

# Case Study

## Pinpoint – Pinpoint Phone



### Product Line

Pinpoint

### Product

Pinpoint Phone

### Product Compliances

Standards of Consumer  
Financial Protection Bureau  
(CFPB)

Telephone Consumer  
Protection Act (TCPA)

Fair Debt Collection Practices  
Act (FDCPA)

### Product Impact

Our Pinpoint product line helps clients find and verify consumer contact information, allowing the client to collect consumer debts and increase revenue.

Pinpoint Phone maximizes revenue streams by helping the client reach consumers they would not be able to contact otherwise.

### Client Discussion

Our client is a loan servicing company focusing specifically on servicing and managing residential mortgages. The loan servicer does not own the debt, but manages the loan from a consumer standpoint. The client's name cannot be revealed due to confidentiality and security in a highly compliant industry.

### Client Need

Our client needed to contact consumers for whom they may have inaccurate contact information. Because the company is a servicer rather than a lender, an accurate contact number is essential for the client to service and collect on the loan if the borrower defaults.

### Client Challenges

The biggest obstacle to overcome for our client was obtaining accurate contact information. Even using data vendors, the accuracy is about 60-70%, which leaves thousands of dollars on the table with no way to reach the borrower. The client's responsibility is to stay in contact and ensure that the borrower pays back the loan, making it a third party. Third party collecting is subject to the Fair Debt Collection Practices Act, making it necessary for the client to pay close attention to compliance.

### Our Solution

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

For our Pinpoint Phone product, we search our databases for the most likely contact number for a consumer, and then we call to verify that the number belongs to the correct person. This product is also known as Right Party Contact (RPC) or skip tracing; however, our strict compliances and security measures ensure that we do not break the law in the process of verifying contact information.

### Pinpoint Phone Process

To begin our Pinpoint Phone process, we receive a file from our client containing names and identification information of consumers. We conduct a search through our databases for each consumer's phone number. When we find a likely contact, our agents call with compliant scripts to verify the identity of the consumer and the accuracy of the phone number. If the consumer is identified as the correct person and gives verbal confirmation that the phone number belongs to them, the phone number is considered a verified hit. The entire verification call is recorded as proof of the confirmation by the consumer. Once we deliver the list of verified hits to our client, they can use the correct contact number to get in touch with the right person on their first try. This helps the client collect consumer debts while also adhering to TCPA and FDCPA laws.

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### Results

Month of Performance	Client's return figure	Client's return (%)
<b>Month 1: January</b>	2,272/6,762	33.6% of listed accounts
<b>Month 2: February</b>	517/1,346	38.4% of listed accounts
<b>Month 3: December</b>	2,512/7,076	35.5% of listed accounts
<b>Total for all 3 months</b>	5,301/15,184	34.9% of listed accounts

In month 1, we verified 2,272 contact numbers of our client's list of 6,762 people, achieving a verified hit rate of 33.6%.

In month 2, we verified 517 contact numbers of our client's list of 1,346 people, achieving a verified hit rate of 38.4%.

In month 3, we verified 2,512 contact numbers of our client's list of 7,076 people, achieving a verified hit rate of 35.5%.

In total, we verified 5,301 contact numbers of our client's list of 15,184 people, achieving a verified hit rate of 34.9%.

Because of our recorded calls and verified phone numbers, our client gets certainty that they will contact the right person when they call for loan servicing and collections. These high rates of verified hits are a result of our strict compliance measures, efficient processes, live calling, and excellent employees.

### Information

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