



Customer Service Phone Monitoring Form

Call Details

Campaign	8f32f72e-7b6d-4751-b1b6-856d7ca784d7
Call File	Demo - customer calling collection agent.wav
Call Duration	00:04:19

Analysis Report

Call Type	3. Collector and debtor who verifies
Positive responses	9
Negative responses	16
Not applicable responses	2
Status	FAIL
Status Details	The status is FAIL because the overall score is below 80%
Score	36.00%

Questions Form

Category	Question	Yes	No	N/A	Comments
Introduction	Collector identification: Was the collector's surname or first name mentioned?	X			The collector identified himself as Alex.
	Company representation - name: Was there an explicit mention or indication of association with "Action Collections and Receivables Management", "ACRM", or "Action Collection"?		X		The collector identified himself as an AI from Umbrella Tech Solutions and Acme Financials, not ACRM or Action Collection.
	Company representation - phone number: Was there an explicit mention or the phone number of the collection agency?			X	
	Company representation - reference number: Was there an explicit mention or the reference number of the debtor?			X	
Right Party Verification (RPV)	Debtor's full name: Was the debtor's first and last name confirmed (a middle initial or middle name can be included but is not mandatory)?		X		Only the debtor's first name, Samuel, was confirmed.
	Address verification: Was the debtor's complete mailing address (including street, city, province, and postal code) validated during the conversation?		X		The debtor's address was not mentioned or confirmed during the conversation.
	Birth date validation: Was the debtor's date of birth, ideally MONTH-YEAR, verified?		X		The debtor's date of birth was not mentioned or confirmed during the conversation.
	Social Insurance Number: Were at least 3 specific digits of the SIN confirmed with the debtor?		X		The debtor's SIN was not mentioned or confirmed during the conversation.
	Recording notification: Was there varied phrasing		X		There was no mention of the call

Category	Question	Yes	No	N/A	Comments
	confirming the call's recording or monitoring status?				being recorded or monitored.
	Email check: Was the debtor's email address validated or updated (emails ending in @actioncollections.com are not the debtors email address)?		X		The debtor's email address was not mentioned or confirmed during the conversation.
	RPV integrity: Was the take-only verification method strictly adhered to?		X		There was no verification of debtor's information during the conversation.
Collections	Creditor clarity: Was the party the debtor owes to mentioned or confirmed?	X			The collector mentioned that the debtor owes to Acme Financials.
	Debt amount: Was the owed balance mentioned and confirmed?	X			The collector mentioned and confirmed the outstanding balance of \$4,500.
	Urgency for resolution: Was there demonstrable urgency for full payment, settlement, or a payment plan?	X			The collector offered options for settlement or a payment plan and asked the debtor to consider these options.
Negotiation	Debt rationale: Was the cause or reason for the debt probed and verified?		X		The cause or reason for the debt was not probed or verified.
	Income verification: Were there clear attempts to validate the debtor's employment or income source?		X		The debtor's employment or income source was not mentioned or confirmed during the conversation.
	Active listening: Were the collector's listening skills evident, and did they correctly document the debtor's circumstances?	X			The collector responded appropriately to the debtor's concerns and requests, demonstrating active listening.
	Professional demeanor: Was the collector's professionalism, tone, and approach acceptable and compliant?	X			The collector maintained a professional and respectful tone throughout the conversation.
	Empathy gauge: Did the collector demonstrate genuine empathy and understanding?	X			The collector showed understanding of the debtor's situation and offered options to ease the burden.
	Credit check: Was a review or check of the CREDIT BUREAU mentioned or confirmed?		X		There was no mention of a credit check during the conversation.
	Contact verification: Were contact numbers or email addresses confirmed or sought?		X		The debtor's contact numbers or email addresses were not mentioned or confirmed during the conversation.
Call Closing	Next steps: Was the optimal time and method for the next communication mentioned or confirmed?	X			The collector agreed to call the debtor the next day to continue the conversation.
	Payment recap: Were the agreed-upon payment terms recapped and verified with the debtor?		X		There were no agreed-upon payment terms to recap as the debtor did not confirm a payment plan or settlement.
WFH Compliance	Background check: Was the conversation audibly free from unnecessary background disturbances?	X			The transcript does not indicate any background disturbances during the conversation.
Potential fail points to	Misrepresentation or misleading information: Is there evidence of misrepresentation or misleading		X		The collector provided clear and accurate information about the debt

Category	Question	Yes	No	N/A	Comments
consider	information towards the debtor about the debt or its consequences?				and its resolution options.
	Threats or promises: Are there instances of unauthorized threats or promises?		X		The collector did not make any threats or unauthorized promises during the conversation.
	Behavior: Has any unprofessional or disrespectful behavior occurred that could be harmful to ACRM's reputation?		X		The collector maintained a professional and respectful demeanor throughout the conversation.

Overview

Overview	The call failed to meet several key compliance checkpoints, particularly in the area of Right Party Verification (RPV). There was no verification of the debtor's full name, address, date of birth, SIN, or email address. The call was also not identified as being recorded or monitored. Furthermore, the collector did not identify himself as being associated with 'Action Collections and Receivables Management', 'ACRM', or 'Action Collection'.
Strengths	The collector demonstrated strong active listening skills and maintained a professional and empathetic demeanor throughout the conversation. The collector also provided clear and accurate information about the debt and its resolution options.
Weaknesses	The main weaknesses of the call were the lack of RPV and the collector's failure to identify himself as being associated with ACRM or Action Collection. The cause or reason for the debt was not probed or verified, and there were no attempts to validate the debtor's employment or income source. The debtor's contact numbers or email addresses were also not confirmed.
Improvements	Improvements could be made in the area of RPV. The collector should confirm the debtor's full name, address, date of birth, SIN, and email address. The call should also be identified as being recorded or monitored. The collector should identify himself as being associated with ACRM or Action Collection. The cause or reason for the debt should be probed and verified, and attempts should be made to validate the debtor's employment or income source. The debtor's contact numbers or email addresses should also be confirmed.

Transcription

Hi, my name is Alex, Umbrella Tech Solutions personal AI assistant. I'm here to help you answer any questions pertaining to your debt. Can you start by giving me your name? My name is Samuel. Hello Samuel. I am an AI working for Acme Financials. We have an outstanding payment matter to address involving a balance of \$4, 500. Can we discuss the clearing of this balance now? I don't think I can pay the full amount. I understand your situation, Samuel. In such cases, Acme Financials offers options to ease the burden. 1 of these is a settlement where you pay a lump sum of at least \$3, 000. Alternatively, you may opt for a payment plan where you pay \$375 per month for the next 12 months. Please consider these and let me know the most suitable option for you. I would consider the payment plan but I'd like to make this in 6 months. I understand your interest in speeding up the process, Samuel. To do that, you have to pay about \$750 per month, given the total due is \$4, 500. This way, you can complete your payments in 6 months. Are you comfortable with this arrangement? I'm thinking maybe I want to pay it off in a year and a half. I'm afraid our maximum term for repayment plans is up to 12 months. Based on your outstanding balance of \$4, 500, this will equate to monthly payments of \$375. Can we proceed with this plan to clear your balance within a year? What about the payment plan, the 1 for \$3, 000? Can I make payments towards \$3, 000? Sure, Samuel. For the outstanding amount, we can only streamline the process. For the outstanding amount, we can only stretch the repayment period up to 12 months, with monthly payments of \$375. This will still cover the \$4, 500 debt within the year. If you're unable to sustain the \$375 monthly payments, we could discuss a settlement option, but please note it has to be not less than \$3, 000. Can I pay the settlement option in payments? No, the settlement option requires a 1 time payment of \$3, 000. However, we can arrange a payment plan for the full outstanding amount of \$4, 500, with \$375 monthly payments spread across 12 months. Okay, what methods of payment do you guys accept? Acme Financials accepts a variety of payment methods for your convenience. You may choose to pay via bank transfers, credit card payments, or electronic funds transfer. We also accept checks. If you have a specific payment method in mind, please share so I can provide further details. Do you guys accept Bitcoin payments? I'm sorry, but Acme Financials only accepts bank transfers, debit card, and credit card payments for debt repayments. Can you call me tomorrow and we pick up this conversation? I'm busy right now. Of course, Samuel. I understand your need for time to process this information. We can certainly continue our discussion tomorrow. My main objective is to assist you in resolving this outstanding balance with Acme Financials in a way that suits your financial position. Yo, call me tomorrow. I'm busy. I understand your schedule might be full at the moment. I will reach out tomorrow to continue our discussion regarding your outstanding balance. Thank you for your time.

Conversation

Collector: Hi, my name is Alex, Umbrella Tech Solutions personal AI assistant. I'm here to help you answer any questions pertaining to your debt. Can you start by giving me your name?

Debtor: My name is Samuel.

Collector: Hello Samuel. I am an AI working for Acme Financials. We have an outstanding payment matter to address involving a balance of \$4,500. Can we discuss the clearing of this balance now?

Debtor: I don't think I can pay the full amount.

Collector: I understand your situation, Samuel. In such cases, Acme Financials offers options to ease the burden. 1 of these is a settlement where you pay a lump sum of at least \$3,000. Alternatively, you may opt for a payment plan where you pay \$375 per month for the next 12 months. Please consider these and let me know the most suitable option for you.

Debtor: I would consider the payment plan but I'd like to make this in 6 months.

Collector: I understand your interest in speeding up the process, Samuel. To do that, you have to pay about \$750 per month, given the total due is \$4,500. This way, you can complete your payments in 6 months. Are you comfortable with this arrangement?

Debtor: I'm thinking maybe I want to pay it off in a year and a half.

Collector: I'm afraid our maximum term for repayment plans is up to 12 months. Based on your outstanding balance of \$4,500, this will equate to monthly payments of \$375. Can we proceed with this plan to clear your balance within a year?

Debtor: What about the payment plan, the 1 for \$3,000? Can I make payments towards \$3,000?

Collector: Sure, Samuel. For the outstanding amount, we can only streamline the process. For the outstanding amount, we can only stretch the repayment period up to 12 months, with monthly payments of \$375. This will still cover the \$4,500 debt within the year. If you're unable to sustain the \$375 monthly payments, we could discuss a settlement option, but please note it has to be not less than \$3,000.

Debtor: Can I pay the settlement option in payments?

Collector: No, the settlement option requires a 1 time payment of \$3,000. However, we can arrange a payment plan for the full outstanding amount of \$4,500, with \$375 monthly payments spread across 12 months.

Debtor: Okay, what methods of payment do you guys accept?

Collector: Acme Financials accepts a variety of payment methods for your convenience. You may choose to pay via bank transfers, credit card payments, or electronic funds transfer. We also accept checks. If you have a specific payment method in mind, please share so I can provide further details.

Debtor: Do you guys accept Bitcoin payments?

Collector: I'm sorry, but Acme Financials only accepts bank transfers, debit card, and credit card payments for debt repayments.

Debtor: Can you call me tomorrow and we pick up this conversation? I'm busy right now.

Collector: Of course, Samuel. I understand your need for time to process this information. We can certainly continue our discussion tomorrow. My main objective is to assist you in resolving this outstanding balance with Acme Financials in a way that suits your financial position.

Debtor: Yo, call me tomorrow. I'm busy.

Collector: I understand your schedule might be full at the moment. I will reach out tomorrow to continue our discussion regarding your outstanding balance. Thank you for your time.