

**AGENT CALL SCRIPTS**

**Version 3.00**

**September 2013**

| **Script #** | **Script Text** | **Comments** |
| --- | --- | --- |
| i1 | Good <**time of day**>! Thank you for calling the Consumer Financial Protection Bureau.Does record auto-populate from IVR?<Select YES or NO> button |  |
| i2  | *{If Caller punched in case number on phone and the case auto populates.}*Can you confirm that you are calling about a case number ending in “**xxxx**”? **Use the last 4 digits of the case number for verification.****Verify the caller:** I need to ask a couple of questions to verify your identity.- What is your name? **Confirm contact or complainant's name.**- Can you verify the address, including zip code and email address? <Go to Closing> buttoni2 |  |
| i4 | *{If the case does not auto populate.}*Are you calling in reference to a complaint you already have on file?<Select YES or NO> button**If the caller speaks Spanish transfer to 330002.**<Beginning> buttoni4 |  |
| i5 | *{If case does not auto populate AND caller says case is on file}***Verify the caller:** I need to ask a couple of questions to verify your identity. - Can you provide the case number?- What is your name? **Conduct Search and then confirm contact or complainant’s name.**- Can you verify the address, including Zip code and email address? - **If no address:** What is the email address provided for the case?<Go to Closing> button<Beginning> buttoni5 |  |
| i3 | *{Closing for existing cases}***If Zip code has not been provided:**If you don’t mind, can I get your Zip code for tracking purposes?Zip Code <Fill in Zip Code>Thank you for calling the Consumer Financial Protection Bureau. You can also find more information at **consumerfinance.gov**.<Beginning> button<Previous> buttoni3 |  |
| 02 | To get started is there a phone number where I can reach you ~~at~~ if we get disconnected? <*Fill in phone number*> What product or service can I help you with today?High Level Product\* *<Fill in HL Product from drop down box>**{Dynamic, if High Level Product = Payday loan}*Does this concern debt collection of a payday loan?\*<click on YES or NO button>1) Credit Cards - Select "**Credit card**"2) Mortgage - Select "**Mortgage**" for mortgages, second mortgages, home equity lines of credit, reverse mortgage, etc.3) Bank Accounts and Services - Select "**Deposit account**" for products such as checking and savings accounts and CDs or "**Other financial products/service**" for complaints or questions about cashing a check without an account or other services like money orders, and cashier's checks.4) Consumer Loans - Select "**Credit product**" for vehicle loans and leases, Installment loans (medical, appliance, vacation, funeral, etc.), or personal line of credit.5) Student Loan - Select "**Student loan**" for Federal (Stafford, Direct, Consolidation, PLUS, Perkins), Non-Federal (private, alternative, or other student loan).6) Credit Reporting/Credit Score - Select "**Credit reporting**" for incorrect information on a credit report, a credit reporting company's investigation, improper use of a credit report, inability to obtain a credit report, credit monitoring or identity protection services.7) Money Transfers – Select “**Money transfers**” for transfers of money both internationally and within U.S.8) Debt Collection – Select “**Debt collection**” for problems related to attempts to contact you by collection company agent regarding debt owed, or alleged to be owed.9) Payday Loans – Select “**Payday loan**” for all problems related to payday loans, EXCEPT those concerning lender collection practices on a payday loan, which should be identified as a “**Debt collection**” complaint**NOTE**: If consumer is asking about a product not mentioned above, consult **Consumer Action Handbook** for referral.**If the caller is speaking Spanish or has been transferred to a Spanish speaking agent:**Could you confirm that you would like to receive written communication from us in Spanish? If Yes, Select Spanish. <Select English or Spanish>*<Go to Closing> button* Use the “Go to Closing” button on this screen only if you are saving a partial case, i.e. a call was disconnected part way through taking a complaint.*<Beginning> button**<Previous> button**<Next> button*2 | **Default Value** “Does this concern … payday loan?\*” = NO**Default value:**Language Preference: ENGLISH |
| 03  | Thank you. I’ll be happy to help you. **Choose “Question” or “Complaint” based on information provided. If you are uncertain ask consumer,** Do you want to file a complaint or do you need help with a question?\* <*Select Question or Complaint*> buttonFor **credit reporting** complaints please see **Knowledgebase 2073** for the approved scripting.*<Beginning> button**<Previous> button**<Next> button**3* |  |
| 05 | It is very important that you have all your documents ready to upload when you go on to our website to file your complaint. The product information tab of the complaint will allow you to upload any supporting documents. Please be sure that you upload your documents prior to submitting your complaint. No documents can be attached to your complaint after you have submitted the complaint. **Offer to guide the consumer to the web form.**Please visit our website at **consumerfinance.gov** to file your complaint online.If you are having trouble uploading your documents, assistance in completing the complaint online may be provided by a chat agent. Just click on the link shown on the complaint form label *Form trouble? Chat Now* to connect to a chat agent.GO TO CLOSING button*5* |  |
| 06 | *{If caller has a Question}***If the consumer has not already provided their question, say:**I would be more than happy to research your inquiry to try and provide you an answer.What specific question did you have?**Search the Knowledgebase using keywords.****If the answer is not readily available in the Knowledgebase, check the Consumer Action Handbook. If product falls outside CFPB scope, refer to Knowledgebase 1836.** **OR****Open consumerfinance.gov in your browser.****Select Get Assistance.****Select the appropriate topic from the dropdown list.****If information is in CFPB scope and still not found:** Unfortunately, I can't find any information regarding your specific question. I will be more than happy to submit your question to determine if we can find an answer. In the meantime, if you have access to the internet you can visit **consumerfinance.gov** to learn more about our current projects or go to **consumerfinance.gov/complaint** to file a complaint about consumer financial products and services. You can search the site to find answers to your questions and use **Ask CFPB (consumerfinance.gov/askcfpb)** to make another inquiry.**If Consumer does not have access to internet:****Use the Proposed Answer Process**<Go to Closing> button<Click if Consumer wants to file Complaint> button<Beginning> button<Previous> button6 |  |
| 07 | *{If HL product is Credit Card}*To best assist you, I need to ask you a few questions.Does your card say “debit” or “check card” on the front of it? < Select YES or NO>7 |  |
| 08 | *{If product says Debit/Check card}*Since your card says [**debit/check**] card, is it associated with your checking account or your savings account?**Select Product – Checking Account, Savings Account, or Other Financial Product/Service\***<Select HL Product or HL and Sub-Product from drop down>8 |  |
| 09 | *{If High Level Products = Credit Card, Credit Product, Deposit Account, Other Financial Product/Svc.}*May I get the name of the company you are calling about?\*<fill in company name>**Go to Answer 721 spreadsheet and enter the company name using Find. Search through the entire list to ensure you find the correct listing.****Is the institution on the list?** <*Select YES or NO*>9 |  |
| 10 | *{If High Level Products = Credit Card, Credit Product, Deposit Account, Other Financial Product/Svc.}*We are not currently taking complaints for the company that you provided, but I can look up a resource that may be able to assist you.Is the institution a credit union?\* <*select YES or NO*>*{Dynamic screen content, if answer = YES}*Which type of credit union is it?\_\_\_ “Federal” or is in the states of Delaware, South Dakota, Wyoming, or the District of Columbia\_\_ Not “federal” and in other states not listed above 10 |  |
| 11 | *{If High Level Products = Credit Card, Credit Product, Deposit Account, Other Financial Product/Svc.}*We are not currently taking complaints for [product or company], **1. Go to the FDIC BankFind tab and enter the desired company name in Name field and Click Find.****2. If the bank is listed, select the entry and identify the primary regulator.****3. The result will provide you the name of the regulator. Select from below.****4. If the company is not listed in the FDIC BankFind database, select State Attorney General.**\_\_\_ Federal Deposit Insurance Corporation (FDIC)\_\_\_ Office of the Controller of the Currency (OCC)\_\_\_ State Attorney General<Beginning> button<Previous> button11  |  |
| 12 | *{If CSR selects FDIC from screen 11}*You will need to contact another government agency called the **Federal Deposit Insurance Corporation** or FDIC about this institution and how to file a complaint. Their phone number is **(877)-275-3342**. You can also visit their website [**www.fdic.gov/consumers**](http://www.fdic.gov/consumers).<Go to Closing> button<Beginning> button<Previous> button12 |  |
| 13 | *{If CSR selects OCC from screen 11}*You will need to contact another government agency called the **Office of the Comptroller of the Currency** or **OCC** about this institution and how to file a complaint.Their phone number is **(800) 613-6743**. You can also visit their website [**www.helpwithmybank.gov/complaints**](http://www.helpwithmybank.gov/complaints)**.**<Go to Closing> button<Beginning> button<Previous> button13 |  |
| 14 | *{If CSR selects State Attorney General from screen 11}*If you would give me your state and zip code I can try to provide you with the state agency or attorney general’s office that can assist you with your complaint based on your state’s consumer protection laws. **Instructions for locating a State Attorney Generals office:****1) Go to Knowledgebase Answer 229, Consumer Action Handbook.****2) Open the Consumer Action Handbook PDF and Search for “State Attorney Generals”.**<Go to Closing> button<Beginning> button<Previous> button14 |  |
| 16 | *{If the institution is a Federal Credit Union}*You will need to contact another government agency called the National Credit Union Administration or NCUA about this institution and how to file a complaint. You may contact the NCUA through their website at <http://www.mycreditunion.gov> You may also email them at **consumerassistance@ncua.gov** or call **(800) 755-1030**.16 |  |
| 17 | *{If the institution is not a Federal Credit Union}*You will need to contact the financial regulator in your state about this company and how to file a complaint. **Refer the consumer to the appropriate state regulator which can be located at:**  <http://www.mycreditunion.gov/help/Pages/statecharteredcomplaints.aspx>**This will take you (or the consumer) directly to the page with a list of non-federal credit union regulators by state.**17 |  |
| 18 | **If consumer has NOT identified the type of student loan, then say:** “Are you calling in regards to a federal or non-federal student loan?" \_\_\_ Federal (FFEL, Stafford, Direct, Consolidation, PLUS, Grad PLUS, NDLS Perkins) \_\_ Non-Federal (Private, Alternative, Other Student Loan) \_\_ Consumer Not Sure19 |  |
| 19 | *{If caller has a Federal Student loan}*Currently the CFPB is only receiving complaints for non-Federal student loans. Since your loan is a federal loan, the Department of Education will be able to further assist you.**Provide the contact information for the Department of Education and then cold transfer.**Department of Education Federal Student Aid Ombudsman:**https://ombudsman.ed.gov****1 (877) 557-2575**To file a complaint from the Ombudsman website, Select **Repay Your Loans** from the top menuSelect **Getting Prepared Before Seeking Help**Under Quick Links, Select **Contacting the Ombudsman**Complete the request formTo obtain tips from the Ombudsman website, Select **Repay Your Loans** from the top menuSelect **Getting Prepared Before Seeking Help**Thank you. Would you like me to transfer you at this time?19 |  |
| 20 | *{If caller has a Federal Student loan}*Currently the CFPB is only receiving complaints for non-Federal student loans. Since your loan is a federal loan, the Department of Education will be able to further assist you.**Provide the contact information for the Department of Education and then cold transfer.**Department of Education Federal Student Aid Ombudsman:**https://ombudsman.ed.gov****1 (877) 557-2575**Before you file a complaint you may want to click on **Repay Your Loans** found in the top menu for information about locating your servicers, learning more about payment, deferment and forbearance options or help with disputes.Thank you for contacting the Consumer Financial Protection Bureau, there is more information about financial products on our website consumerrfinance.gov. May I place you on a brief hold while I connect you? 20 |  |
| 21 | {*If caller is filing a Credit reporting complaint}*Which of these best describes your issue?\* *{Dropdown list with issues and sub issues}** Incorrect Information on Credit Report
	+ Information is not mine
	+ Account terms
	+ Account status
	+ Personal information
	+ Public Record
	+ Reinserted previously deleted information
* Credit reporting company’s investigation
	+ Investigation took too long
	+ No notice of investigation status/result
	+ Inadequate help over the phone
	+ Problem with statement of dispute
* Improper use of my credit report
	+ Report improperly shared by CRA
	+ Received marketing offer after opting out
	+ Report shared with employer without consent
* Unable to get credit report/score
	+ Problem getting my free annual report
	+ Problem getting report or score
	+ Credit monitoring or identity protection
* Problem cancelling or closing account
	+ Billing dispute
	+ Receiving unwanted marketing /advertising
	+ Account terms and changes
	+ Problems with fraud alerts

21 |  |
| 22 | *{For HL Product = Credit Reporting only}*May I have the name of the company you are calling about? *{Dropdown list with Companies}** Equifax
* Experian
* TransUnion
* Certegy Check Services
* Chex Services
* CoreLogic Teletrack
* CoreScore Credit Report
* DataX
* Factor Trust
* ID Analytics
* Innovis
* L2C\Microbilt
* PRBC / MicroBilt
* TeleCheck
* Other

*{If the caller says the company is not on the list and the Agent selected Other in the preceding drop down}*If Other, company name (as stated by Consumer)\* <Fill in Company>Address(1) <Fill in Street Address, optional>Address(2) <Fill in Street/other address, optional>City <fill in City, optional> State <Fill in from Drop Down List, optional>Zip Code <Fill in zip +4, optional>Telephone <fill in phone #, optional>Website <fill in web site, optional>Did you file a dispute about the issue with the credit reporting company and receive a final response?\* *<Select YES or NO>**{If YES, then fill in this question}*Original Dispute Case Number <Fill in #, optional>22 |  |
| 24 | Are you calling \_\_ about your personal mortgage or on behalf of a family member or friend?\_\_ on behalf of a mortgage related company?<Beginning> button<Previous> button<Next> button24 |  |
| 25 | We are not able to address industry questions over the phone, but I would be happy to provide you with an email address where you can submit your question or concern.The email address is **cfpb\_respainquiries@cfpb.gov (Note: ONLY for industry use).**<Go to Closing> button<Beginning> button<Previous> button25 |  |
| 26 | **If consumer has already identified one of the issues below, confirm and select their issue below.****If consumer has NOT identified the reason for calling then say**: "I'd be happy to help you with that. Are you unable to make payment and concerned about foreclosure, OR do you have a mortgage complaint about a specific institution OR do you have general questions about the mortgage process?" **Based on consumer's response, select option below.**\_\_ 1) Has a concern about foreclosure or is unable to make payments\_\_ 2) Has a question about their loan or the mortgage process\_\_ 3) Has a mortgage related complaint regarding a specific institution<Beginning> button<Previous> button<Next> button26 | 4/13: Remove Independent Foreclosure Review per C Monk. |
| 27 | Is this about something you observed while working for a financial institution or financial service provider?\* <*select YES or NO*>**If the caller needs clarification**: By asking this question we are identifying ‘whistleblowers’ and ‘tipsters’. If you work at a financial institution or financial service provider you may have specialized industry knowledge.*{Dynamic, if YES to whistleblower}*Refer to the Whistleblower Hotline **(855) 695-7974** or **CFPB\_Whistleblower@cfpb.gov**What Happened? <fill in What Happened explanation, optional><Save Whistleblower Case> button<Beginning> buttonDo you want the CFPB to send your complaint to the company?\* <Select YES or NO> *{Dynamic, if No to Send to Company}*For most complaints, the CFPB forwards some information to the company you identify. If you do not want us to send any information to them, we may not be able to take action. All complaints will be used to help the CFPB understand consumers’ experiences and monitor providers of financial products and services. <Beginning> button<Previous> button<Next> button27 | **Default Values**:* Whistleblower = NO
* Send to Company = YES
 |
| 28 | Before we begin, let me describe the complaint process to you so you will understand what to expect. We've tried to make it as easy as possible to file a complaint. The best way to file is on our website **consumerfinance.gov**. This is the most time-effective for you, as well as the most accurate for us. You can also file by phone, mail, or fax.Once you have filed your complaint, it will be forwarded to the company for review and they will have 15 calendar days to respond to your complaint. If you provide an email address, you will receive electronic notices about your complaint and will be able to access that information online at **consumerfinance.gov**. Your email address will serve as your login ID and you will need to create a password the first time you log in.Which method do you prefer to file your complaint?\_\_ Web\_\_ Phone\_\_ Fax/Mail/Paper Form<Beginning> button<Previous> button28 |  |
| 29 | I will be happy to take your complaint over the phone. I do need to inform you that you will not be able to attach any documentation to your complaint after I open a case for you today. If you have documentation to add to your complaint, you may complete your complaint on our website and attach your documents, or submit your complaint to CFPB by fax or by mail. Would you still like to file your complaint by phone today?Before we begin, I need to read to you official disclosure statements to make sure that you understand your rights and what we can provide as a part of this process. After I read the statements, I will ask you if you understood. The Paperwork Reduction Act is a federal law that requires the approval of certain federal questionnaires. The Office of Management and Budget has approved these questions under the Paperwork Reduction Act. On average, answering these questions takes about 10 minutes. The length of time to complete your complaint depends on the complexity of the complaint. Also, a federal law called the Privacy Act directs how the federal government (or the CFPB) collects, keeps and shares your personal, private Information- including the personal information contained in your answers to these questions. To understand how and when your information may be shared, you can read the Privacy Act Statement on our website, **consumerfinance.gov**. The Consumer Financial Protection Bureau cannot act as a court of law or as a lawyer on your behalf, and we cannot give you legal or financial advice.Do you understand these disclosures as I have read them to you? <*select YES or NO*>*{Dynamic, if No }****Additional References:******Privacy Act Statement: Knowledgebase answer 230******Process the complaint will flow. Knowledgebase answer (not yet developed)***Do you now understand and agree to continue? *<select YES or NO>**{If NO, go to closing as an Inquiry}*<Beginning> button<Previous> button<Next> button29 |  |
| 30 | Do you want to submit this form to CFPB anonymously?\*  <*select YES or NO*>*{Dynamic, if YES to Anonymous question}*For most complaints, the CFPB forwards some information to the company you identify. You can submit anonymously, but we may not be able to take action. All complaints will be used to help the CFPB understand consumers’ experiences and monitor providers of financial products and services.*Dynamic, if NO to Anonymous question}*OK, I’ll need to get your contact information. May I have your name please?**Check for existing contact.****Specifically ask for email address when creating the contact record.** **If existing contact found, follow established identity verification procedures before proceeding to the next page (Knowledgebase 998).**Contact\* <connect to Contact Search record>Salutation <choose one, optional>First Name\* <fill in name>Middle Name <fill in name, optional>Last Name\* <fill in name>Suffix <fill in suffix>Address 1 <fill in address>Address 2 <fill in address, optional>City <fill in city>State <choose state code>Zip code <fill in zip>Country\* <choose one, US default value>Primary Phone <fill in phone, optional>Email <fill in email, optional>*{Dynamic once contact is entered.}***VERIFY THE FULL MAILING ADDRESS ABOVE. Click on Address <Edit>. Is the Street, City, Country, State/Prov., AND Postal code populated? If not, update these values before continuing. \*** *<Select YES or NO> buttons**<Beginning> button**<Previous> button**<Next> button**30* | Anonymous question default value = NO |
| 31 Product: Credit card, Credit product, Bank Acct/Svc. Student loan, Mortgage, Money transfer | *{Skip this script for HL Product = Debt collection}**{For HL Products other than Credit Reporting & Payday; allows both ‘yourself ‘* ***AND*** *‘someone’ else to be selected concurrently}*Are you filing on behalf of yourself?*\* < select YES or NO*>On behalf of Someone Else? <*Select YES or NO*>*{Dynamic, if HL Product = Money Transfers, ask the following question(s) depending on the answers provided to the 2 questions show above for this script page}* *If the answer to ‘Are you filing on behalf of yourself?’ = YES* Are you: \_\_ the Sender \_\_ the Recipient *If the answer to ‘ ‘On behalf of someone else?” = YES*Is the person on whose behalf you are filing this complaint \_\_\_ the Sender \_\_\_the Recipient*{If the Contact is the Sender or the Recipient, Contact name and address (not phone or email) should be copied to the Sender or Recipient field accordingly, upon saving the case}**{Dynamic if filing on ‘behalf of someone else.}*Relationship (to the someone else)\* <*select one*>\_\_ Family Member\_\_ Friend\_\_ Attorney\_\_ Government Employee\_\_ Advocate\_\_ Housing Counselor\_\_ OtherIf you are filing a complaint on behalf of someone else, we may need this person’s signed, written permission to take action.Salutation <choose one, optional>First Name\* <fill in name>Middle Name <fill in name, optional>Last Name\* <fill in name>Suffix <choose one, optional>Country\* <choose one, US default>Address 1\* <fill in address>Address 2 <fill in address, optional>City\* <fill in city>State\* <choose state code, REQUIRED if US = Country>Zip code\* <fill in zip, REQUIRED if US =Country><Beginning> button<Previous> button<Next> button31 | Default Values:* Are you filing…yourself? = YES
* Are you filing..someone else? = “Choose”
* Are You = Choose
 |
| 31 Product: Payday | *{For HL Products = Payday loan}*Are you filing on behalf of yourself?*\* < select YES or NO*>On behalf of Someone Else? <*Select YES or NO, cannot be YES if prior question = YES*>*{Dynamic if filing on ‘behalf of someone else = YES}*Relationship (to the someone else)\* <*select one*>\_\_ Family Member\_\_ Friend\_\_ Attorney\_\_ Government Employee\_\_ Advocate\_\_ Housing Counselor\_\_ OtherIf you are filing a complaint on behalf of someone else, we may need this person’s signed, written permission to take action.Salutation <choose one, optional>First Name\* <fill in name>Middle Name <fill in name, optional>Last Name\* <fill in name>Suffix <choose one, optional>Country\* <choose one, US default>Address 1\* <fill in address>Address 2 <fill in address, optional>City\* <fill in city>State\* <choose state code, REQUIRED if US = Country>Zip code\* <fill in zip, REQUIRED if US =Country><Beginning> button<Previous> button<Next> button31 | Default Values:* Are you filing…yourself? = YES
* Are you filing..someone else? = “Choose”

Default Values:* Relationship = “Choose”
* Country = “US”
 |
| 32 | **Restate and confirm the product/sub-product with the consumer or ask them directly based on the options in the product/sub-product field below.**Product/Sub-product\* <fill in HL product and sub-product from product drop down list>Which of these best describes your issue?\*<*fill in Issue from the drop down list related to the Product/Sub-product chosen*>*{ Dynamic based on HL Product/Sub-product selected}**{Mortgage}**{If Product / Sub-product = Other Mortgage then add dynamic extra question}*Mortgage – Type Other\* <fill in text box>*{For all mortgage subproducts the following Issue helper text also appears}***Applying for the loan***Application, originator, mortgage broker***Receiving a credit offer***Credit decision/Underwriting***Signing the agreement***Settlement process and costs***Making payments***Loan servicing, payments, escrow accounts***Problems when you are unable to pay***Loan modification, collection, foreclosure**{Deposit Accounts}***Account opening, closing or management***Confusing marketing, denial, disclosure, fees, closure, account access, interest, statements, joint accounts***Deposits and withdrawals***Availability of deposits, withdrawal problems and penalties, unauthorized transactions, check cashing, payroll deposit problems, lost or missing funds, transaction holds***Using a debit or ATM card***Disputed transaction, unauthorized card use, ATM or debit card fees, ATM problems***Making or receiving payments***Problems with payments by check, card, phone, or online, unauthorized or fraudulent transactions.***Problems caused by my funds being low***Overdraft fees, late fees, bounced checks**{Consumer Loan/Credit Product}***Shopping for a loan or lease***Sales tactics or pressure, credit denial, confusing***Taking out the loan or lease***Term changes (mid-deal changes, changes after closing, etc.), required add-on products, trade-in***Managing the loan or lease***Billing, late fees, damage or loss, Insurance (GAP, credit etc.) privacy***Problems when you are unable to pay***Debt possession, repossession, deficiency, bankruptcy, default**{Personal Line of Credit}***Shopping for a credit line***Confusing advertising or marketing, credit denial***Account terms and changes***Term changes (rates, fees, etc.), access, line reduction, suspension or termination***Managing the line of credit***Billing, late fees, privacy***Problems when you are unable to pay***Debt possession, repossession, deficiency, bankruptcy, default**{Credit Cards} - no Helper Text**{Credit Reporting - NO Helper Text needed because scripting flow skips this. Issue and Sub-Issue has been previously selected}**{For Money Transfers}***Money was not available when promised****Wrong amount charged or received***Transfer amount, fees, exchange rates, taxes, etc.***Incorrect/missing disclosures or info****Other transaction issues***Unauthorized transaction, cancellation, refund, etc.***Other service issues***Advertising or marketing, pricing, privacy, etc.***Fraud or scam***{Student Loan}***Getting a loan** *Confusing terms, rates, denial, confusing advertising or marketing, sales tactics or pressure, financial aid services, recruiting***Repaying your loan***Fees, billing, deferment, forbearance, fraud,* **Problems when you are unable to pay***Default, debt collection, bankruptcy**{Debt Collection}***Communication tactics***Frequent or repeated calls; called outside of 8am-9pm; used obscene, profane or other abusive language; threatened to take legal action; frequent or repeated calls; called after sent written cease of communication notice***Continued attempts to collect debt I do not owe***Debt was discharged in bankruptcy; debt resulted from identity theft; debt was paid; debt is not mine***Disclosure verification of debt***Did not receive notice of right to dispute; did not provide enough information to verify debt (i.e. amount of debt and name of creditor is owed); did not disclose communication was an attempt to collect debt***Improper contact or sharing of information***Contacted me after I asked not to; contacted my employer after I asked not to; contacted me instead of my attorney; talked to a third party about my debt.***False statements or representation***Attempt to collect wrong amount; impersonating attorney, law enforcement or government official; indicate committing crime by not paying debt; indicate should not respond to lawsuit.****Taking or threatening to take an illegal action****Threaten to arrest me or take me to jail if I do not pay, threaten to sue me on debt that is too old to be sued on; sued me without properly notifying me of lawsuit, sued me when I did not live or did not sign for the debt; actual or attempt to collect exempt funds (i.e. social security, worker’s compensation, unemployment or child support; actual or attempt to seize property.**{Payday loan}****Charged unexpected fees or interest****Consumer was charged fees or interest that he or she did not expect.****Cannot stop charges to bank account****Consumer was unable to stop the Lender from charging his or her bank account****Received loan / did not apply****Consumer received a loan that he or she did not apply for.****Applied for loan / did not receive money****Consumer applied for a loan but did not receive money.****Charged bank acct wrong day or amt****The Lender charged the consumer’s bank account on the wrong day or in the wrong amount.****Payment to acct not credited****The Lender did not credit a payment to the consumer’s account.****Cannot contact Lender****Consumer was unable to contact the Lender.*<Beginning> button<Previous> button<Next> button32 |  |
| 33 | *{Dynamic, If the product is Mortgage AND the issue is “Loan Modification, collection, foreclosure”}*Are you concerned about losing your home to foreclosure? <Select Yes or NO>*{Dynamic section if Answer = YES}*Have you missed payments or are you in default on your mortgage? This includes if your mortgage company believes you are in default or have missed payments, even if you believe your mortgage company is in error. *<select YES or NO>*  Is there a date that is scheduled for the foreclosure sale of your home? If a foreclosure sale has been scheduled, you might have received a Notice of Sale or Order Setting Sale. <*select YES or NO*>*{Dynamic if preceding answer is YES}*What is the date of the scheduled foreclosure sale? <*select date from RN calendar*>Some companies may charge homeowners a fee for services described as foreclosure defense, foreclosure prevention, foreclosure rescue, or loss mitigation assistance. Did you hire one of these companies to help you avoid foreclosure? *<Select Yes or NO>*<Beginning> button<Previous> button<Next> button33 | Default Values:* Are you concerned about losing your home…. = Choose
 |
| 34 | *{Credit Card product only}*If you lost money, how much money did you lose? <fill in $$ amount>When did this happen? <choose date from calendar>Have you done any of these things to try to resolve this issue? <select one or more>Contacted the Company directly *<select YES or NO>*Contacted the Consumer Financial Protection Bureau *<select YES or NO>*Hired an Attorney *<select YES or NO>*Contacted Gov’t Agency *<select YES or NO>*Filed Legal Action *<select YES or NO>*<Beginning> button<Previous> button<Next> button34 |  |
| 35 | **REMOVED (Discrimination scripting)**35 | * REMOVED BASED ON CR367 (Aug. 2013)
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| 36 | Describe your complaint. Include facts about what happened and any steps you have taken to resolve the issue.*Dynamic, HL Product = Payday Loan}**{If Issue = Charged unexpected fees or interest}* Please include in your explanation the amount of fees or interest that was paid.*{If Issue = Cannot stop charges to bank account}* Please include in your explanation the name of the bank and the state in which this bank is located.*{If Issue = Charged bank acct wrong day or amt}* Please indicate in your explanation whether this resulted in an overdraft fee.**If consumer attempts to provide sensitive personal information in this description, note that we collect account numbers and other sensitive information later in the process in order to have it in a separate place and help protect their privacy.***{Dynamic, Hidden if HL Product = Debt Collection, Payday loan}*Company (as stated by consumer)\* <*Fill in Company Name*>I am going to be typing everything you say verbatim. Would you mind speaking at a moderate pace?Enter complaint description (What Happened).\* <Enter What Happened >*{Dynamic, applies to HL Product = Money Transfer}*How much was transferred? <fill in amount> <Select Currency Type, USD default value>What was the date of the transfer? <fill in date>If the date provided is after today’s date say, “Can you please confirm that the date of the transfer related to this complaint is <*read the date you recorded*”>?” What was the Transfer ID or transaction number? <fill in #>If caller does not know what Transfer ID or transaction number is: The Transfer ID or transaction number may be found on the money transfer receipt?Date that the funds were promised *<fill in date from calendar>*If before the Date of transfer say*: “*The date you provided is prior to the Date of transfer. Let’s confirm both dates to make sure I record them correctly.”When did the issue you just described occur? <fill in date>If after ‘today’s date” say: “The issue must have occurred today or in the past. Can you verify that date for me?”What is the amount of the error, if any? <fill in $$ amnt>Is that amount in U.S. dollars or other currency? <fill in currency, default to US><Beginning> button<Previous> button<Next> button36 |  |
| 37 | *{ALL PRODUCTS}*What do you thing would be a fair resolution?\*< Enter resolution?><Beginning> button<Previous> button<Next> button37 |  |
| 38 Product:Money Transfer | *{HL Product = Money Transfer for SENDING INFORMATION}***Confirm that the company listed is the company that provided the money transfer service and obtain the additional information on this page**.[Company Name Displayed, editable]\*Address 1 *<fill in street address, optional>*Address 2 *<fill in street address, optional>*City *<fill in city name, optional>*State *<Fill in State 2 –digit code from drop down list, optional>*Zip code *<fill in zip orzip+4 for US addresses, optional, >*Country\* *<REQUIRED fill in country from drop down list, US default>*If the transfer was done from an account with this company, can you provide the Account number? Account or Loan number (or Social Security number for Student Loans) <Fill in account number> Only ask for Social Security number if the Product is Student Loan.**If the consumer is concerned about providing account information:** We use unique information about the account to verify that we have the right person to provide to the company and to help make sure the company reviews the correct account information. The more information you provide, the easier it will be to review and process the complaint<Beginning> button<Previous> button<Next> button38 |  |
| 38 Product:Mortgage,Student Loan, Credit Products, Credit card, Bank Acct/Svc. | *{Dynamic depending on HL Product --- DOES NOT INCLUDE HL Product= Payday loan, Money transfers & Debt collection}**{ Mortgage}***Ask for Property Address.***Property Address the same as Mailing Address? <select YES or NO>**{If NO}**Address1\*<fill in street address>**Address2 (fill in address, Optional>*City\* <*Fill in city name*>State\* <*Fill in State 2 –digit code from drop down list*>Zip Code\* <*fill in zip orzip+4*>Country\* <*fill in country from drop down list*>*{Credit Card}***Ask for Billing Address.***Billing Address the same as Mailing Address? <select YES or NO>**{If NO}**Address1\*<fill in street address>**Address2 (fill in address, Optional>*City\* <*Fill in city name*>State\* <*Fill in State 2 –digit code from drop down list*>Zip Code\* <*fill in zip orzip+4*>Country\* <*fill in country from drop down list*>Account/Loan Number or Social Security Number <*Fill in number, Optional*>How does the name appear on the credit card/credit report? <*fill in name, Optional*>*{Deposit Product & Other Financial Product/Svc}***Ask for Account Address.***Account Address the same as Mailing Address? <select YES or NO>**{If NO}**Address1\*<fill in street address>**Address2 (fill in address, Optional>*City\* <*Fill in city name*>State\* <*Fill in State 2 –digit code from drop down list*>Zip Code\* <*fill in zip orzip+4*>Country\* <*fill in country from drop down list*>Account or Loan number (or Social Security number for Student Loans) <fill in number, Optional>**Only ask for the Social Security number if the Product is Student Loan.***{Credit Product & Student Loan}***Ask for Billing Address.**Billing Address the same as Mailing Address? <*select YES or NO*>*{If NO}**Address1\*<fill in street address>**Address2 (fill in address, Optional>*City\* <*Fill in city name*>State\* <*Fill in State 2 –digit code from drop down list*>Zip Code\* <*fill in zip orzip+4*>Country\* <*fill in country from drop down list*>**Only ask for the Social Security number if the Product is Student Loan.**Zip Code <*fill in zip or zip+4>*Country <*fill in country from drop down list*>Account or Loan number (or Social Security number for Student Loans) **Only ask for the Social Security number if the Product is Student Loan.**<fill in number, Optional>*{Credit Reporting}*Name on credit report <fill in first middle last>Social Security Number <*Fill in number in xxx-xx-xxxx format*>Date of Birth <*mm/dd/yyyy format*>**Name: Insert in First Middle Last order.****Social Security Number: Enter as xxx-xx-xxxx.****Date of Birth: Enter in mm/dd/yyyy format only.***{All products}* COMPANY ADDRESS*Company (As stated by consumer)\* <fill in, editable>**Address 1 <fill in street address, Optional>**Address 2 <fill in street address, Optional>*City <*Fill in city name, Optional*>State <*Fill in State 2 –digit code from drop down list, Optional*>Zip <Fill in zip + 4, Optional>**If the consumer is concerned about providing account information:** We use unique information about your account to verify that we have the right person to provide to the company and to help make sure the company reviews the correct account information. The more information you provide, the easier it will be to review and process your complaint.<Beginning> button<Previous> button<Next> button38 | Default values:* Is Account/Billing/Property Address…? = YES
* Prop/Billing Address State = Choose
* Prop/Billing Address Country = US
* Company State = Choose
* Company Country = US
 |
| 38Product:Payday loan | *{Dynamic, HL Product = Payday loan}*Where did you get the payday loan?<Select “In person / at a store” or “Online”>If consumers indicate that they applied online but picked up their loan in person, select “In person / at a store”*{Dynamic, if “In person / at a store” selected}*In which state is the store located? <Select US state, dropdown list>{*Dynamic, if “Online” selected}*What is the website you used to apply for the payday loan?<Fill in web URL> What company is this complaint about?COMPANY NAME & ADDRESS*Company (As stated by consumer)\* <fill in, editable>**Address 1 <fill in street address, Optional>**Address 2 <fill in street address, Optional>*City <*Fill in city name, Optional*>State <*Fill in State 2 –digit code from drop down list, Optional*>Zip <Fill in zip + 4, Optional>Account/Loan Number or Social Security Number <*Fill in number, Optional*> *{Payday loan}*Ask for “Loan Number”.**If the consumer is concerned about providing account information:** We use unique information about your account to verify that we have the right person to provide to the company and to help make sure the company reviews the correct account information. The more information you provide, the easier it will be to review and process your complaint.<Beginning> button<Previous> button<Next> button38 | Default values:* Company State = Choose
* Company Country = US
 |
| 39 | Are you a Servicemember or Dependent? *<Select YES or NO>**{Dynamic if Answer is YES}*Are you a current or former service member?\* <Select YES or NO>Are you a dependent/spouse of a current/former service member?\* <Select YES or NO>*{Dynamic, if Answer is YES to either of the above 2 questions}*What is the servicemember’s status?\* <Select from drop down>What is the servicemember’s branch of service?\* <Select from drop down>What is servicemember’s rank?\* <Select from drop down>*{Dynamic if Answer is YES to ‘dependent/spouse’ question above}*Salutation <choose one, optional>First Name\* <fill in name>Middle Name <fill in name, optional>Last Name\* <fill in name>Suffix <choose one, optional>Address 1\* <fill in address>Address 2 <fill in address, optional>City\* <fill in city>State\* <choose state code>Zip code\* <fill in zip>Country\* <choose one><Beginning> button<Previous> button<Next> button39 | Default Values:* Are you a Servicemember or Dependent = “Choose”
 |
| 40 | Before I submit your case, I would like to recap your complaint and your desired resolution. What Happened?\* <See and edit what happened> Desired Resolution?\* <See and edit resolution>For CFPB tracking purposes, can you provide me with: Your age? *<Fill in Age, Editable>*Thank you.Is the information provided true to the best of your knowledge and belief and do you understand that the Consumer Financial Protection Bureau cannot act as a court of law or a lawyer on your behalf, and we cannot give you legal or financial advice?Do you agree? <*Select YES or NO>**{Dynamic, if YES}*<Submit Complaint> button*{Dynamic, if No}*<Submit Feedback> button<Beginning> button<Previous> button40 |  |
| 41 | Without your acknowledgement, CFPB will not be able to communicate with you and will not be able to investigate the issue. We will include the information you provide in our database for analysis and to help with supervisory and other efforts. Your feedback will be submitted now.<Save Feedback> button<Beginning> button<Previous> button41 |  |
| 42 | Your complaint will be submitted now. Your case number is **######-######**. *{Dynamic, HL Product = Debt collection & original creditor case is being filed}*Your other case number is ######-######You can track your complaint online with a valid email address, if you provided one, by going to **consumerfinance.gov**.Click **"Get Assistance..."**Then Click **"Check the status of a complaint.”** We will send all updates and correspondence regarding this case to the email address provided or you can call us at **1 (855) 411- CFPB (2372)** to get updates. **Advise the consumer that they will need to create a password when they first attempt to log on to the consumer portal to check their status.****(If no email address was provided, go to the Contact record to update the email address.)****If consumer asks what happens next, read the following:**The Consumer Financial Protection Bureau will review your complaint to make sure we send it to the right company. When we send it to them, we will ask them to respond to us and to you within 15 calendar days after CFPB sends the complaint to the company. Just be sure to keep your case number for any future contact with us.Thank you for calling the Consumer Financial Protection Bureau. Remember, you can also find more information at consumerfinance.gov.<Save Case> button<Beginning> button<Previous> button42 |  |
| 43 | You can send us a letter or complete our complaint form. {*Dynamic, if HL Product = Debt Collection}*For debt collection complaints, we require a signed form. I will be happy to send you our CFPB complaint form by mail to complete and return.Be sure that you send copies of all documents you want included when you mail or fax your complaint. We will not be able to add other documents later. If you send originals they will not be returned. **Note: If consumer wants to mail the complaint form to the CFPB, then ask consumer for their mailing address and send paper complaint form to the address they provide**.*{NOTE: Will only appear if the HL Product is NOT Debt Collection}***Please include your:**- Name - Mailing Address- Phone Number- Company Name- Company Mailing Address- Account Number- Desired Resolution- Details of any communication you have had with the company about the issueThe CFPB mailing address is: **Consumer Financial Protection Bureau** **PO Box 4503****Iowa City, IA 52244** or**Fax** to **(855) 237-2392** Once we receive and process your complaint, we will respond to you with your case number.*{Will appear if HL Product = Mortgage}*In addition to filing your complaint by mail as I just described, may I ask if you are unable to make your payments and are concerned about a possible foreclosure?< Select YES or NO>GO TO CLOSING button43 |  |
| 44 | SCRIPT REMOVED JULY 201344 | 4/13: Independent Foreclosure Review removed per email from C Monk |
| 45 | Are you a veteran or member of the military? < select Yes or No>45 |  |
| 46 | Because of your military service you may be eligible for special benefits and personalized assistance from the Department of Veterans Affairs’ Home Loan Office. Would you like to be connected to the Department of Veterans Affairs’ Home Loan Office?**Provide the contact information for the Department of Veterans Affairs’ Home Loan Office and then cold transfer.**Thank you. I will connect you now.The number to the Department of Veterans Affairs’ Home Loan Office is **1 (877) 827-3702**.GO TO CLOSING button46 |  |
| 47 | I can connect you to the Homeowner’s HOPE™ Hotline to speak with a housing counselor who will assist you at no charge to you. The HOPE hotline offers personalized advice from housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD). This national hotline is open 24 hours a day, 7 days a week. Let me connect you with someone now. Please hold for a moment while I connect you to the Homeowner's HOPE™ Hotline.I can also provide you their contact information if we are disconnected.The phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com**.**This must be a cold transfer as the Hotline has a disclosure that must be heard by consumer**. \_\_\_ Caller is reluctant to be transferred to HOPE.47 |  |
| 48 | I'd be happy to help you with that. To best assist you, I need to ask you a few questions.Would you like to continue via internet or by phone?\_\_\_ Internet\_\_\_\_Phone48 |  |
| 49 | You may want to refer to the U.S. Department of Housing & Urban Development website at **www.hud.gov** or call **1 (800) 569-4287** to identify a HUD-approved housing counselor in your area.You may also find information on our website **consumerfinance.gov** Are you comfortable with this direction?

|  |
| --- |
| **If Yes:** Click on Go to Closing |
| **IF No and the consumer asks for additional assistance with searching:** |
| Okay. I'd be happy to walk you through the tool if you'd like. |
| **Help the consumer get to consumerfinance.gov/askcfpb and click on the appropriate Product & keyword(s). Describe what you are viewing and confirm if the caller has located the desired information.** |

<GO TO CLOSING> button49 |

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| 50 | **Search the Knowledgebase using keywords.****If the answer is not readily available in the Knowledgebase, refer to approved website links list.** **OR****Open consumerfinance.gov in your browser.****Select Get Assistance.****Select the appropriate topic from the dropdown list.****OR**You may want to call the U.S. Department of Housing & Urban Development at **1 (800) 569-4287** or go to the website at **www.hud.gov** to identify a HUD-approved housing counselor in your area.50 |  |
| 51 | **If consumer has not already been clear about why they are reluctant to be transferred to HOPE then ask consumer why they are reluctant and select the most appropriate reason below**.  \_\_ Could not reach someone on the Homeowner’s HOPETM Hotline\_\_ Already talked to the Homeowner’s HOPETM Hotline and that they aren’t helping\_\_ Wants CFPB to help directly instead of the Homeowner’s Hope Hotline\_\_ Already worked with the Homeowner’s HOPETM Hotline but HOPE cannot resolve a possible foreclosure scam to the consumer’s satisfaction\_\_\_Already gave information to the Homeowner’s HOPETM Hotline but the company I complained about is still in business\_\_Wants CFPB to sue on their behalf\_\_ Does not want to be transferred to Homeowner’s HOPETM Hotline (no specific reason)\_\_ Consumer wants to file a mortgage complaint about a specific institution.51 |  |
| 52 | Let me connect you with someone now. Please hold for a moment while I connect you to the Homeowner's HOPE™ Hotline.I can also provide you their contact information if we are disconnected.The phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com**.**This must be a cold transfer as the Hotline has a disclosure that must be heard by consumer.** GO TO CLOSING button52 |  |
| 53 | We are sorry to hear this. Please understand that there are a lot of people contacting the HOPETM Hotline for help right now. You may want to refer to the U.S. Department of Housing & Urban Development website at **www.hud.gov** or call **1 (800) 569-4287** to identify a HUD-approved housing counselor in your area. You may also want to go to the CFPB website at consumerfinance.gov for information about other resources available in your area.If you decide to contact the HOPETM Hotline in the future, the phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com**.GO TO CLOSING button53 |  |
| 54 | The CFPB and the U.S. Department of the Treasury have teamed up with the Homeowners’ HOPE™ Hotline to connect you with housing counselors who will assist you at **no** charge. The housing counselors have been approved by the US Department of Housing and Urban Development and are specially trained to provide you personal assistance with these issues. We highly recommend using this resource. Alternatively, you can follow up with your mortgage company directly if you prefer. \_\_ Select if the caller does not want to be connected to HOPE.I can also provide you their contact information if we are disconnected.The phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com**.**This must be a cold transfer as the Hotline has a disclosure that must be heard by consumer.** GO TO CLOSING button54 |  |
| 55 | We are sorry to hear that. The HOPE™ Hotline can only collect information on a possible scam and refer it to a centralized database where it can then be reviewed by appropriate authorities. Please know that by reporting the potential scam, you are doing a public service. The more information we can assemble on a scam operation, the greater the likelihood action can be taken by the appropriate regulator.Would you like me to connect you with the HOPE Hotline right now?I can also provide you their contact information if we are disconnected.The phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com**.**This must be a cold transfer as the Hotline has a disclosure that must be heard by consumer.** \_\_\_ Select if the caller does not want to be connected to HOPE.GO TO CLOSING button55 |  |
| 56 | You may want to refer to the U.S. Department of Housing & Urban Development website at **www.hud.gov** or call **1 (800) 569-4287** to identify a HUD-approved housing counselor in your area.You may also want to go to the CFPB website at **consumerfinance.gov** for information about other resources available in your area.Here’s the information to contact HOPE if you change your mind in the future: **1 (888) 995-HOPE** or [**www.hopenow.com**](http://www.hopenow.com).<GO TO CLOSING> button56 |  |
| 57 | We are sorry to hear that. The HOPE™ Hotline can only collect information on a possible scam and refer it to a centralized database where it can then be reviewed by appropriate authorities. Please know that by reporting the potential scam and reporting its continued operation, you are doing a public service. The more information we can assemble on a scam operation, the greater the likelihood action can be taken by the appropriate regulator.Would you like me to connect you with the HOPE Hotline right now?I can also provide you their contact information if we are disconnected.The phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com****This must be a cold transfer as the Hotline has a disclosure that must be heard by consumer.** **Advise the consumer to ask for the** **Anti-Scam Dedicated Team**. \_\_\_ Select if the caller does not want to be connected to HOPE.GO TO CLOSING button57 |  |
| 58 | Unfortunately, we cannot assist you with bringing a civil lawsuit in your name against any entity. However, the CFPB website has information on other resources that may help you.  Also, the HOPE™ Hotline has suggestions for resources that might be able to assist you with this. Would you like me to connect you to the HOPE Hotline?I can also provide you their contact information if we are disconnected.The phone number is **1 (888) 995-HOPE** and the web address is **www.hopenow.com.****This must be a cold transfer as the Hotline has a disclosure that must be heard by consumer.** \_\_\_ Select if the caller does not want to be connected to HOPE.GO TO CLOSING button58 |  |
| 60 | Before we close may I have your name?\*Contact\* <*Enter contact info or Anonymous contact record, Editable*>For CFPB tracking purposes, can you provide me with: Your age? *<Fill in Age, Editable>*Thank you for calling the CFPB. You can also find more information at **consumerfinance.gov**.**Case Number Instructions:****Do not provide consumers with a case number unless the consumer specifically asks for a case number.** **Agent Reminder Note**:**Be sure to include information about a referral as a Private Note (on the Message tab).**Product\* <HL Product/SubProduct, Editable>Which best describes your issue?\* *<Issue/SubIssue Editable>*Product” *<select Product from drop down list>*  Which of these best describes your issue?\**<select Issue from drop down list>*Disposition\* *<select Disposition from drop down list*>Status\* <Status Editable><Submit Inquiry> button<Beginning> button<Previous> button60 |  |
| 61 | You must re-select Question or Complaint before being able to continue.<Click to reselect Question or Complaint>61 |  |
| 62 | You must re-select whether related to a personal mortgage or on behalf of a mortgage related company before being able to continue.<Click to reselect Personal or Company> button62 |  |
| 63 | Where did the transaction take place?<*Drop down or radio button selection, choose ONE*>\_\_ Online using a website or mobile app\_\_ In person or by phone or fax*{Dynamic depending on where transaction took place}**{IF Online}* What is the web site or mobile app that was used? <Text box to fill in URL or app name>*{IF In Person/Phone/Fax}*Company\**<fill in company name>*Country\* *<fill in country from drop down list, US Default>*Address1 *<fill in street address, optional>*Address 2 *<fill in street address, optional>*City *<fill in city name, optional>*State\* *<Required if US only. code from drop down list >*Zip Code *<fill in zip orzip+4, optional>**Phone <fill in phone number, optional>**{DYNAMIC, If the Primary Contact or the On Behalf of person are NOT the sender the name and address fields are presented for Agent to complete. Otherwise they are hidden.}*Salutation <choose one, optional>First Name\* <fill in name>Middle Name <fill in name, optional>Last Name\* <fill in name>Suffix <choose one, optional>Country\* <choose one>Address 1 <fill in address, optional>Address 2 <fill in address, optional>City <fill in city, optional>State\* <choose state code, REQUIRED if US = Country>Zip code <fill in zip, optional >\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Can you please provide the email address and phone number given to the company for the sender?”Phone <fill in phone#, optional>Email <Fill in email address, optional><Beginning> button<Previous> button<Next> button63 |  |
| 64 | *{HL Product = Money Transfer for RECEIVING INFORMATION}*How was the transfer received?<*Drop down or radio button selection, choose ONE*>\_\_\_In person or at home?\_\_\_Deposited or credited to an account?Company\* (Fill in name>Country\* <choose one, US default>Address 1 <fill in address, optional>Address 2 <fill in address, optional>City <fill in city, optional>State\* <choose state code, REQUIRED if US = Country>Zip code <fill in zip, optional>*{If DEPOSITED OR CREDITED}*What is the web site or mobile app that was used to receive these funds, if any? <Text box to fill in URL or app name>Can you provide the account number? <Fill in account number>**If the consumer is concerned about providing account information:** We use unique information about the account to verify that we have the right person to provide to the company and to help make sure the company reviews the correct account information. The more information you provide, the easier it will be to review and process the complaint.*{DYNAMIC, If the Primary Contact or the On Behalf of person are NOT the recipient the name and address fields are presented for Agent to complete. Otherwise they are hidden.}*Salutation <choose one, optional>First Name\* <fill in name>Middle Name <fill in name, optional>Last Name\* <fill in name>Suffix <choose one, optional>Country\* <choose one>Address 1 <fill in address, optional>Address 2 <fill in address, optional>City <fill in city, optional>State\* <choose state code, REQUIRED if US = Country>Zip code <fill in zip, optional>\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Can you please provide the email address and phone number given to the company for the recipient?Phone <fill in phone#, optional>Email <Fill in email address, optional><Beginning> button<Previous> button<Next> button64 |  |
| 65  | *{DYNAMIC, If High Level Product = Debt collection}*Are you filing this complaint only on behalf of yourself? <select Yes or NO>*{DYNAMIC, If answer to above question is “NO””*We are only able to take Debt collection complaints by phone if you are filing individually. I’d be happy to have a debt collection complaint form sent to you by mail. You’ll need to make sure that both you and the other party sign the form before returning it to us. <Go to Closing> button<Beginning> button<Previous> button<Next> button65 |  |
| 66  | *{If High Level Product = Debt Collection}*Where did you get the payday loan?<Select “In person / at a store” or “Online”>If consumers indicate that they applied online but picked up their loan in person, select “In person / at a store”*{Dynamic, if “In person / at a store” selected}*In which state is the store located? <Select US state, dropdown list>{*Dynamic, if “Online” selected}*What is the website you used to apply for the payday loan?<Fill in web URL> What company is contacting you about this debt?\* <Fill in company name> **If caller does not know name of debt collection company, click on the company unknown button.** <Company Unknown button>**If caller says company is the Department of Education or Federal Student Aid .**<Dept of ED> button*{Dynamic, appears if the company is unknown}*Since you don’t know the name of the company we will be unable to send this complaint to a company. All complaints will be used to help the CFPB understand consumers’ experiences and monitor providers of financial products and services. If you are able to identify the company that is contacting you in the next 45 days, you can provide that information by calling us.*{Dynamic, appears if company is not “unknown”}*Do you have an address for this company?Address 1 <fill in address, optional>Address 2 <fill in address, optional>City <fill in city, optional>State <fill in state from drop down menu, optional>ZIP code <fill in zip code+4, optional>Country <fill in country from drop down menu, United States if default)*{Dynamic, appears only if the Issue=Communications tactics and the sub-issue is the 1st , 2nd or 5th in the sub issue list}*What phone number are they calling? <fill in caller’s phone # called by debt collector>**This is the caller’s phone number that the debt collector is dialing.**Can you provide a phone number the company is calling you from?<fill in phone number, optional>*{Dynamic, appears if one phone number is provided}*Is there a second phone number that they’ve called you from?<fill in phone number, optional> **This phone number is the number that appears in the caller ID on a phone or may have been provided by the company.**Do you know the name or ID # of the debt collection company’s representative who you’ve spoken to?<fill in name, optional>Do you have an account number used by the debt collector when they contact you?<fill in account number, optional>May I have the last 4 digits of your Social Security Number?<Enter SSN(4)>Do you know where this debt came from? <Same company>button <Different company> button <I don’t know> button**If caller is confused by the above question, say** “We want to know if the people contacting you were hired by another company to collect their debts. If your debt has come from a different company, we'll give you the option to file two complaints about your issue: one complaint with the debt collector and a second complaint with the company that owns the debt. If you don't know where the debt came from, you should select the "I don't know" option.”<Beginning> button<Previous> button<Next> button66 |  |
| 67  | *{If High Level Product = Debt Collection and “do you know where debt came from?” = Different Company (in S#66)}*What is the name of the original creditor company?\* <Fill in company name> **If caller does not know name of original creditor company, click on the company unknown button.** <Company Unknown button>**If caller says company is the Department of Education or Federal Student Aid.**<Dept of ED> button*{Dynamic, appears if the company is unknown}*Since you don’t know the name of the company we will use your complaint to help the CFPB understand consumers’ experiences and monitor providers of financial products and services. If you are able to identify the creditor in next 45 days, you can provide that information by calling us.Do you want to submit a complaint against this company as well?\* <Select YES or NO>**If the caller is confused by the above question:** “The original creditor company name will be sent to the company contacting you about your debt to help their investigation. If you answer “Yes” to this question, CFPB will also send the complaint to the original creditor you provided.”*{Dynamic, appears only if the caller want to submit a complaint against the original creditor}**{Dynamic, appears if company is not “unknown”}*Do you have an address for this company?Address 1 <fill in address, optional>Address 2 <fill in address, optional>City <fill in city, optional>State <fill in state from drop down menu, optional>ZIP code <fill in zip code+4, optional>Country <fill in country from drop down menu, United States if default)If they are calling you, can you provide a phone number the company is calling you from?<fill in phone number, optional>*{Dynamic, appears if one phone number is provided}*Is there a second phone number that they’ve called you from?<fill in phone number, optional> **This phone number is the number that appears in the caller ID on a phone or may have been provided by the company.**Do you know the name or ID # of the original creditor company’s representative who you’ve spoken to?<fill in name, optional>Do you have an account number assigned by the original creditor?<fill in account number, optional><Beginning> button<Previous> button<Next> button67 |  |
| 68 | *{If HL Product = Credit Reporting & caller wants to file a complaint (S#3= Complaint)}*Unfortunately we cannot take your complaint by phone at this time. In order to work on your credit reporting complaint, we need your permission to have access to your credit report. We’ll only use your credit report to work on your complaint, but we can’t get started until we have your permission to get it. Do you have access to the Internet? <click on YES or NO button>*{Dynamic }**If YES:* You can complete the form on our website **consumerfinance.gov**. Once it is submitted, we will process the complaint*If NO:*I can mail you a complaint form and a consent form.Please fill out the forms and send them back to us via fax at **(855) 237-2392** or mail it to us at: **Consumer Financial Protection Bureau** **P.O. Box 4503** **Iowa City, Iowa 52244**<Beginning> button<Previous> button<Go to Closing> button68 |  |
| 69 | *{If High Level Product = Payday loan}*Does this concern debt collection of a payday loan?\*<click on YES or NO button>a69 |  |
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