## **SCRIPT**

- Thank you for responding Card Services, How are you doing today? Great.
- I see that you're responding to get **Debt Elimination** on your existing credit cards? Is that correct?
- And, It shows that from past 6 to 8 months you've been making your payments on time, you never missed it, in fact you always try to pay more than your minimum payments, is that correct? **Perfect.**
- So, because of your good payment history and your good credibility/eredit score, your profile was being monitored by the major **Credit Reporting Bureau Experian** (the one who monitors your payment history and gives you the credit score), and **Experian** is the one who picked up your profile for a review to Eliminate your credit card debt on all of your existing VISA, MASTER, DISCOVER & AMERICAN EXPRESS.
- Now, as your previous account summary shows that you still owe more than \$4,000 approximately in between all of your credit cards collectively, is that still accurate? OK. And the Interest Rates that you have been paying on your credit cards are more than 10%? Is that correct? No problem.
- And make sure that this is not a new card offer, balance transfer or debt consolidation, this is for all of your existing credit cards that you're currently using right now or which you're trying to pay off bills on. **OK SIR?**
- So, which credit card you think you carry the major balance or you think you use the most?
- Would that be your Visa, Master or Discover Card? OKAY
  (If Visa □ starts with 4, Master □ starts with 5, Discover □ starts with 6011 AMEX □ starts with 37).
- Now as a next step, I'm going to pull up the most recent billing statement of your credit card from my database, I will update you with your exact balance as of today's date, your last payment that you made, your upcoming payment which is required and your current interest rate.
- So, accordingly I will be able to let you know that how much interest and finance reduction you can avail on your existing credit cards. **OKAY SIR? Perfect.**
- Now I want you to kindly get a hold of your credit card and verify me the **EXPIRATION DATE** printed on the face of your credit card, Month and the Year.
- Perfect, now I want you to verify me the 16-digit account number from left to right so that I can pull up the most recent billing statement of your credit card from my database.
- And I believe you're the primary and authorize signer on this account, is that Correct?
- What are the last four of your **SOCIAL**? Just the last four is to make sure that this card is not a pick-up or a stolen card.
- Verify me your 5-digit billing **ZIP CODE**, where you receive your monthly statements at?
- And lastly, what is your **DATE of BIRTH**?