ATTACHMENT E

CHECK BY PHONE PROCEDURES

1. The Collection clerk will offer the debtor the option to pay their bill by check over the telephone.
2. If the debtor accepts, the clerk will open the check-by-phone program and enter the information supplied by the debtor. This information includes: the name and address on the check, bank routing number, account number, check number, and the agreed upon amount of the check.
3. The telephone call is then immediately transferred to a supervisor who will access the check-by-phone information just supplied.
4. **While the call is being recorded*,** the supervisor will verify the information entered into the system by the first collector. Any errors found will be corrected.
5. The information is provided to the bookkeeper. The bookkeeper will enter the appropriate tracking information into a log to facilitate later research.
6. On the day the check is to be deposited, a supervisor must verify the availability of funds on all checks written for $750 or more. If the funds are not currently available, the bookkeeper advises the collector to contact the debtor. The check is held for 24-48 hours. If the funds are not available after that time, management will decide how to proceed (void the check or hold the check until the debtor can be reached.) **Note: In instances where the verification process cannot be completed, the collection agency should still process the electronic payment on the scheduled date.**
7. Checks that are returned for "bad account information" must be researched against the tape recording to verify that the information given by the debtor is what appeared on the check. If it is found that keypunch error was made, special handling must occur to re-deposit a new check with the proper information.

*** The State requires that all check by phone conversations are tape recorded by the contractor.**

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