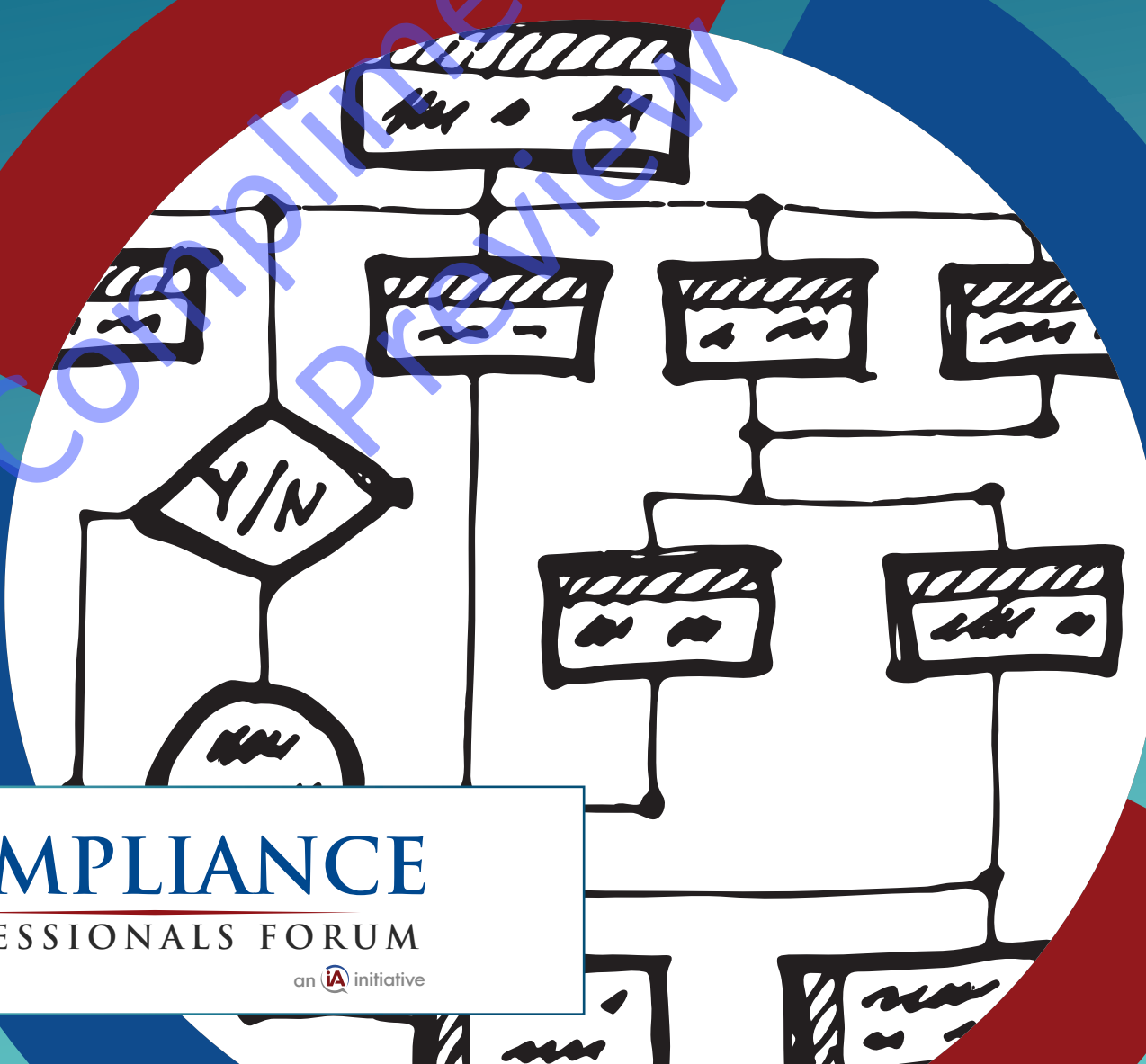


# COMPLIANCE CALL SCRIPTS

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Complimentary  
Preview

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# Call Scripts for Collector Compliance

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## Introduction

Calls with consumers open a “Pandora’s Box” of risk for collection agencies every day. If your collector goes off topic or improvises he or she can inadvertently increase your liability under a number of state and federal regulations. For these reasons it is important to involve a compliance expert or your general counsel in the drafting and approving of scripts.

The scripts given to your collectors must be clear and concise. They must understand them completely and know what to do when a deviation might occur based on a consumer’s responses. All scripts should be provided with training material for the collectors. If they understand the regulations covered by the script they are better able to understand that risk and tailor their conversations with consumers into a more compliant form.

It is impossible to script every scenario and every consumer response but the development and use of solid scripting of the primary points in a collection call is critical.

## Consumer Identification

At the beginning of each call you must determine prior to any discussion of the debt that you are speaking to the correct consumer. This part can be slightly problematic because as the collector begins to ask identifying questions, consumers are wary of providing private information about themselves to an unknown caller.

