



## Customer Service Phone Monitoring Form

### Call Details

Campaign	e79b50d6-65f2-41d4-b1c4-1316b63527bc
Call File	RE306d545dc1bfe06a5eaace8f9048a0ac.wav
Call Language	English
Call Duration	00:03:51
Call Date	2024-01-15 16:11:00
Collector name	Sam Ganab
Client Number	4607185
Client Account Number	1234567
Client Name	[REDACTED]
Packet Name	123
Debtor name	T.C.
Debtor address	Ellis Rd, Cambridge, 2V4
Debtor phone number	(437) 292-2446
Debtor date of birth	1973-June
Debtor Social Insurance Number	XXX-XXX-789
Debtor Email address	sam.ganab@gmail.com
Debtor License Plate	

### Analysis Report

Call Type	OUTBOUND
Conversation Type	Collector and debtor who verifies
Status	FAIL
Status Details	The status is FAIL because multiple checkpoints from "Compliance" section are failed
Score	39.29% (Expectations Not Met)

### Questions Form

Category	Question	Points	Yes	No	N/A	Comments	Weights	Score
Compliance	ID self - state full name	1.0	X			The collector properly identified himself by full name	N/A	33.33% (Expectations Not Met)
	ID self - advised calling from Christensen Law Firm	1.0		X		The collector did not advise calling from 'C. Law Firm'.		
	Verify debtor's full name	1.0		X		The collector did not verify the debtor's full name		
	Verify debtor - Date of	1.0		X		The collector did not		

Category	Question	Points	Yes	No	N/A	Comments	Weights	Score
	Birth					verify the debtor's date of birth		
	Verify debtor - Full address (only on FACS, CTB, and BNS)	1.0		X		The collector did not verify the debtor's full address		
	Advise of call recording (must say for training and quality or similar language)	1.0	X			The collector advised that calls are monitored and recorded for compliance and training purposes.		
	Advised the name of Client (Cap1, BNS, CTB, other)	1.0		X		The collector did not advise the name of the client behalf of which the call is made.		
	Advised of Product (Master Card, LOC, Visa, etc)	1.0		X		The collector did not advise the product related to the debt.		
	Advised of Balance	1.0	X			The collector advised the balance that needs to be paid.		
	<b>Total</b>	<b>9</b>	<b>3.0</b>	<b>6.0</b>	<b>0.0</b>			
Call Content	Controlled the tone of the call	1.0	X			The collector controlled the tone of the call, remaining calm and professional.	N/A	42.11% (Expectations Not Met)
	Explained current status of the file and reason for call	1.0	X			The collector explained the current status of the file and the reason for the call.		
	Created urgency in the call	1.0		X		The collector did not create a sense of urgency regarding the debt settlement.		
	Redirected the debtor if the conversation is not progressing	1.0	X			The collector redirected the debtor when the conversation was not progressing towards resolution.		
	Deflect responsibility	1.0		X		The collector did not deflect responsibility; they acknowledged the debtor's situation.		
	Probe about debtor's financial situation	1.0	X			The collector probed about the debtor's financial situation indirectly by discussing payment options.		
	Provided solutions for resolution	1.0	X			The collector attempted to provide a solution by offering a settlement.		
	Remained Professional throughout call	1.0	X			The collector remained professional throughout the entire call.		
	Explained legal processes and consequences if not	1.0		X		The collector did not explain the legal processes		

Category	Question	Points	Yes	No	N/A	Comments	Weights	Score
	resolved					and consequences if the matter is not resolved.		
	Suggest source of \$\$\$ (ie family/friends or high risk lender)	1.0		X		The collector did not suggest any source of funds.		
	Demand payment (POI)- follow collection structure PIF -> SIF -> PPA	1.0	X			The collector demanded payment by following the collection structure.		
	De-escalate angry or upset debtor	1.0	X			The collector attempted to de-escalate the situation by acknowledging the debtor's financial distress.		
	Set Short Deadline	1.0		X		The collector did not set a short deadline for payment.		
	Clearly communicated deadline and consequences of missing	1.0		X		The collector did not clearly communicate a deadline and the consequences of missing the payment.		
	Provided instructions how to pay	1.0		X		The collector did not provide instructions how to pay the debt.		
	Confirm contact info (address, additional ph#, clarify confidential v/m for detailed messages)	1.0		X		The collector did not confirm contact information.		
	Attempt to confirm Place of Employment (POE)	1.0		X		The collector did not attempt to confirm the debtor's Place of Employment.		
	Attempted to obtain email address for future communication	1.0		X		The collector did not attempt to obtain an email address for future communication.		
	Sent verification email while on the phone and verified received	1.0		X		The collector did not send a verification email while the phone.		
	<b>Total</b>	<b>19</b>	<b>8.0</b>	<b>11.0</b>	<b>0.0</b>			

## Overview

<b>Overview</b>	The status is FAIL because multiple checkpoints from "Compliance" section are failed. The call between the collector and the debtor has several compliance issues, primarily around the lack of verification of the debtor's full name, date of birth, and address. Additionally, the collector did not provide essential information such as the name of the law firm, the client behalf of whom they were calling, the product related to the debt, or detailed payment instructions.
<b>Strengths</b>	The collector remained professional throughout the call, managed to control the tone, and attempted to provide a solution to the debtor's situation. The collector also advised that the call was being recorded for compliance and training purposes.
<b>Weaknesses</b>	Major weaknesses include the failure to verify the debtor's full name, date of birth, and address, and the lack of information provided about the law firm, client, and product. The collector also failed to create a sense of urgency, did not explain the legal consequences of non-payment, and did

	not provide clear payment instructions or confirm contact information.
<b>Improvements</b>	Improvements should focus ensuring all compliance checkpoints are met, including verifying the debtor's full name, date of birth, and address at the beginning of the call. The collector should also provide all necessary information about the law firm, client, and product, and ensure that the debtor is fully aware of the legal consequences of non-payment. Additionally, the collector should provide clear payment instructions, confirm contact information, and attempt to obtain an email address for future communication.

## Conversation

**Debtor [00:00]:** Hello?

**Collector [00:02]:** Hi. Can I speak to T., please?

**Debtor [00:07]:** Who's asking? What is this about?

**Collector [00:11]:** This is in regards to a private and confidential matter. I'm looking to speak to T..

**Debtor [00:18]:** I'm T., but I'm not interested in any sales or nonsense. If this is about money, I've got nothing for you. What do you want?

**Collector [00:28]:** Hi, T.. This is not in regards to money. This is, as I said, in regards to a private and confidential business matter. Before we proceed, can you please confirm your your birth for me?

**Debtor [00:42]:** A private and confidential business matter, Sounds a lot like it's about money. 6616, anyway, you can have my birth year. It's 1973. Now spill it. What's this all about?

**Collector [00:56]:** Thank you very much for confirming your year of birth. I can assure you that calls are monitored and recorded for compliance and training purposes. You have an outstanding balance and the Total sum of \$4, 500, and we're seeking full 6616. How do you proceed to how do you plan making payment?

**Debtor [01:19]:** Look. I don't know where you're getting your information from, but Full payment isn't going to happen. 45100. That's a big number. I'm strapped for cash, And there's no way I can pull that amount out of thin air. You're gonna have to do better than that.

**Collector [01:41]:** Okay. Can we please proceed with the settlement? This is the best we can do. If you make a one time payment of \$4, 000, We can look to close the account effective immediately.

**Debtor [01:52]:** \$4, 000. Are you even listening to me? There's no way I can come up with \$4, 000. That's nearly the full amount. I'm telling you, I'm barely making ends meet as it is. Keep talking like that, and I'm gonna have to think about declaring bankruptcy. Then you'll get nothing. How about you come back with a number that doesn't make me wanna jump off a bridge?

**Collector [02:21]:** So, T., our intention is not to stress you out. 6616, while I do apologize for causing distress, I can assure you filing for bankruptcy is Not the best approach your end. Have you given this serious thought?

**Debtor [02:38]:** Bankruptcy isn't what I want, but I'm running out of options here. You're pushing me into a corner. I'm struggling week to week. I have bills piling up. If we can't sort out a realistic figure that I can actually handle, what other choice would I have? I'm not trying to duck out of paying, but you've gotta give me something I can work with. Otherwise, I'm looking into bankruptcy for real, and then this debt becomes the least of my problems.

**Collector [03:11]:** I understand that, T.. With that said, I'll take this back with my manager, and I will give you a callback tomorrow to Provide a better offer, hopefully. As I said, my name is Sam Gnaab. I will be the collector assigned to your account. Thank you.

**Debtor [03:29]:** Fine, Sam. You talk to your manager and get back to me with something that's actually doable. Otherwise, we're just wasting each other's time. And remember, I can't promise anything, but I'm willing to listen if the offer makes sense. Talk to you tomorrow.

**Collector [03:49]:** Take care. Bye bye.