



Collection FAQ

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If I have to cancel an account, will you bill me?

Most times if an account needs to be cancelled, you will not be billed. There are circumstances, however when you may be billed for cancelling an account. If you want to cancel the account to make a payment arrangement with the customer, or you receive payment in full, most times this happens because of actions we have taken on the account and in those situations you may be billed our commission. You will never be billed for insurance adjustments, bankrupt accounts or things of that nature. You may be billed for attorney fees and court costs if you withdraw an account where legal action has already been initiated.

What if the customer pays my office?

If the customer pays you contact our office immediately (before cashing the check) to inform us of the payment. In most cases you will be fine to accept the payment. In some instances customers will try to pay you and obtain a receipt showing an account is paid in full in order to try to get out of paying additional legal fees which may have been incurred.

What if I receive a bankruptcy notice?

If you receive a bankruptcy notice, contact our office with the bankruptcy information or fax it to us. Part of our service includes filing a proof of claim on chapter 13 bankruptcy free of charge and following up with the bankruptcy Court until the case is discharged.

What if the customer calls and wants to pay me directly?

In most cases you should refer the customer to our office. There may be fees or situations taking place on the account that you are not aware of. We would never advise you to turn away money so if someone is in your office and wants to pay you, take the money. Make sure you do not give them a receipt that says the debt is paid in full or represent to them that the debt is paid in full and always contact us right away to report the payment.

What if the customer calls and tells me they don't want to deal with Express Recovery?

Many times you'll find that the customer feels that they can go back to the original creditor and obtain a smaller payment arrangement or more time to pay the debt. Once the bill has been sent to collections, please refer the customer to our office to make arrangements on the account.

Once the account is in collections, how much information should I give the customer when they call me?

If a customer contacts you after they have been assigned to our office for collection, refer them to our office. It is common for customers to try to go back to the original creditor in an effort to avoid dealing with the agency.

If a customer says that a collection representative treated them badly, is there any way to verify that?

Our calls are monitored and recorded. In many cases we will be able to email you the phone call. If there are privacy or HIPAA issues, we may not be able to provide the recording to you, however, a manager will review the call and give you a report regarding the actions of the representative.

Do I need to notify my customers that an account is being turned to collections?

It is in your best interest to make a final "demand" to your customer. We offer stickers that you can place on your final notice letting the customer know that they will be assigned to Express Recovery if they fail to pay. Contact client services if you are interested in obtaining these stickers.

What's the easiest way for me to send information to your office?

We accept accounts in electronic format (see the How to send electronically to ERS section). Electronic accounts are entered within 24 business hours of our receiving them. You can upload accounts to our secure ClientAccessWeb site or to a secure ftp site.

If someone is paying monthly payments is their credit still affected?

Yes, if we arrange for a payment plan that extends beyond the credit "grace" period then the account will affect their credit. The only way to avoid a negative credit report is to pay the balance in full before the end of the grace period.

Am I allowed to add a collection fee on to the account in order to recover more of the money owed to me?

Collection fees can typically be added if State law does not prohibit it and if you have a contract signed by the customer agreeing to pay collection fees. The law in Utah states that you can add the same amount you are charged by the collection agency, not to exceed 40%. You must have a contract signed by the customer agreeing to those terms (see sample language for terms and conditions)

Do you provide me with any tools or supplies to help in my collection efforts?

Our office is able to provide you with free training seminars to help your recovery efforts in house. We also provide you with pre-paid envelopes, statement stickers and a variety of other items to help you increase your recovery in house.

What about offering my customers settlements on their balance?

Settlement authority can be a great tool. We have many clients who will authorize us to waive a certain percentage of their debt in order to resolve the account. If you would like to use that option, contact our office. Many other clients offer special discounts for a specified time frame throughout the year. Many customers will work harder to come up with the entire balance if they can obtain a reduced amount.

What happens if someone disputes that they owe the balance?

There are several Federal laws that govern the way we handle disputes. You may receive faxed verification requests when we get disputes in our office. These requests ask you to verify the account information then sign and return them to our office. It is important that these requests are handled quickly, as we are unable to continue collection efforts until we have received that form back and verified the debt.