



Compliance Department Audit Form

Category	Quality Items	Point Deduction If Failed	Points Achieved	Score
1 Consumer Verification/Identification	* Did the collector verify the consumer's first and last name and full address	-7	7	
	3 Did the collector verify consumer's last 4 digits of social security number or DOB	-3	3	max
	* Did the collector identify the client full name	-3	3	
	* Did the collector document the account with MMR-MM	-7	7	
2 Confirm location information	* Did the collector verify all phone numbers - home/ business/cell	-8	8	
	3 Did the collector request alternate contact information (ex: parents, e-mail, etc)	-3	3	max
	* Did the collector request updated location information: place of employment, home address and phone number	-5	5	
	* Did the collector update account with new contact or address information.	-4	4	
3 3	* Did the collector disclose the recording disclosure	-5	5	
	* Did the collector set a professional and positive tone	-3	3	
	3 Did the collector use proper phone etiquette	-3	3	max
	* Did the collector explain and provide accurate account information	-3	3	
	* Did the collector re-confirm the date, amount and payment method with the consumer	-3	3	
	* Did the collector effectively document the conversation with appropriate information	-3	3	
4 Determine Ability to Pay	* Did the collector inform the consumer of the status, date of placement, and of the balance of the account	-3	3	
	* Did the collector obtain a reason for delinquency	-8	8	
	* Did the collector ask probing, open-ended questions	-3	3	max
	* Did the collector discuss potential sources of income to resolve the debt	-3	3	
	* Did the collector offer an appropriate solution to resolve the debt	-3	3	
5 Negotiation	* Did the collector start negotiating by requesting payment in full	-8	8	
	3 Did the collector discuss short term payment arrangements, down payments, dates and methods of payments	-4	4	max
	* Did the collector set and control the pace of the call, while creating a sense of urgency	-4	4	
	* Did the collector offer payment arrangements or suggestions based on the consumer's financial situation	-4	4	

Maintaining a Conversation Structure

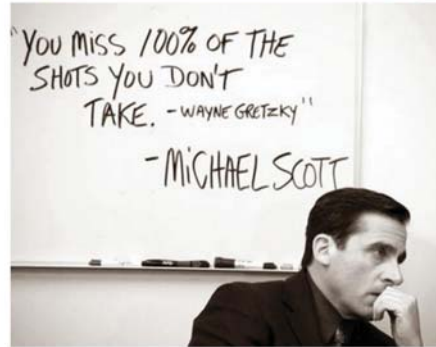
Simplify the Focus, while striving for Consistency...

Get P.A.I.D

P.A.I.D focuses on effective conversation...

Remember - ALL required compliance policies, such as full verification processes are always maintained

P - Payment in Full



It is a client expectation and a factual statement, not a question.

Negotiations
101

Start high with PIF and negotiate from there if necessary.

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A - Acquire Information

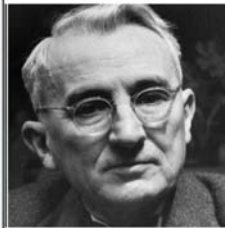
"Interview" the consumer to understand their financial profile and education intentions.



Go with the flow,
maintain control,
and ALWAYS be listening!

I - Interact with Consumer

Use active listening to relate
and also promote a sense of
empathy - smile!



If you want to be a good
conversationalist, be a good
listener. To be interesting, be
interested.

— Dale Carnegie —

Be a conversationalist !

**BE BRAVE
ENOUGH
TO START A
CONVERSATION
THAT MATTERS**

D - Deliver Options

After enough information has been exchanged, guide the conversation towards resolution



Use your acquired knowledge to deliver smart options

In business, you don't
get what you deserve,
you get what you negotiate.

Conclusion

There is no 1
magic formula

However,
Consistency and
Fundamentals
will help you

Get **P.A.I.D**

In Addition:



10 ways to have a better conversation - Celeste Headlee



5 ways to listen better - Julian Treasure