



Call Analysis Report

Customer Service Phone Monitoring Form

Call Details

Campaign	DEV-GENERIC_2025-07-17
Call File	ABC FINANCIAL.wav
Processing date	2025-07-17 19:44:51
Call Language(s)	English
Call Duration	00:03:21

Analysis Report

Call Type	OUTBOUND (The collector initiates the conversation by introducing themselves and asking to speak with the debtor, which indicates it is an outbound call from the collection agency to the debtor.)
Conversation Type	Collector and debtor who verifies (The collector is speaking with the actual debtor, John, who successfully verifies his identity by confirming his full name and year of birth. The hint for this option states it should be chosen if the collector speaks with the actual debtor which owns the debts, and the verification items discussed or confirmed.)
Collection Call Type	Non-Standard (one-off) Call (The call is classified as non-standard because the debtor expressed severe emotional distress and suicidal thoughts ('I'm just thinking of going and jumping off a building'). This forced the collector to deviate from a standard collection script to address the immediate crisis by offering support, making the nature of the call irregular.)
Contact Type	First Time Call (This is considered a first-time call as there is no mention or evidence of any previous direct conversation between the collector and the debtor. The agent introduces herself and the purpose of the call as if it's the initial contact.)
Debtor Type	Active (The debtor is classified as active. Although he was initially resistive and hostile ('I don't have time for this s**t '), he later became cooperative, expressed a desire to resolve the issue ('I do want to make the payment'), and ultimately confirmed that he had completed the payment online during the call.)
Commitment Call Type	Commitment Call (This is a commitment call because the debtor not only agreed to make a payment but also completed the transaction during the conversation, stating, 'I actually completed the payment online.')
Positive responses	14.0
Negative responses	7.0
Not applicable responses	3.0
Status	FAIL
Status Details	The status is FAIL because the overall score is below 80%
Overall Score	66.67%

Questions Form

Category	Question	Points	Yes	No	N/A	Comments	Weights	Overall Score
Compliance	Did the collector provide proper self identification?	1.0	X			The collector introduced herself at the beginning of the call by stating, 'My name is Jen...'	N/A	71.43%
	Did the collector properly state agency name?	1.0	X			The collector stated the agency name at the beginning of the call: '...a senior digital agent from ABC Financial.'		
	Did the collector properly verify the identity of the debtor?	1.0	X			The collector successfully verified the debtor's identity by confirming his full name and year of birth. The debtor responded, 'Sure, John Doe 1993.'		
	Did the collector provide the client name?	1.0		X		The collector did not provide the name of the original client. She only mentioned her agency, 'ABC Financial.'		
	Did the collector explain the reason for the call?	1.0	X			The collector explained the reason for the call by stating, 'Our records indicate that your account is 2 months past due...'		
	Did the collector provide the balance of the debt?	1.0		X		The collector did not provide the total outstanding balance. She only stated the 'minimum payment of \$100' required.		
	Did the collector provide call recording disclosure?	1.0	X			The collector provided the disclosure by stating, 'Please note that all calls are monitored and recorded for quality and training purposes.'		
	Total	7	5.0	2.0	0.0			
Collection	In there an already existing payment arrangement? This is relevant only for subsequent calls.	1.0			X	This checkpoint is not applicable as this was identified as a first-time call, so no prior payment arrangement existed.	N/A	100.00%
	Did the collector question the reason for default?	1.0	X			The collector asked, 'Is there a reason why you fell behind on your payments?' The debtor later revealed the reason for default was job loss, stating, 'No, I lost my job.'		
	Did the collector probe consumers intent to resolve the debt?	1.0	X			The collector probed the debtor's intent by asking for payment. The debtor eventually confirmed his intent to pay by asking, 'How would I place the payment?' and then making it.		
	Did the collector probe into current financial situation?	1.0	X			The collector probed the debtor's financial situation by asking if he was employed, if he was receiving other funds, and if he had any savings or assets.		
	Did the collector ask for source of income (proof if necessary)?	1.0	X			The collector asked for the debtor's source of income by inquiring, 'Are you receiving any other sources of funds that are currently sustaining you?'		

Category	Question	Points	Yes	No	N/A	Comments	Weights	Overall Score
	Did the collector offer the appropriate solution for payment?	1.0	X			The collector offered a solution by requesting a minimum payment of \$100 to bring the account current. She also provided different methods for payment: 'You can visit our secure payment website... or we can process the payment over the phone.' The debtor accepted and made the payment.		
	Did the collector create urgency?	1.0	X			The collector created urgency by linking payment to immediate consequences, stating, 'Making this payment today can help you avoid those consequences' related to long-term effects on his credit.		
	Did the collector explain the benefits of paying as arranged and/or the consequences of failing to pay?	1.0	X			The collector explained both consequences and benefits. Consequences included 'long-term effects on your credit' and 'further complications with your credit.' Benefits included bringing the 'account back into good standing and positively impact your credit rating.'		
	Did the collector display professionalism throughout the call?	1.0	X			The collector displayed exceptional professionalism. When the debtor became hostile and expressed suicidal thoughts, she remained calm, showed empathy, and offered to find a crisis support line, handling a very difficult situation appropriately.		
	Total	9	8.0	0.0	1.0			
Payment Resolution	Did the collector offer PIF?	1.0		X		The collector did not offer Payment in Full. The conversation focused exclusively on securing a 'minimum payment of \$100'.	N/A	0.00%
	Did the debtor accept PIF?	1.0			X	This checkpoint is not applicable because Payment in Full was never offered to the debtor.		
	Did the collector offer Credit Card?	1.0		X		The collector did not explicitly mention 'credit card' as a payment method. She offered payment 'over the phone' or via the 'website' but did not specify the payment type.		
	Did the collector offer Partial payment PIF?	1.0		X		The collector requested a single minimum payment of \$100. This is a partial payment, but it was not presented as part of a plan to pay the balance in full through installments.		
	Did the collector offer SIF?	1.0			X	This checkpoint is not applicable as a settlement was not relevant. The debtor agreed to and made a minimum payment to bring the account current.		
	Did the collector offer long term payment arrangements?	1.0		X		The collector did not offer a long-term payment arrangement. The focus was solely on obtaining the one-time minimum payment of \$100.		

Category	Question	Points	Yes	No	N/A	Comments	Weights	Overall Score
	Total	6	0.0	4.0	2.0			
Call Closing	Did the collector provide a toll-free number and extension for the customer to call back?	1.0		X		The collector did not provide a toll-free number, direct line, or extension for the debtor to use for future contact.	N/A	50.00%
	Did the collector close the call professionally?	1.0	X			The collector closed the call professionally by asking, 'Is there anything else I can assist you with today?' and saying, 'Thank you for your cooperation. Have a good day.'		
	Total	2	1.0	1.0	0.0			

Overview

Overview	The status is FAIL because the overall score is below 80%. This was an outbound call from a collection agent to a debtor regarding a past-due account. The call took a serious turn when the debtor expressed extreme emotional distress and suicidal ideation. The agent handled the sensitive situation with a high degree of empathy and professionalism, successfully de-escalating the tension and offering crisis support. Despite the difficult circumstances, the agent managed to secure a minimum payment from the debtor, bringing the account back into good standing.
Strengths	The agent's primary strength was her exceptional professionalism and empathy when faced with a crisis. She remained calm and composed when the debtor became hostile and responded appropriately to his expression of suicidal thoughts by immediately offering to find a crisis support line. This de-escalation was critical. Procedurally, the agent correctly performed identity verification, provided the call recording disclosure, explained the reason for the call, and effectively probed the debtor's financial situation to understand the cause of the delinquency. The call was concluded with a confirmed payment and a professional closing.
Weaknesses	The call exhibited several compliance and procedural weaknesses. The agent failed to disclose the name of the original client, which is a key requirement. Additionally, she only mentioned the minimum payment required (\$100) instead of providing the full outstanding balance of the debt. The payment resolution phase was incomplete, as the agent did not offer payment in full (PIF) as the primary option, nor did she mention credit card as a specific payment method. Lastly, the agent did not provide a callback number at the end of the conversation, which is a missed opportunity to facilitate future contact.
Improvements	To improve performance, the collector should ensure all mandatory information is provided in every call. This includes clearly stating the name of the original client and the total outstanding balance, not just a minimum payment amount. A more structured approach to payment negotiation is recommended, starting with an offer for payment in full before moving to other options. All available payment methods, such as credit cards, should be explicitly mentioned. Finally, it is crucial to conclude every call by providing a direct or toll-free callback number and extension to ensure the debtor has a clear point of contact for any future queries.

Conversation

Collector: My name is Jen, a senior digital agent from ABC Financial. May I speak to John?

Debtor: Speaking.

Collector: Hi John, can you please confirm your full name and year of birth for verification purposes?

Debtor: Sure, John Doe 1993.

Collector: Thank you for verifying your identity, John. Please note that all calls are monitored and recorded for quality and training purposes. Our records indicate that your account is 2 months past due, and we require a minimum payment of \$100. Would you be able to make this payment today?

Debtor: No, definitely not. I don't have any money.

Collector: Is there a reason why you fell behind on your payments?

Debtor: Yo, I don't have I don't have time for this s**t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.

Collector: I understand this can be frustrating, John. Let's try to work together to find a solution. Is there any other phone number that we can reach you?

Debtor: No, this is my only phone number.

Collector: All right, thank you for letting me know. Are you currently employed?

Debtor: No, I lost my job.

Collector: I'm sorry to hear that. Are you receiving any other sources of funds that are currently sustaining you?

Debtor: Look, I'm just thinking of declaring bankruptcy.

Collector: Declaring bankruptcy is a significant step and can have long-term effects on your credit. Making this payment today can help you avoid those consequences. Do you have any savings or assets that you might be able to use to cover this minimum payment?

Debtor: I don't know. This this conversation is really stressing me out and like, I'm just thinking of going and jumping off a building.

Collector: I'm really sorry to hear that you're feeling this way. It's important that you talk to someone who can provide immediate support. Can I help you find a crisis support line or someone to talk to? If you need immediate help, please reach out to a crisis support line or someone you trust who can provide support. Regarding the payment, if there's any way we can work together to come up with the \$100, it could help you avoid further complications with your credit.

Debtor: No, I do want to make the payment. How would I how would I place the payment?

Collector: Great, I appreciate your willingness to make the payment. You can visit our secure payment website at www.abcfinancial.com or we can process the payment over the phone. Which method do you prefer?

Debtor: I actually completed the payment online.

Collector: Could you let me know how you'd prefer to receive your payment confirmation via SMS or email?

Debtor: SMS please.

Collector: Your payment reference number is 4538. To summarize our call, we've confirmed your payment of \$100, which will bring your account back into good standing and positively impact your credit rating. Is there anything else I can assist you with today?

Debtor: No, that's it. Thank you.

Collector: You're welcome, John. Thank you for your cooperation. Have a good day.