

# Case Study

## Validate – Employment Validate



### Product Line

Validate

### Product

Employment Validate

### Product Compliances

Standards of Consumer Financial Protection Bureau (CFPB)

Telephone Consumer Protection Act (TCPA)

Regulations set forth by the Federal Communications Commission (FCC)

### Product Impact

Our validate product line gives clients the ability to generate revenue by collecting debt that is owed, while remaining fully compliant to TCPA laws and CFPB standards.

Employment Validate equips clients with the certainty that they are reaching the workplace of the right consumer.

### Client Discussion

Our client is a publicly traded student loan servicing and collection company, which services millions of student loans annually.

### Client Need

Our client needed to better serve its consumers and abide by TCPA and CFPB regulations. The company is in the public eye and must be careful with its collection methods, requiring reliable verification of consumer information before and during the collections process. The client routinely performs wage garnishment. After several TCPA and FDCPA lawsuits in which the defendant attempted to garnish wages from the wrong person, the client had an urgency about verifying Place of Employment before the wage garnishment is initiated.

### Client Challenges

Our client needed to remain in compliance with TCPA and CFPB standards in wage garnishment, or otherwise risk violating the standards and having a suit leveled against them for illegal attempts.

### Our Solution

After extensive discovery and attention to our client's situation, we found that **Employment Validate** is well-suited to our clients' needs.

For our Employment Validate product, we call the place of employment provided by our client to confirm that the consumer still works at the company, ensuring that the client will garnish wages from the correct person.

### Employment Validate Process

To begin our Employment Validate process, our client sends a file containing consumer identification information and listed Places of Employment. Our agents call the place of employment listed for each account. We then verify that the place of employment is listed for the correct person and that the person's identification information is correct. By confirming the person's identity, we can reduce the number of garnishments for the incorrect person. If we match the employment information provided with a person on the phone, it is considered a successful POE verification.

These verification calls are recorded for further proof of compliance and our manual calling methods ensure that no TCPA laws are broken in the verification process. At the end of the process, a file with a list of Place of Employment verifications is delivered to the client. The client is then able to attempt a wage garnishment from the Place of Employment and the correct individual, without attempting to garnish wages from the wrong person.

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### Results

Category of Figure	Client's return figure	Client's return (%)
<b>File 1</b>	293/2,000 listed	14.7% of listed accounts
<b>File 2</b>	47/351 listed	13.4% of listed accounts
<b>File 3</b>	162/952 listed	17% of listed accounts
<b>File 4</b>	42/244 listed	17.2% of listed accounts
<b>Total</b>	544/3,547	15.3% of listed accounts

In our client's list, for file 1, the client sent us a file of 2,000 listed accounts, including identification information for the accounts and a place of employment. Our agents called the numbers provided and verified that the Place of Employment is as listed for each account. Our agents verified 293 of the 2000 listed accounts, resulting in a 14.7% POE rate for the file.

For file 2, the client sent us a file of 351 accounts, and our agents did the same process of calling the place of employment for each account. Our agents verified 47 of the 351 listed accounts, resulting in a 13.4% POE rate for the file.

For file 3, the client sent us a file of 952 accounts, and our agents did the same process of calling the place of employment for each account. Our agents verified 162 of the 952 listed accounts, resulting in a 17% POE rate for the file.

For file 4, the client sent us a file of 244 accounts, and our agents did the same process of calling the place of employment for each account. Our agents verified 42 of the 244 listed accounts, resulting in a 17.2% POE rate for the file.

Overall, the client sent us a total of 3,547 accounts, and our agents verified 544 of the accounts, resulting in a 15.3% POE rate for all four files combined.

### Information

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