

The Collector Chronicle

NORTH AMERICAN RECOVERY

August 2014

America's Collection Authority

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for the month of July is Airtime Cell and Satellite. They have been assigning since September 2008. We will be sending Sean a gift card for dinner for two at Fleming's. Enjoy!



THIS MONTH'S PRIZE

This month we will be giving away a gift card for dinner for two at The Cheesecake Factory. Each client who sends new accounts during the month of August will have their name entered into a drawing. At the end of the month we'll draw a name, and if it's yours, you'll win the gift card.

**Don't miss out on your chance to win;
Send new accounts in August!
Good luck!!**



This Call is Being Recorded

BY: David J. Saxton

President, NORTH AMERICAN RECOVERY

When someone calls our office, they are greeted by our automated attendant and pleasantly informed: "Please be aware that we record all calls for training and quality control." This month I thought I would talk about the reasons why we record our calls.

Before I talk about the advantages of recording our calls, let me tell you how it works. Each time anyone picks up a phone in our office, the call is recorded by our digital voice recorder. Every incoming and outgoing call is stored for a minimum of two years.

The initial and ongoing investment in this system is quite substantial, but I know it is well worth it. We are always striving to be a leader in the collection industry, and this requires a continual reinvestment in technology that will help us provide you with the best service available. Our digital voice recorder is one of these technological investments that gives us a distinct advantage and sets us apart from other agencies. It truly allows us to do a better job for you.

How? It all starts with our first call to a consumer. When we inform the consumer the call is being recorded, this disclaimer has a remarkable effect on the consumer's phone etiquette. Instances of consumers being abusive or using profane language toward our collectors are extremely rare. I believe it's because we record our calls, *and* we notify the consumer we are recording the call.

Next, it's an invaluable tool in training collectors. It gives our collection manager the ability to review any call with any collector at any time. We review several calls each day with various collectors. During these reviews, we are

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able to work with the collectors and give tips and suggestions on how they can improve. Reviewing the actual calls has proven to be an effective addition to our regular training.

Another advantage has been an increase in our collectors' confidence. When we hire a new collector they are initially hesitant when they find out every call will be recorded. However, after they have been on the phone for a few weeks, they can't imagine collecting without it. As you might expect, consumers will accuse a collector of saying something they didn't. Having the ability to play back a recording to prove the consumer wrong allows our collectors to work with more confidence than ever.

One benefit our Collection Manager, Justin Denney, enjoys is the ability to instantly refute any complaint made against a collector. If he receives a call from a consumer claiming that the collector was "rude" or "harassing," Justin can quickly pull up the call and hear what really happened. This allows him to immediately disprove any false accusations a consumer might make.

However, the greatest benefit we see from recording our calls comes in the form of increased client confidence. As you can imagine, a consumer will say just about anything to get out of paying. Some will go as far as calling our clients and telling them we said things we didn't. They tell the client made up accusations, such as us swearing at them or that we threatened to put them in jail, among other outrageous claims. But nothing could be further from the truth. It's still difficult, however, for a client to believe a

consumer would make such outlandish claims. With the help of our digital voice recorder, we have been able to prove the consumer is exaggerating. The story below provides a perfect example of this exact situation.

A collector called a consumer and conducted himself in a professional manner. He was firm and direct, but in no way violated the law or "harassed" the consumer. However, the consumer went into the client's office and was actually screaming and yelling at the client saying that we "harassed" him, and we threatened that "an attorney would be knocking down his door if the account wasn't paid today," among other slanderous claims. His attempt to undermine our client's confidence in us caused the client to call our office with great concern. When the client called, I simply played the call for him and his response was, "Wow! That's not what he told me happened." The client was pleased and relieved to know we had conducted ourselves as professionals and that we recorded the call.

This was a very eye-opening experience for our client. He now has every confidence in us, and if a consumer makes an accusation, he knows there is another side to the story.

So there you have it. Recorded calls help keep consumers in line, improve our collectors' skills, and give you the confidence to know we are representing you as professionals. The fact that we represent you on every call is the biggest reason we go to such extremes and make whatever investments are necessary to protect your good name, as well as ours.



The Collector Chronicle is published monthly by NORTH AMERICAN RECOVERY for prospective and current clients. Please direct questions or comments to the Editor, Stephen Halling, at: StephenHalling@North-American-Recovery.com

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