



How to comply with FDCPA

Increased Regulation and What it Means For You!



FDCPA - The Fair Debt Collection Practices Act

The FDCPA fully enforced by the Financial Trade Commission (FTC), makes it illegal for debt collectors to engage in abusive, unfair, or deceptive practices when they collect debts.



These practices include all communication methods of contacting debtors. Communication methods can include phone calls, emails, text messages made to personal or even work mediums.

A debtor has the ability to request an agent to not contact the debtor at places of occupation, further limiting the agents, requiring them to legally comply with such requests. Through a variety of recent updates to the act, direct communication, as well as any digital methods like e-mail or social media, have been included to further limit the scope of agent abilities.

How to comply?

REC

Recording
Through bulk recording, an agent would be recorded on every form of interaction, and every attempt, creating a timeline or a catalog of events. Essentially documenting evidence of all direct communication made by the agent.

Analytics and Risk Management

Beyond simple recording, ASC Recording Insights creates the ability to add in analytics.

Transcription and translation features allow for keyword or phrase spotting for easy recognition of threatening or abusive language. Alerts can be then utilized for coaching scenarios to better train agents in their communications to debtors, limiting liability from an operational perspective.



Reference to ASC Recording Insights

Due to ASC's full omni-channel recording capabilities, a collection agent would be able to protect themselves against false claims of abuse. Therefore, limiting the collection agency exposure to fines, mounting legal costs as well as forced discontinuance of operations.

ASC Compliance Recording



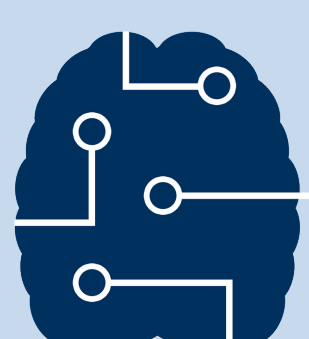
Compliance Recording

- Legally compliant recording in Teams
- 1:1 calls, meetings, chats, video calls notes



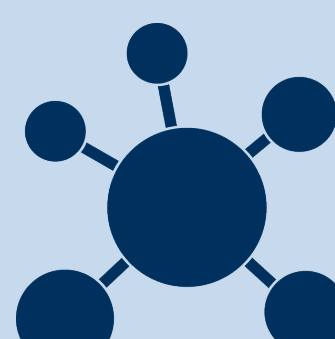
Fast Setup

- Easy deployment: click & buy
- Simple and fast setup



Insights

- Microsoft Cognitive Services included
- Transcription, translation, keyword spotting, emotion detection



Seamless

- Native app within Teams
- No third-party components
- User matching via Azure Active Directory



Familiar

- Teams interface and part of Office 365
- Seamless user experience



Trusted

- Meets the highest security and compliance standards

For more informations about ASC Recording Insights click [here](#).