



# Simplifying Consumer Debt Validation Requests

## THE PROBLEM

To treat a consumer debt validation request with the care it deserves, vendors need access to account-level documents from the credit issuer. But the system for delivering those documents is not always straightforward. Prior to adopting Convoke, one particular issuer was using a complicated manual process to fulfill document requests from vendors. Files were being sent by inefficient and insecure mediums such as email and shared drives, and neither party was able to efficiently track requests. This led to some requests being forgotten, resulting in consumer harm and potential regulatory violations.

## THE SOLUTION

Once the issuer became an active Convoke customer, their vendors had access to all required documents at placement. Now, any missing documents that are required for a debt validation response are automatically ordered when the vendor loads the request to Convoke. Each request is tracked to completion through Convoke reporting, so the vendor and issuer can ensure nothing is missed. Since all requests and required documents travel with the account if it is placed elsewhere, any new vendor can instantly reference past validations if they need to respond to repeated consumer inquiries.

## KEY CLIENT OUTCOMES

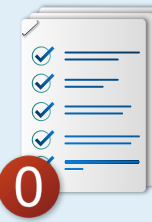
- ◆ Necessary documents automatically provided to the vendor
- ◆ Debt validated with minimal issuer involvement
- ◆ Missing documents automatically ordered at time of request
- ◆ Historical requests and documents travel with the account to new vendors
- ◆ All requests tracked through transparent Convoke reporting

**100%**  
DOCUMENT  
DELIVERY

AT A GLANCE



DOCUMENTS  
ORDERED  
AUTOMATICALLY



ZERO REQUESTS  
MISSED



CONSUMER RIGHTS  
PROTECTED



COMPLETE  
VISIBILITY OVER  
REQUESTS

## MEETING THE CHALLENGE

Before adopting the Convoke platform, a major credit issuer was experiencing problems with its document-delivery process for consumer debt validation requests. Whenever a vendor asked the issuer for documents so it could respond to a new validation request, the issuer had to manually retrieve the files before sending them via email, shared drive, or fax. This was resulting in numerous delivery issues, including missed orders, misplaced media, delivery delays, duplicate document fulfillment, and more. The insecure methods of delivery were also creating business and regulatory risks for both parties at a time when they were under particular scrutiny from the consumer.

In addition to the media delivery problems, neither party had an efficient method for tracking the validation requests. This meant vendors were often losing sight of requests, while the issuer had no way to ensure they were being handled in a timely manner. This further compounded the business and regulatory risks for both parties. Further, if the account was ever placed with a different vendor, the new vendor had no record of any previous inquiries; this was leading to repeated work in the case of serial requesters.

“Convoke transforms the relationship between issuers and vendors, helping them protect consumers and meet their regulatory requirements.”

## TRANSFORMING THE PROCESS

Since the issuer was already using the Convoke platform in its work with agencies and attorneys, they had the tools in place for delivering documents by automatic media preload (see our case study, [Automated Document Delivery Expedites Debt Buyer Collections](#)). Automatic preload means that, in nearly every case, all required documentation is attached to the account at placement, before any validation request is submitted. If any documents are missing when a request subsequently arrives, they are automatically fulfilled like any other order. Convoke's easy-to-use self-servicing platform means vendors have everything they need to respond to consumer requests without involving the issuer. This significantly reduces processing times for both parties.

In addition to managing documents, Convoke also tracks each individual request to ensure none go missing during the fulfillment process. Through Convoke reporting, both issuer and vendor can track each request to completion to ensure they are fulfilled within the required SLA, helping them protect consumer rights. As with all other documents and collection artifacts, the completed requests travel with the account if it is ever placed with a new vendor. This allows the new vendor to easily refer to past requests when responding to serial requesters. By using Convoke to track their debt validation requests, both parties now have complete confidence that they are staying fully compliant, while extending proper care to consumers.

