

EXHIBIT E

Debt Collection Activities Study

Questions for vendors of debt collection products and services

This outreach is being conducted in order to build the Bureau's knowledge of the costs of operating a debt collection business. The information that you provide will help the CFPB better understand the burden of potential regulations affecting debt collectors. We hope to have discussions with a relevant representative or representatives from your organization who are familiar with the topics listed below. Participation in these discussions will be voluntary, and we expect each conversation to last approximately 90 minutes.

[Below is a list of questions that we will use in our discussions with you. We may not cover every question; however, we hope this list will serve as a useful guide for the types of topics that we would like to cover. We would welcome written answers to the questions below, but if you do not wish to provide written answers we will discuss your answers during our discussions.]

1. Please describe the principle products or services you provide to debt collectors and creditors.
2. Apart from debt collectors and creditors, do you market your products or services to other types of business?
3. Are there particular segments of the debt collection/accounts receivable industry that are a greater focus for your sales?
4. What is the range of sizes for your clients – what is the smallest firm (in terms of employees, accounts, or another relevant metric) that would typically use your products or services, and what is the typical size of your largest clients?
5. Who are your main competitors? How often do potential clients rely on in-house solutions rather than relying on you or other vendors?
6. Describe your pricing model and approximate prices for representative products, and costs to your clients of using competing products or alternatives.
7. Describe the major features of your product or service and how they differ from alternatives that your customers face.
8. Are there systematic differences in how your customers use your products or services (for example, differences depending on what type of debt your customers collect)?
9. What is the market share of your products among (1) creditors and (2) collectors, within the segments of the market that you target? What are your estimates of the market share of competing products?

10. How is your product offering affected by the regulatory environment facing debt collectors? Please describe how your product has changed or may change as a result of changes to state or federal regulation.

As required by federal law, the Office of Management of Budget has approved the topics of these conversations under the Paperwork Reduction Act. The OMB control number for this collection is 3170-0032.

Also, a federal law called the Privacy Act directs how the CFPB collects, keeps and shares your personal, private information- including the personal information contained in your answers to these questions. Your participation is completely voluntary, and is subject to the CFPB privacy policy that can be found on our website, consumerfinance.gov. The CFPB will also treat the information received consistent with its confidentiality regulations at 12 CFR § 1070

If the responses you provide to this study are requested under the Freedom of Information Act, the Bureau will withhold such responses to the extent that it determines that they constitute trade secrets or confidential commercial information that you would not ordinarily make public. The Bureau will deem any such trade secrets or confidential commercial information to be “confidential information” for purposes of the Bureau’s confidentiality rules at 12 CFR § 1070.40 et seq.