



COLLECTOR WORK STRATEGIES

Positive, Respectful & Compliant Collections



FEBRUARY 7, 2024
CREDIT BUREAU CENTRE
1804 10th St, Monroe, WI 53566

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New Business

Accounts are listed by our clients for collections. A validation letter is sent out within 5 days of listing to inform the debtor their account has gone into collections. The validation period is 30 days from when the validation letter was sent. The debtor can dispute the debt during this period.

- We cannot “demand” payment during the validation period. The debtor can still make payment arrangements during this time if they do not dispute the debt.
- No letters can be sent EXCEPT for Consent, Itemized Statement & Dispute for 38 days from when the validation letter was sent.

Working your Unit

Your unit contains many accounts divided into categories or queues to organize your work, so you can be more productive. By making sure each account is in the right queue for it to be worked optimally, you can save time and increase your productivity, which will lead to greater commission earnings for you.

Payment Queues: Payment Promise, Payment Plan and Post-Dated Check Plan

- These are your most productive queues and thus should be worked every day.

New Business: After payment queues, this is your next most important queue.

- You should be making a call attempt every week on new business for the first 3 months from the time the account was listed. Vary the day and time you are calling to increase your opportunity to make contact.

Accounts older than 3 months should be moved out of the New Business queue.

- Move to “**Active**” if landline phone number. (Phone number will remain in top phone # field.)
- Move to “**Authorized Cell Phones**” if Cell phone #. Cell Auth: box should be checked if is same phone number we received from our client (you can check this from the Accounts tab) or if the debtor gave us permission to call their cell # when we spoke to them.

Our system checks if is a Cell # when we run New Business dialer campaigns, if so, it moves the number to the Cell field and checks the Cell Auth: box if it matches the phone # when listed. It also adds a note “CLIENT AUTH CELL PHONE”.

- Move to “**Unauthorized Cells**” if Cell phone # did not come from our client or we did not get approval from the debtor. These could be phone numbers found from Skip-Tracing searches or batches.

These can only be called manually. Since you can only call these manually, make sure they are caught up before working Active or Authorized Cell Phones manually. Call 2 times each month.

Active & Authorized Cell Phones: Can be called manually or with a predictive dialer. Our goal is to make at least 2 contact attempts each month. Dialer Campaigns will be used to make sure all accounts in these queues at least 1-2 times a month.

Other Queues & Tips:

- Accounts should not stay in Payment Promise forever, these accounts should lead to payments! If not, the account should be moved to either Broken Promise, Active or one of the Cell queues.
- This is true for all accounts, if the circumstances change, make sure it's in the right queue.
- Not moving Payment Promises to the Payment Promise queue will lead to lost collections!
- Other queues such as Collector Attention and Dialer Fail need to be kept current and should be worked every week.
- **Read the notes.** Have a plan to guide the debtor to begin payments.

Time Calls: Time calls are great way to contact someone at a specific time on a specific date.

- Make sure you do not overuse this, if there is no real reason to call a specific time, do not make it a time call. Make sure you uncheck the Time Call box the next time you mark it up!
- Support staff may mark up an account as a time call to alert you to a note or change on the account. Please check the notes and work the account as appropriate. Uncheck the Time Call box when you mark it up.

Cease and Desist - All collection efforts must stop if requested by the debtor. We will accept this request whether it is received by mail, email or phone. They could say “do not contact me anymore”, “do not call or send letters” or “cease and desist”. Honor their request no matter how it is worded.

Below are 2 different scenarios and how they should be handled.

Exp. 1: Debtor informs us not to contact them any further, they will pay the debt when they are able.

- Note account of request to cease communications, include any other pertinent information.
- Make a “DO NOT CALL” Hot Note!
- Remove the phone number(s)!
- Move the account to the HOLD queue!

Exp. 2: Debtor informs us not to contact them any further, they will never pay the debt.

- Note account of request to cease communications, include any other pertinent information.
- Make a “DO NOT CALL” Hot Note! – (So can be considered if we receive addition accounts.)
- **Have supervisor cancel the account using the “Cease Communication Notice” reason!**

Ask your supervisor if you are unsure how you should handle any particular cease & desist request.

Note: If a letter looks like dispute, but contains cease & desist language, it needs to be processed as a Cease Communication Notice! Do not be fooled into mailing an itemized statement!

Catalog Credit Reporting: Our office doesn't put on their credit report. We just update the client of all payments received, our catalog clients handle all reporting issues. Our clients can handle this differently on different accounts, **do not discuss credit reporting with debtors!!!**

Mini-Miranda – Needs to be stated on all calls and letters sent to debtors

"This is an attempt to collect a debt and any information obtained will be used for that purpose."

Most letters have the Mini-Miranda included automatically, below are examples of documents that need to be stamped with the required messages before they can be sent. (2 Stamps)

One stamp is the Mini-Miranda and the other states "This is a communication from a debt collector".

- Itemized Statements
- Payment List - (usually sent with the in-house letter "List of Accounts")

Third Party Consent

By law we can only speak directly to the debtor or their spouse. We cannot even disclose we are calling regarding a debt until after we have established right party contact. Sometime a 3rd party will contact us on behalf of the debtor, or the debtor will request we speak to a 3rd party. This can happen with the debtor has a disability, unable to communicate in English or someone else helps with finances.

- 3rd Party Consent can also be referred to as a "Release"
- Or come in the form of a "POA" (Power of Attorney)

Methods for receiving consent/release or POA

- Ideally, we would have the consent faxed to us. **Fax #608-325-4738** (Lorraine will receive)
- We will also accept via email – send consent to cbc@qfgnet.com (Supervisor will receive)
- We also have a 3rd Party Consent form that can be mailed. Note: Takes much longer to process.

Consumer Credit Counseling = CCC

When a debtor has informed us, they are working with a CCC, **we should not contact them.**

- Note the CCC & phone # of CCC the debtor is using and move the account to the CCC queue.
- Most time the CCC will send us a proposal for a payment arrangement or a SIF. We Accept most payment plans, we can accept SIF proposals if they are 60% or greater of the balance amount on catalog accounts. 80% on Monroe Clinic. Most other clients need approval prior to acceptance.
- We will need a Third-party consent in office to speak with the CCC if they call in.
- If we don't have one, we tell them we need it and most times they will fax it over to us.
- If we do not hear from the CCC or receive any payments in over 2 months, the account may be moved backed to the appropriate working queue for collections.

Chapter 7 Bankruptcy

If debtor calls and tells you, they have or are filing bankruptcy get as much info as you can. Ask what chapter, case #, date filed, attorney name & phone #. Mark-up 90 days ahead & move to the Manager Attention queue. If you see in the notes they already told they have filed bankruptcy. **Do not call!!!**

- If the bankruptcy has already been discharged (completed), do not mark-up for 90 days, as we can verify if the account was included in the bankruptcy immediately, just move to MGR Attn.

- Chapter 13 bankruptcy is a court structured payment plan, move account to Chapter 13 Filing.
- If the bankruptcy is not showing after 3 months or our account listed was not included, the account may be moved backed to the appropriate working queue for collections.

Disputes & Validation Requests — Disputed accounts differ from validation requests in that they offer a specific reason for disputing. Not just a general, “information could be inaccurate” without specifying what is inaccurate or what is specifically being disputed.

Validation Requests: Procedure for **1st** time requests on letters received from debtors, robo-letters or phone. (Required during the 30-day validation period, we honor all 1st time requests if account is active.)

Upon receipt of request:

1. Note account.
2. Obtain an itemized statement from client.
3. Make a copy of the itemized statement when received. (Keep the original for our records.)
4. Mail itemized statement with copy of debtor’s request letter to the debtor, use Itemized Statements cover letter.
5. Place debtor’s request letter and itemized statement in file.
6. Mark disputed account accordingly in debtors account

For every DUPLICATE request that we receive, NOTE the account and FILE the letter along with the other requests from the debtor.

Disputed Accounts:

1. Thoroughly read dispute and put information of the dispute in the account notes and move account to “Dispute” queue. **DO NOT CONTACT – MAKE IT A HOT-NOTE!**
2. Make sure marked as disputed in credit reporting area!!! (Inform Bookkeeper if not showing as disputed in QCS credit reporting – In Accounts tab, acct will turn grey and status changes to DIS)
3. If the dispute information is due to fraud or theft, verify all information is correct with client.
4. Make a copy of the dispute letter, send original to client using “Dispute to Client” cover letter for client to process (if the debtor has not disputed the account before).
5. Client will usually cancel account if dispute is accepted, if client rejects dispute, they will return the answer with an itemized statement.
6. Send debtor “Response to Dispute” cover letter with copy of itemized statement.
7. Note everything that is done in debtor account.
8. Keep a copy of debtor’s request letter, itemized statements and any correspondence with the client in your files.

Note: If a letter looks like dispute, but contains cease & desist language, it needs to be processed as a Cease Communication Notice! Do not be fooled into mailing an itemized statement!

File Folders — You are responsible to keep well organized files for the following categories.

Occasionally your files will be checked to make sure they are being properly maintained.

- Itemized Statements

- Disputes / Validations
- CCC
- 3rd Party Consent
- Letters Received
- Commission Reports / Timesheets for pay period.

PROBATES

If possible, note the date the debtor passed for verification. Be polite, do not discuss the debt. We will check if probate is available, we are able to file on probates for most of our clients. We do not file on Colony Brand catalogs OR Mason Brand catalogs.

- Note as follows “DOD 1/1/18” (DOD = Date of death)

If no probate possible (Colony Brands) – Note account and move account to Manager Attention.

- Account will be canceled after DOD has been verified.

If probate is possible (All other clients) – Note account and move account to Manager Attention. From QCS click “Print” (bottom right) and click “Account List”. Note DOD, Checking on Probate, add “Thanks & your name” at the bottom. Put into Robins slot (next to Mark’s desk) for processing.

- We will file on probates when possible, if no probate is available the account will be cancelled.

3rd Party Checks & Receipts for Check Payments

Payments: Checks/CC can only be in the debtor’s name or spouse’s name when set up by phone. Unless we have written release/consent for the 3rd party. (Release is not needed if received by mail.)

Receipts: If paid by a personal check, you must wait 3 weeks before receipt can be sent, to make sure the check cleared bank.

If paid by cash, money order, cashiers check or credit/debit card a receipt can be sent after the payment has posted. (Most payments are posted by 2pm of the day the payment was made.)

When to Transfer a Call

Transfer to another Agent – If a debtor calls, transfer to the agent who works that unit. If the agent is not available, do your best to help the debtor. If the debtor is on a clinic or non-catalog account, transfer the debtor to an available agent that works clinic accounts. Do not attempt to answer questions on accounts you have not been trained to work! If no clinic agents are available, you can take a payment, however if there are questions regarding interest or reporting, a clinic agent will need to call them back.

Transfer to Office Manager – Transfer to Eryn for any of the following reasons.

- Client wants to cancel accounts.
- Client has questions, requests information, or needs a report.
- Employer is responding to a garnishment order.
- Any other call you are unsure how to handle or don’t know the answer.

Transfer to Supervisor – Debtor requests to speak to your supervisor. (Courtney/Mark/Eryn)

Transfer to President – Transfer to Mark for any of the following reasons.

- Businesses interested in using our collection services.
- Calls from Banks, if not available, transfer to Lorraine.
- Calls from any other existing vendor.
- If a sales call, politely take a message, include Name, Company, Phone # & when called.

Letters

No letters can be sent for 35 days after the Validation letter has been sent. (See New Business.)

Never send more than 1 letters for an account with a phone number & no payment promised.

Sometimes debtors will request a bill to get you off the phone. Continue to try to set up a payment plan. Do not offer an invoice unless you really believe they intend to pay. Otherwise offer our address.

Never send a letter on account where the Debtor has said they do not intend to pay or HU on you.

Never send a letter on accounts with a balance is under \$100.

Never send a letter on accounts where the Debtor has a proven track record of refusing to pay.

IE: Catalog accounts where they paid **\$0** before listed or MC accts that include past unpaid accounts.

Never send a letter if an account is close to being canceled. Catalog account cancel at 1 year.

Clinic accounts at 1 year also. See last page for how to keep account due to a payment promise.

Sending Letters with a Payment Promise:

If you set up a **Post-Dated Check Plan**, remind letters are sent automatically.

If you set up a **Debit/CC Payment Plan**, click “Send Reminders” to automatically send reminds.

Only request reminders sent on a Debit/CC Payment Plan if the debtor requests it! Never offer them!

If the Debtor promises to **mail payments**, offer to call and remind 1st. If insists on letter, send PAYMENT PLAN CONFIRMATION as remind. No additional letters can be sent unless a payment is received.

After a payment has been received, send THANK YOU, NEXT PAYMENT to remind of next payment.

(Sometimes a Debtor will prefer “Envelope” or “List of Accounts” sent for a payment reminder.)

If no payment is received after the due date (Allow for normal mail delivery time, the account should have been marked up to the date expected by), attempt to contact the Debtor by phone.

If No Payment is received, move to Broken Promise category. Do NOT send any more letters, call only.

If Payments have been received but a payment is missed, try to contact by phone. You can send the LATE letter if you are unable to contact by phone. Another option is to send the In-House letter “List of Accounts” with a “Payment List”.

To print a Payment List in QCS, click on “Print” (bottom right) and click “Payment List”. You may have to select “View All” and add PIF accounts for all payments to show. Ask your supervisor if you need help.

REMEMBER WE NEED TO USE STAMPS on Payment Lists & Itemized Statements.

Make sure the Mini-Miranda (MM) is on all paperwork that is mailed from our office.

CREDIT BUREAU CENTRE
PO Box 273, Monroe, WI 53566

Street Address: 1804 10th St.

Fax: 608-325-5121

Phone Numbers:

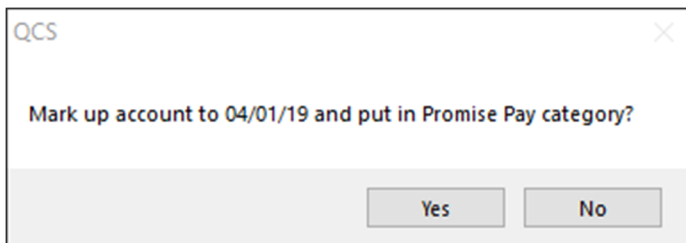
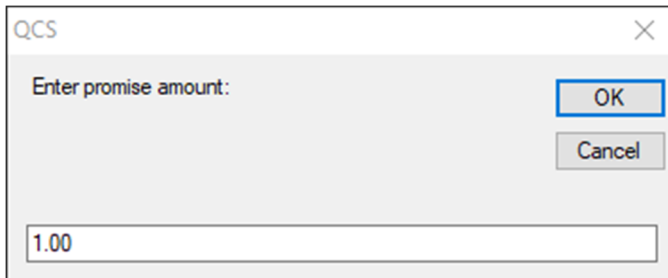
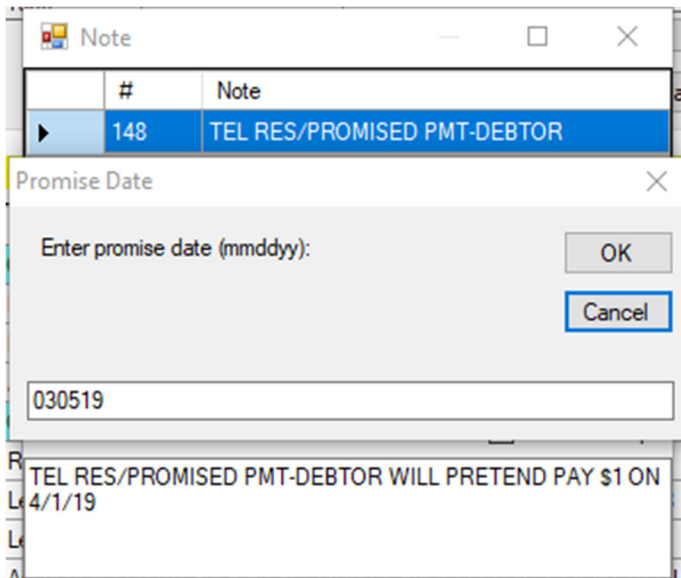
- 608-371-1855 – Caller ID / **Help Line** – Answer, “Hello, this is _____”.
- 888-273-2474 – Old **Help Line** – Answer, “Hello, this is _____”.
- 800-538-4658 – CBC Line – Answer, “Credit Bureau Centre, this is _____”.
- 608-325-5121 – CBC Line – Answer, “Credit Bureau Centre, this is _____”.

Payment Promise Call Codes

When entering any promise pay code it will prompt for the date and amount and then ask if you want it to mark up to 3 days after promise date and put in promise pay category.

If the user says yes it will do so and automatically go the next account (if working a queue), if they say no (or not working a queue) it just returns them to that debtor.

Also appends the promise date and amount to the note.



03/05/19 01:56P	MD	TEL RES/PROMISED PMT-DEBTOR WILL PRETEND PAY \$1 ON 4/1/19 - \$1.00 ON 04/01/19
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This will prevent the account from getting canceled.

Closed States

There are a few states and cities that we do not collect on, they are referred to being in a closed state. This can be due to special licenses and/or bonds required or special regulations that have led us to determine our best course of action is to not collect in that area.

The STATE will have a bold RED background if the consumer lives in a closed area. DO NOT CALL!!!

Csz:	WHITEVILLE	NC	28472
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- Move account to the "CHICAGO, IL" if consumer lives in CHICAGO, IL.
- Otherwise move to the "Request Forward" category/queue.

Account should be moved back to a normal work queue if we receive a new address that is no longer in a closed state/area from skip-tracing or otherwise.