

# The Collector Chronicle

NORTH AMERICAN RECOVERY

MARCH 2018

AMERICA'S COLLECTION AUTHORITY

## LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for February is John Paras Furniture—Wyoming. They have been using our agency since 2007! We will be sending Charlene a gift card to the Gap/Old Navy/Banana Republic! Enjoy!

*The Gap*  
*Old Navy*  
*Banana Republic*

## THIS MONTH'S PRIZE

This month we will be giving away a gift card to City Creek Shopping Center!

Each client who sends new accounts during the month of March will have their name entered into a drawing. At the end of the month, we will draw a name. If it's yours, you'll win the prize.

***Don't miss out on your chance to win.  
Send new accounts in March!  
Good Luck!!***

*City Creek*  
*Shopping Center*

## SKIPTRACING

BY: DAVID J. SAXTON

PRESIDENT, NORTH AMERICAN RECOVERY

The biggest challenge we face as collectors is locating a consumer that has "skipped." Someone has skipped when their phone number is disconnected, they move and don't file a change of address with the post office, and they no longer work at their last known job. We call the process of finding a skipped consumer "skiptracing." I want to talk about our skiptracing techniques and methods this month so you'll know what we're doing to find your skipped consumers.

If you've never had to locate someone you might be thinking, "What's the big deal? Just call their number, send them a letter or look them up on Facebook." I agree that's the way it should work, but when you're dealing with consumers who don't want to be found, it's not that simple. Some consumers who aren't paying their bills go to great lengths to fly under the radar. It takes a lot of tact and talent to find these consumers.

With the creation of social media, most people try to find someone by doing a quick Google search or looking them up on Facebook. We use these techniques, and they do provide good leads a lot of the time. However, we've found that when we are searching for a consumer who doesn't want to be found, they don't have a lot of information about themselves on social media.

So if that doesn't work, what's the next step? It starts with you, our client. We rely on the information you send us. Things like the consumer's social security number, date of birth, previous address, current or previous employers, references, friends, relatives, and an email address: anything and everything you know about the consumer.

Our clients who send more information will tell you it makes a big difference, and they see it in the size of their monthly check. The more information you send, the better our chances are of locating the consumer and collecting the account.

We start by doing everything possible to make contact with and speak directly to the consumer. We call their home number, call their last known place of employment, their cell phone, and any other number tied to the consumer. If we reach the consumer, we make payment arrangements.

But what happens if we don't ever talk to a consumer? Do we keep calling over and over and over? No,

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we don't. Unlike other collection agencies who will call a consumer 100, 200, or even 300 times—or more—we use our skiptracing techniques to locate the consumer and verify their employment status or that they own real property. Once we've done that, we move the account into our legal model. We collect hundreds of accounts each month without ever talking to the consumer.

We start by looking for new contact information in our various skiptracing databases. We regularly find new numbers for a consumer, a new employer, or even better, the names and numbers of the consumer's neighbors, family, and friends.

Another advantage provided by these databases is the ability to find a street address for a phone number. It's a real plus when a consumer calls and leaves a message because we can run that number through our database and find the corresponding address.

Our collectors conduct searches in these databases for every account they work. They have continual and instant access. It's extremely fast and efficient.

If all attempts to reach a consumer fail, we start calling relatives, friends, or neighbors to confirm or correct location information we have for the consumer. If a consumer's friends or relatives don't have any new or corrected location information, we call neighbors. (We get these numbers from our databases.) We call as many neighbors as necessary until we talk to someone who knows the consumer and can confirm or correct their location information.

If we can't locate a consumer after talking to neighbors, we contact the owner of the property where the consumer lives. Again, we get this information from our skiptracing database. If we have an address, but no phone number, we can call the property owner and get a new number for the consumer—or at least verify the consumer lives there. Talking to property owners or landlords is a great way for us to know if the account is collectable.

We also use social media to identify friends or relatives who can confirm location information.

Okay, so we have all these ways to find information and get numbers—but that's only the first step. The magic happens when we speak with a third party. People are naturally suspicious, so we have to present ourselves in the right way, or we won't get anywhere. It's a balancing act because we don't pretend we're a friend, but we can't be too "busi-

ness-like" or they'll never tell us anything.

The best approach is a sociable and courteous one. If someone asks if we're a friend of the consumer, we tell them no. If they want to know why we are calling, we tell them it's about a personal business matter. Even though that may sound very "business-like," our tone of voice and the way we say the words makes all the difference.

We are also very careful and never say anything that would lead a person to believe we're trying to collect a debt. (The Fair Debt Collection Practices Act prohibits it.) If the third party presses for more information, we say something like, "I'm sorry, it's personal and confidential; I just can't discuss the details with you."

This sometimes frustrates the person we're talking to. When it does, they usually refuse to give us any information. However, since we've been so friendly and courteous, they usually don't get mad, and it works to our advantage because the whole conversation piques the third party's curiosity. They want to know why we are calling. They call the consumer and tell them we are looking for them. This is great because, even though we didn't get what we wanted, the consumer usually calls back.

But what if the consumer doesn't call? No problem. Since we were able to verify the consumer's address and employment status, we send the account to our attorney. He files a lawsuit, and we collect still collect the account. In fact, we don't even talk to about 70% of the consumers we collect from—but we still collect their accounts.

To sum it all up, skiptracing is hard work—and it doesn't always result in talking to the consumer. But that's okay. The way we skiptrace means we are still going to collect many accounts. In fact, on average we collect about three times the national average for most clients. A statistic we are very proud of.

It's a very important part of our successful collection program. Our collectors have access to the best skiptracing tools. They receive the best initial and ongoing training. And they use the most effective techniques when talking to people. What does this mean for you? When you're sending your collection accounts to North American Recovery, you can rest assured we're going to find more people, and collect from more of them, than any other collection agency.

Have a great month!



*The Collector Chronicle* is published by NORTH AMERICAN RECOVERY for prospective and current clients. The owner, David Saxton, welcomes your questions or comments.

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