.)"

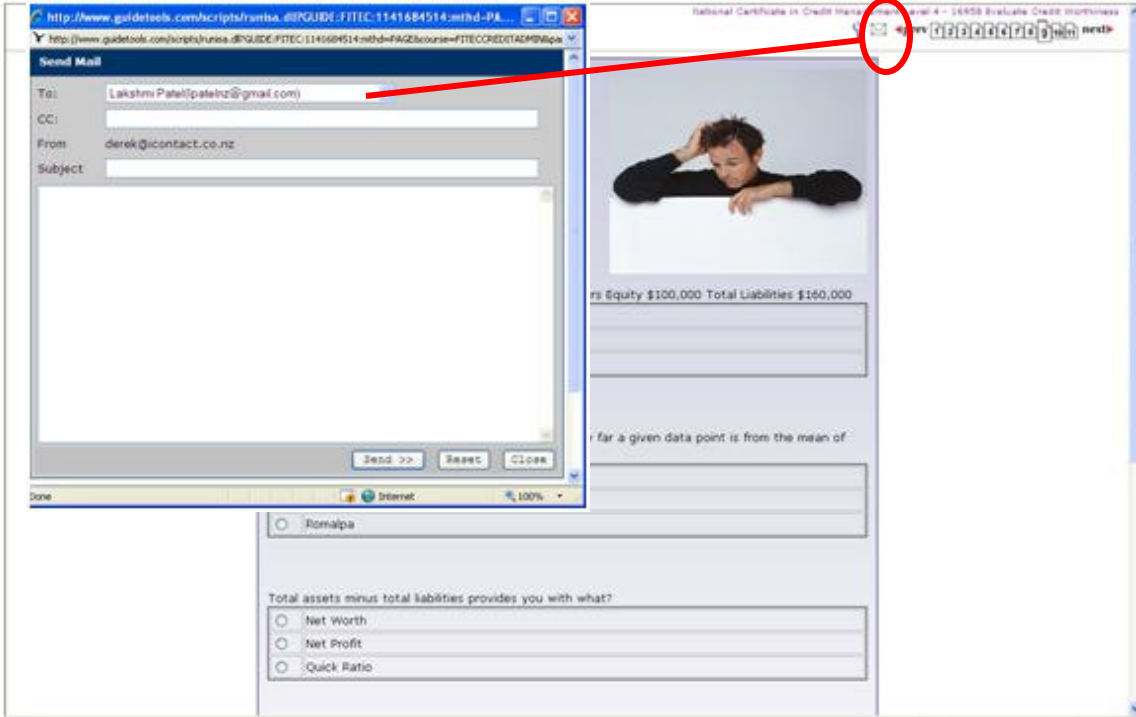
The search function allows you to search for topics or words throughout the course. Once you click search, a list of relevant pages will appear and you can click on the page link to take you directly to that page.

Navigation:

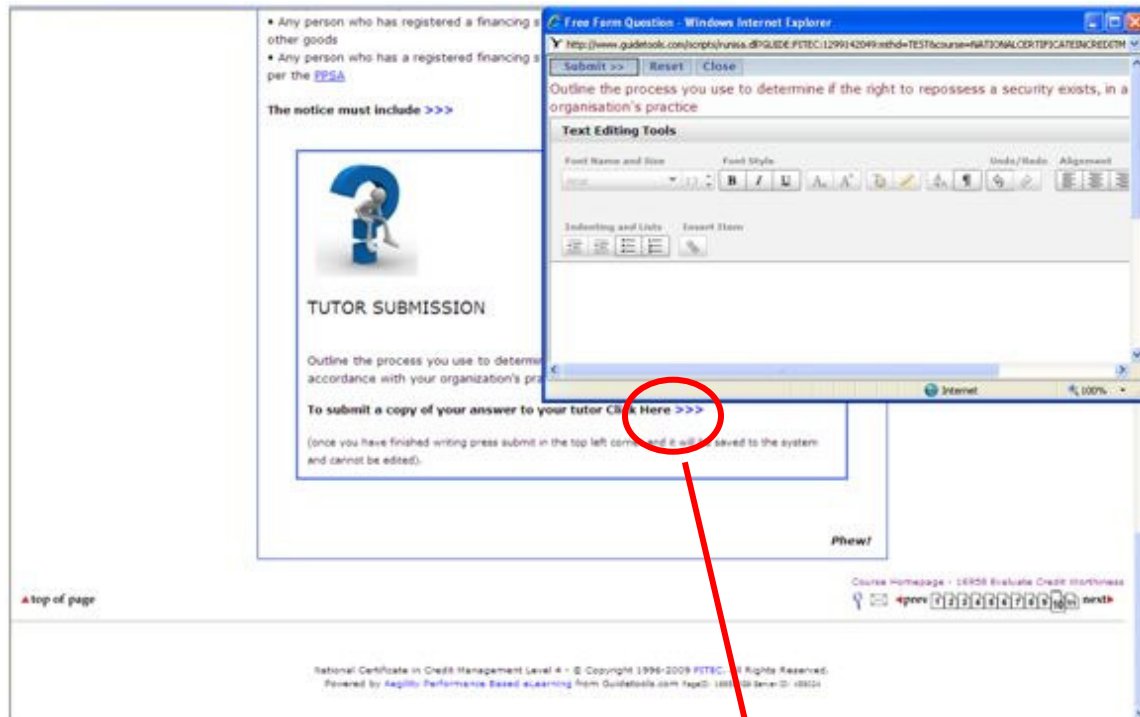
To move from page to page, just click on the page number you require or click on the **previous** or **next** buttons located at the top and bottom of each page.

To return to the course homepage, click on the link at the top or bottom of any page.

Clicking on the envelope icon will open an email window to contact your assessor



During the learning, there will be a number of exercises to complete, links to try out, and items to open as you go through. Some interactive exercises such as Tutor Submissions will require you to open a box and type and submit an answer. For example – this exercise here:



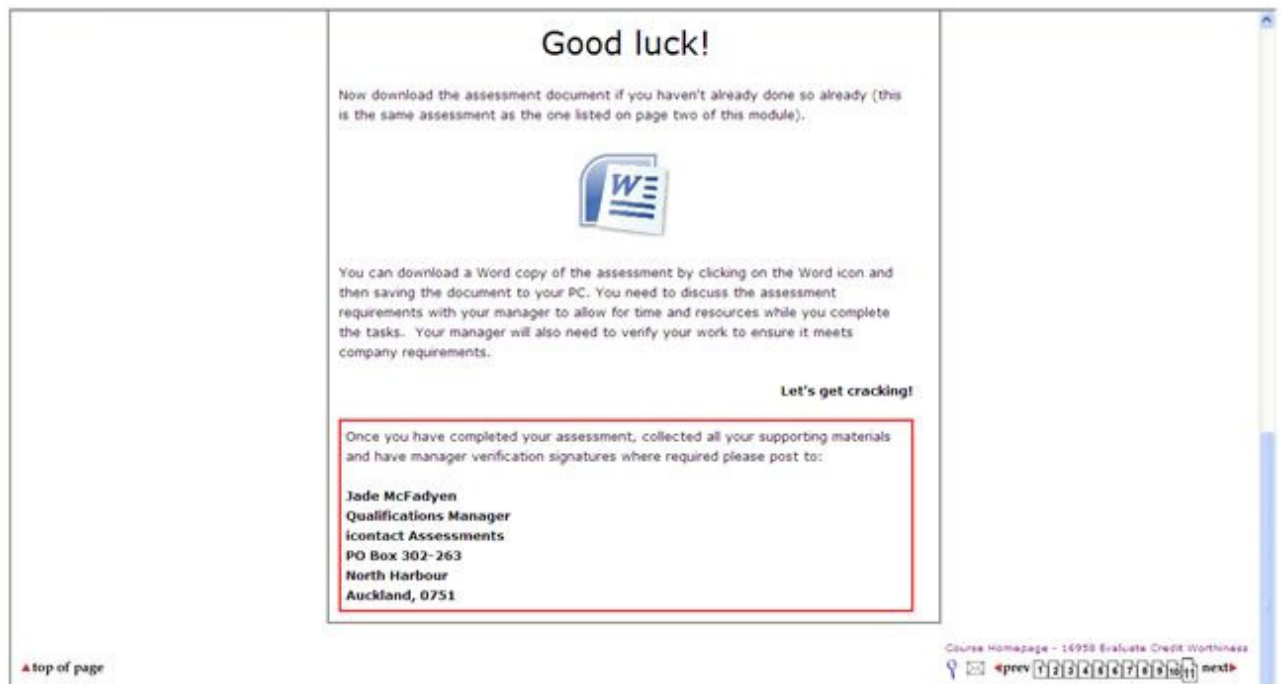
Clicking on the "click here" link will open the free form question box for you to type in your answer and hit submit. Your assessor will be able to see your submissions.

Once you are confident in the knowledge of the unit standard module, you can be assessed. The instructions for this are on the last page of each module.

Step Three: Assessment and Verification


On page 2 of every unit standard, you have the option of printing out the assessment to help you work through the material as you go. If you haven't printed out the assessment from page two, you can do it from the last page of each unit standard.

Follow the steps as described on the last page of each unit standard for completing your assessment. Open the word document, complete and send in to the postal address shown on the last page of each module.



Good luck!

Now download the assessment document if you haven't already done so already (this is the same assessment as the one listed on page two of this module).



You can download a Word copy of the assessment by clicking on the Word icon and then saving the document to your PC. You need to discuss the assessment requirements with your manager to allow for time and resources while you complete the tasks. Your manager will also need to verify your work to ensure it meets company requirements.

Let's get cracking!

Once you have completed your assessment, collected all your supporting materials and have manager verification signatures where required please post to:

Jade McFadyen
Qualifications Manager
icontact Assessments
PO Box 302-263
North Harbour
Auckland, 0751

[top of page](#)

Course Homepage - 14958 Evaluate Credit Worthiness
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Once you have completed an on-line assessment, ***please email the assessor*** from within the course to let them know (See Page 7).

Your assessor's details will be emailed to you at the time of receiving this user guide.

Step Four – Assessor marks the submissions

At this stage, your work is done and unless the assessor has any need to ask any further questions which will be highly unlikely if you have completed the tasks assigned. On successful assessment completion, the credits are registered against your name with NZQA, you will receive notification from the assessor and your certificate will be issued when all units are complete.

For questions on these processes or issues with the iconcontact system, please contact us:

iContact

P O Box 302263

North Harbour Mail Centre

Enquiries Phone: 09 447 1994

Enquiries Email: Jade@iconcontact.co.nz