

# Collections Outcome Testing Standard Criteria

(Secured)

Component	Test Points	Reference
Opening, Identity and Verification	The firms agents have appropriately introduced themselves and the organisation and verified the customer in line with the firms policy and acceptable industry standards. The customer has been made aware of the reason for the call and states understanding. The agent is adopting an open, friendly and engaging style.	Data Protection Act Industry Standards
Customer Circumstances	The firms agents have thoroughly explained the customers account position, clearly articulating any arrears or default balances. In discussion and using sensitive probing questions the reason for the customers arrears or financial difficulty has been established. The likely duration of challenges, short or long term, has been established. The customers employment position is established. Where there is sufficient belief that difficulties are likely to last <30 days, has the customer been offered breathing space? Does the customers method of and date of payment remain the most suitable?	MCOB 13.3.1 MCOB 13.3.7 MCOB 13.4.1
Vulnerability or Special Circumstances	The firms agents have identified potential vulnerability or special circumstances for the individual customer and explored these further. The agents questioning style is empathetic and non-intrusive, following industry guidelines. Where appropriate, the agent has gained the customers consent to record the vulnerability and does so. As appropriate, the agent has managed the approach with the customer dependent on their circumstances.	MCOB 13.3.1 MALG Guidelines FCA Guidance
Signposting	The firms agents have discussed whether the customer has sought free debt advice and the outcome of that discussion. As appropriate this should be signposted to the customer including ways to access services including government schemes, this has been tailored to the customers individual circumstances. The firms agents have offered the customer a period of breathing space in order to seek this advice if they wish, where preferred the agent has offered to warm transfer the customer to advice services.	MCOB 13.3.4 MCOB 13.4.2 Industry Standards
Income and Expenditure	Have the firms agents sought to complete an assessment of the customers financial position and articulate the reason for doing so in order to appropriately support the customer. Where completed, the assessment is thorough and the customer is given time to complete it with agents at a reasonable pace. Agents have utilised industry guidelines on expenditure and discussed major variances in expenditure with the customer. Potential changes in the customers circumstances in the future have been discussed. The assessment is accurately recorded and calculated. The agent has signposted benefit checking mechanisms as appropriate.	MCOB 13.3.2 MAT CFS Industry Standards
Treatment	The firms agents have explored all options available for the customer and correctly identified the most appropriate and affordable solution, taking into account overall cost to the customer. Where the firm is proposing forbearance treatment this has been fully explained to the customer along with associated short or long term impact on the customers account. The customer clearly demonstrates understanding of the solution and is given time to reflect. The agent completes the appropriate system tasks to deliver the agreed treatment, including notifying the customer in writing.	MCOB 13.3.3 MCOB 13.3.4 PRIN 6 Industry Standards
Impact and Consequences	The firms agents have provided the customer with information relating to the impact of accounts in an arrears position, including any actions the customer needs to take, applicable fees, interest or charges, credit reference reporting and their ability to borrow now or in the future. The agent has also articulated the next stages of the process should the treatment not be sustained and the importance of the customer re-contacting the firm should their circumstances change or they are unable to sustain the proposed treatment. The customer clearly understands.	13.4.4 Data Protection Act PRIN 7
Record Keeping	The firms agents have captured a fair and thorough summary of the discussion with the customer, including all sections above. The agent has identified aspects of dissatisfaction from the customer and handled as a complaint where appropriate	MCOB 13.3.9 DISP 1 Data Protection
Critical Actions	The firms agents have completed all tasks associated with the discussion and acted on any commitments made to the customer, including the taking of payments, suspension of interest/charges or set up of treatments on the firms systems.	PRIN 6