



Consumer Scrubs: Simplified and Standardized

THE PROBLEM

Credit issuers and their vendors do not have a standardized way to track the scrubs they perform during the collection process. Without the ability to gather this information and segment accounts appropriately, the risk of improper actions and consumer harm increases. To solve this issue, one credit issuer asked Convoke to add support for vendor scrub results so they could have further insight into pertinent details of consumers in collections.

THE SOLUTION

Through Convoke, vendors are able to provide evidence that they are performing due diligence on their accounts by loading their scrubs — including probate, bankruptcy, and Defense Manpower Data Center (DMDC) export files — directly to the platform. The issuer now has full visibility into their vendors' activity and knows that consumers are being treated properly.

150M+
RECORDS LOADED

KEY CLIENT OUTCOMES

- ◆ Issuer able to confirm agencies are performing necessary scrubs
- ◆ Complete record of all consumers' military status
- ◆ Probate and bankruptcy accounts segmented appropriately
- ◆ Nightly data pushes to issuer
- ◆ Comprehensive reporting

COMPLETE VISIBILITY
INTO LEGAL
COLLECTIONS



INSTANT VIEW OF
ALL POSITIVE
SCRUBS



REGULATORY
VIOLATIONS
MINIMIZED



AT A GLANCE

DISORDERED DATA

As part of their internal oversight process, collection agencies and attorneys must perform a variety of scrubs on consumer data and report that data to the issuer. Whether the consumers are active-duty servicemembers, have certain disabilities, or are bankrupt or deceased, collectors have a regulatory obligation to track pertinent consumer details as they attempt to collect from them. Unfortunately, vendors do not have a standardized way to report this information to the issuer so they can easily demonstrate their compliance. This makes it difficult for either party to answer key questions about the account. For instance: is the consumer on the account deceased? What chapter bankruptcy have they filed? Is the consumer an active-duty servicemember? All of these details play a significant role in determining how the vendor should approach the collection process, or whether they are able to collect on the account at all. Without a consistent method for tracking and reporting on scrubs, collectors run the risk of committing unintentional violations, leading to consumer harm (see case study: [Convoke Helps Issuers to Improve Protection for Armed Servicemembers](#)). In order to better track their vendors' scrubs, one credit issuer asked Convoke to add support for loading scrub data directly to the platform. This would give them increased visibility into consumer data so they could determine whether or not their vendors were in compliance.

“ Issuers have immediate visibility into any positive consumer scrubs through Convoke.

BRINGING CLARITY TO CONSUMER SCRUBS

By loading their scrub results directly to Convoke, vendors are now able to demonstrate that they are performing the necessary due diligence on consumer accounts. Once they confirm the consumer is not deceased or bankrupt, they can easily load the results for the issuer to view. The issuer can then utilize Convoke reporting to see the details of any scrub that generated a positive result, so they can take the necessary steps to ensure the consumer receives fair treatment. Similarly, all DMDC scrub exports can be loaded directly to the platform without any modification of the original file. This helps vendors provide evidence for which consumers are on active duty so they can follow the appropriate regulations. Issuers also receive nightly pushes of all scrub data their vendors load, ensuring their records remain up to date with all the pertinent consumer data. As issuers attempt to get a better handle on the unique details of the consumers they are collecting from, Convoke has the tools to meet their needs, no matter what the requirements are.

