



11 Highly Effective Debt Collection Call Scripts [As Per FDCPA]

DHIR & PARTNERS SDN BHD



Debt Collection Call Scripts



- **Script 1 – Calling a customer who forgot to pay**
- You: Good Morning. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here.
- You: I am calling with regards to an overdue bill.
- Mary: My apologies. I got busy and forget to pay.
- You: No issues. It can happen. However, now that I have you on the phone are you in the position to make the payment now?
- Mary: I am a bit busy right now. I will try to make it either today or tomorrow.
- You: Not a problem. I have made a note of it in the system. We look forward to receiving it. Thank you.



Debt Collection Call Scripts



- **Script 2 – Calling a customer who says he/she did not receive the bill**
- You: Good Afternoon. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here.
- You: I am calling with regards to an overdue bill.
- Mary: My apologies. But I did not receive the bill from you yet.
- You: Apologies if that is the case. However, could you please confirm if this is your email address – abc@xyz.com?
- Mary: Yes, that is right.
- You: Great. Thank you for your clarification. I am sending you the bill again. But please check your spam folder, as we have sent the bill several times on the specified email id. With regards to the bill, can you please process it now over the phone?
- Mary: No. I do not have access to my card. I will do it in the evening.
- You: Great. I will take note of that in our system. Please make sure you process it today. Thank you for your time.



Debt Collection Call Scripts



- **Script 3 – When the customer says the bill is incorrect**
- You: Good Morning. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here.
- You: I am calling with regards to an overdue bill.
- Mary: I have not paid because the bill is incorrect.
- You: Okay. I am sorry to hear that the bill is incorrect. Can you please explain the problem in more detail?
- Mary: (Explains the issue. If it is correct).
- You: Apologies for the mistake. I am correcting the bill as we speak and will get back to you shortly.
- OR
- Mary: (Explains the issue. If she misunderstood).
- You: Thank you for explaining the issue. However, you have misunderstood the details. (Explain the misunderstanding). I would appreciate it if you can process the bill as soon as possible. Can you make it now?
- Mary: Yes.
- You: Great. Looking forward to it.



Debt Collection Call Scripts



- **Script 4 – When the customer says the bill is not approved**
- You: Good Morning. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here.
- You: I am calling with regards to an overdue bill.
- Mary: Unfortunately, the supervisor has not approved the bill yet.
- You: Okay. I understand these things are out of your control. Does your supervisor have any queries regarding the bill?
- Mary: Not to my knowledge.
- You: Okay. If you can look into it, I would greatly appreciate that.
- Mary: The supervisor is not in the office. But I will reach out to her ASAP.
- You: I appreciate that. I will check with you soon. Have a great day ahead.



Debt Collection Call Scripts



- **Script 5 – Calling the customer for the second collection attempt**
- You: Good Afternoon. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here.
- You: I am following up on our call on date regarding the payment. Unfortunately, we have not received the payment yet from your side. Can I accept the credit card payment over the phone?
- Mary: Give me a second to get the card.
- You: Thank you for making the payment. Have a great day ahead.
- Please note that while accepting the payment over phone, there is always a risk that the customer is not the authorized card user. It might lead to card-not-present transactions. To prevent such situations, you should take extra measures to secure transactions over the phone.



Debt Collection Call Scripts



- **Script 6 – When the call goes to the customer voicemail**
- You: Good Afternoon. My name is John, and I am a debt collector with XYZ Company. Your bill payment is past the due date. Based on our records, the total outstanding balance of \$10,000 is overdue. We have tried contacting you seven times during the last two weeks.
- Please call us when you get some free time. Also, let us know the status of your payment or if you have any questions. Thank you for your time and attention.



Debt Collection Call Scripts



- **Script 7 – When the customer has already paid the bill**
- You: Good Afternoon. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here. But why are you calling me? I have made the payment already.
- You: Is that correct? Give me a second to check the payment details in the system. Do you know when you made the payment?
- Mary: In the last week I believe.
- You: Okay. I see that now. Thank you for your cooperation. Have a nice day ahead.



Debt Collection Call Scripts



- **Script 8 – When a business has an outstanding balance**
- Businesses often have IVR (Interactive Voice Response) systems, and you can connect with the desired department/representative by entering appropriate numbers. Many times, companies also record calls for quality and training purposes. Don't drop off or hesitate to call in such situations. If your task is to close an outstanding balance from a business, then this debt collection call script sample can help.
- *Thank you for calling XYZ company, this is a recorded line. How may I help you?*
- You: Can I speak to Mary Johnson?
- *After the call connects to the relevant person*
- You: Good Morning. My name is John, and I am a debt collector with XYZ Company. This call is regarding an outstanding debt with your firm. We have an account in our office with your firm's total balance of \$100,000. How would you like to take care of that balance? By phone, with a check, debit, or credit card?
- Mary: We can send a check by the end of this week.
- You: Thank you for your cooperation. I will take a note of that in our system. Have a good day ahead.



Debt Collection Call Scripts



- **Script 9 – When the customer is out of office**
- You: Good Morning. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Hi, I am not in the office right now so I cannot make payment.
- You: No problem. I understand you must be busy. We can accept card payment over the phone if that would make things easier?
- Mary: No, sorry, I am driving. I should be in tomorrow. I will pay it then.
- You: Thanks for that, I appreciate it. I will make a note in our system to expect payment tomorrow. Have a good day.



Debt Collection Call Scripts



- **Script 10 – When the customer does not have enough cash to pay the bill in full.**
- You: Good Morning. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: I don't have the money this week. I'll pay soon.
- You: I'm sorry to hear that. How's your business going?
- Mary: (Explains the reasons for her inability to repay.)
- You: I see. Thank you for sharing your concerns, and I appreciate your honesty. It sounds like you are facing some serious cash flow issues. I understand that it is tough to manage, as we are also always trying to manage our cash flow. However, I would love to keep you on as a customer. I think a payment arrangement would help us both. What do you think?
- Mary: What does that mean?
- You: It means we agree on part payments until full settlement. That way, we can both manage our cash flow better.
- Mary: Yes, we can do that.
- You: (Suggest your payment plan.)
- Mary: Okay, it sounds great!
- You: Thank you for your commitment. I will make a note of it in our system, and we would be expecting your first payment due tomorrow.



Debt Collection Call Scripts



- **Script 11 – Script for collecting/reminding customers of payday loan due date**
- Payday loans are short-term loans to help borrowers cover utility bills, unexpected car repairs, and other emergency expenses by their next payday.
- You: Good Afternoon. My name is John, and I am a debt collector with XYZ Company. Am I speaking with Mary Johnson?
- Mary: Yes, Mary here.
- You: I am calling with regards to your payday loan.
- Mary: Sorry, I got busy and forgot to pay.
- You: I see. No problem, it can happen. However, are you in a position to make the payment now?
- If the customer is ready to repay, you can send the payment link or ask for confirmation.
- If the customer tries to delay the repayment further, you can make them aware of the consequences of not repaying payday loans on time.
- Here's the script to continue:
- Mary: Can I borrow some more time?
- You: Mary, I understand your concern, but late payments may cause a drop in your credit score, overdraft fees, and wage garnishments. I hope you understand and clear payments as soon as possible.



Debt Collection Call Scripts



Q & A



Debt Collection Call Scripts



Thank You