



CLAIRVOYANT CLUSTERING *of* CONSUMER COMPLAINTS



An official website of the United States government

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Having trouble making payments?

We have a few tools and handouts to help you evaluate your finances and make decisions about your budget.

[Access our resources](#)



Protect yourself financially from coronavirus



Protections for renters



New Consumer Complaint Database enhancements



Having trouble making payments?



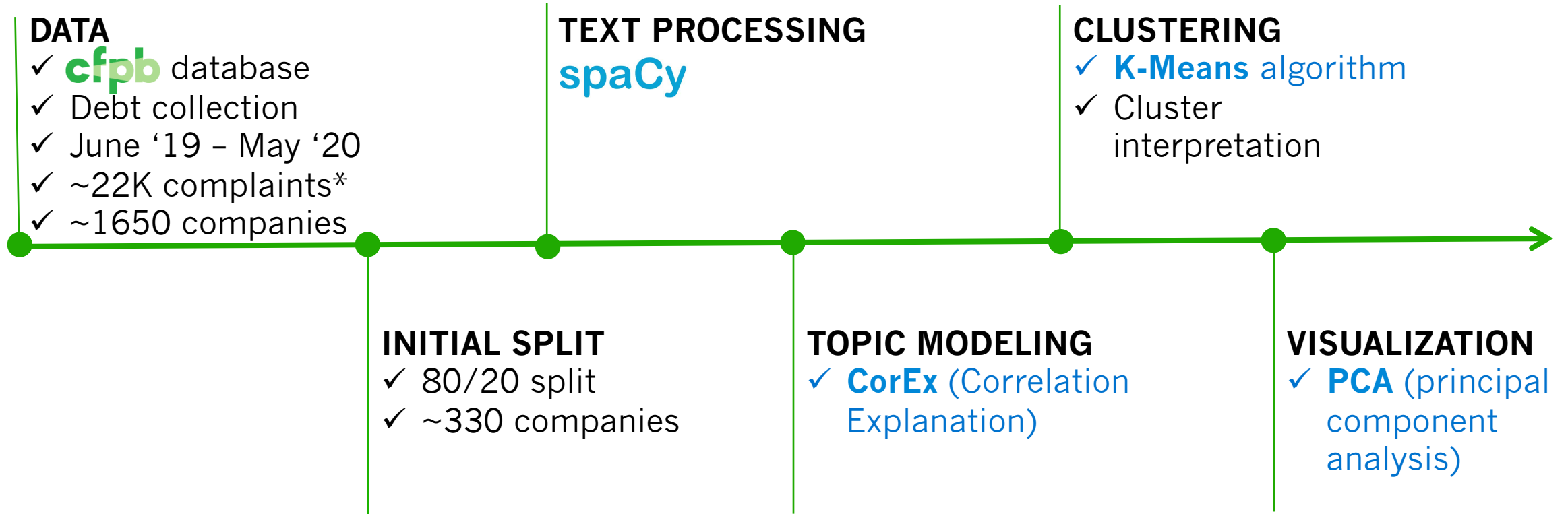
GUIDING QUESTION

Can financial
companies be
segmented
in meaningful
new ways?

1st Franklin Financial Corporation • 2288984 Ontario • 3rd Generation • 4M Collectors • A & A North American Financial • A & O Recovery Solutions • A-1 Premium Acceptance • A.R.M. Solutions • A/R CONCEPTS • AA Recovery Solutions • AAA Collections • AAA COLLECTORS • Aargon Agency • AAS Debt Recovery • Ability Recovery Services • ABR Recovery Services. • Abrahamsen Ratchford • Absolute Collections • ABSOLUTE CREDIT • Absolute Recovery Services • Absolute Resolutions • Accelerated Financial Solutions • Accelerated Receivables Solutions • Accelerated Recovery Services • Accelerated Servicing Group • Acceptance Rentals • Acceptance Solutions Group • Access Capital Services • Access Financial • Access Receivables Management • Account Control Technology • Account Management Resources • Account Management Services • Account Managers • Account Recovery Services • Account Recovery Specialists • Account Resolution Corporation • Account Services Collections • Accounts Receivable • Accounts Receivable Consultants • Accounts Receivable Services • Accredited Collection Service • Ace Acquisition Corp • Ace Moto Acceptance Corporation • ACI Worldwide, • ACIMA CREDIT • ACQ Holdings. • ACS Education Services • Action Collection Service • Action Financial Services • Action Professionals • Action Revenue Recovery • Ad Astra Recovery Services Inc • ADIR INTERNATIONAL • Adler Wallach & Associates • Admin Recovery • ADP • Advance America, Cash Advance Centers • Advance Bureau of Collections • Advanced Collection Bureau • Advanced Portfolio Group • Advanced Recovery Systems • Advanced Recovery Systems (PA) • Advantage Collection Professionals • Advantage Financial Service (Idaho) • AES/PHEAA • Affiliate Asset Solutions • Affiliated Acceptance Corporation • Affiliated Collection Services • Affiliated Management Services • AFNI • Agency of Credit Control • AIH Receivables Management • Alacrity Collections Corporation • ALCHRO • Aldous & Associates • Aldridge Pite • Aldridge Pite Haan • ALEXANDER-ROSE ASSOC • All State Credit Bureau • Allegiance Accounting Services • Allegiant Capital Recovery • Allgate Financial • Alliance CAS • Alliance Collection Agencies • Alliance Collection Service • Alliance Data Card Services • Alliance Recovery Group • AllianceOne Recievables Management • Alliant Capital Management • Allied Account Services • Allied Collection Service (Indiana) • Allied Collection Services (Nevada) • Allied International Credit, (US) • Allied Interstate ALLY FINANCIAL • Alorica • Alpha Recovery Corp • Alpine Credit • ALTERNATIVE DISPUTE RESOLUTIONS • Altisource Portfolio Solutions • Altitude Community Law PC • AMCOL Systems • AmerAssist A/R Solutions • AMERICA FIRST FEDERAL CREDIT UNION • American Accounts & Advisers • AMERICAN ADJUSTMENT BUREAU, INC. • American Capital Enterprises • American Collection Services (OK, TX) • American Collections Enterprise • American Coradius International • American Credit Acceptance • American Credit Bureau • American Credit Financial • American Elite Recovery • AMERICAN EXPRESS COMPANY • American First Finance • AMERICAN HONDA FINANCE CORP • American Profit Recovery • American Recovery Service Incorporated • American Student Assistance • Americas CarMax • American Holdings • AmeriCollect • AmeriHome Mortgage Company • AMERINATIONAL COMMUNITY SERVICES • AmOne • Amos Financial • Amplicon • Amscot Corporation • Amsher Collection Services • Andreu, Palma & Andreu, PL • Apelles • APEX Asset Management • APO • Apothaker & Associates • APPLE RECOVERY • Applied Business Services • Applied Data Finance • Aqua Finance • AR Resources • AR Resources (FL) • AR Solutions Inc • Arbor Professional Solutions • Arbor Residential Mortgage • ARC Management Group • Arcadia Holdings • Arco Collection Services • Arete Financial Group • Argon Credit • Armada • Armcon Corp • Army and Air Force Exchange Service • Arnold Scott Harris • ARS National Services • ARVEST BANK GROUP • Ascendium Education Group • Ascension Point Recovery Services • ASG Solutions • Ashfield Management Services Inc, • Ashton & Weinberg • Ashwood Financial Inc • Aspen National Financial • Asset Collections Inc • Asset Law Group • Asset Management Outsourcing • Asset Recovery Group • Asset Recovery Inc • Asset Recovery Solutions • Assigned Credit Solutions • Associated Collectors • Associated Credit Services • Assured Financial Partners • ASTA FUNDING • ATG Credit • Atlantic Credit & Finance • Atlantic Recovery Solutions • Atlanticus Services Corporation • Atlas Collections (of New Castle) • Atlas Credit Company • Audit & Adjustment Co. • AUDIT SYSTEMS, INC • Auto Trakk • Automated Accounts • Automated Accounts Management Services • Automated Collection Services • Automobile Acceptance Corporation • AUTOMOTIVE CREDIT CORPORATION • Automotive Services Finance • Autovest, L.L.C. • Avadyne Health Holdings • Avant Credit Corporation • AVANTE • Awar Holding • B&F Finance • BALANCED HEALTHCARE RECEIVABLES • Ballybunion Enterprises • BANCO POPULAR DE PUERTO RICO • BANK OF AMERICA, NATIONAL ASSOCIATION • BANK OF HAWAII CORPORATION • BANK OF NEW YORK MELLON CORPORATION, THE • BANK OF THE WEST • BARCLAYS BANK DELAWARE • Bass & Associates, Attorneys at Law • Bay Area Receivables • Bayside Capital Services • BAYVIEW LOAN SERVICING • BB&T CORPORATION • BBVA FINANCIAL CORPORATION • BC SERVICES • BCB Investments • Benjamin Chaise & Associates • Benuck & Rainey • BERKSHIRE HILLS BANCORP • Berlin-Wheeler (Kansas) • Berman & Rabin, P.A. • Bessine Walterbach • Bierer Law Group, PA • Big City Finance, LLLP • Big Picture Loans • Bilateral Credit Corp • Biltmore Asset Management • Bison Recovery Group • Blakely-Witt and Associates • Bliksum • Blitt and Gaines • BlueChip Financial • BMW Financial Services NA • Bonneville Billing and Collections • Bonenstein & Associates • Bowen & Associates Recovery • BO & Associates, L.L.C. • BRAUEMANN, EICHMANN & ASSOCIATES • Braviant Holdings

1,655 Companies

PROCESS & TOOLS



*47,717 debt collection complaints filed between June 1, 2019 and May 30, 2020. Of these, 21,831 complaints were authorized to be published publicly.

PROCESS & TOOLS

DATA

- ✓ **cfpb** database
- ✓ Debt collection
- ✓ June '19 – May '20
- ✓ ~22K complaints*
- ✓ ~1650 companies

TEXT PROCESSING

spaCy

CLUSTERING

- ✓ **K-Means** algorithm
- ✓ Cluster interpretation

INITIAL SPLIT

- ✓ 80/20 split
- ✓ ~330 companies

TOPIC MODELING

- ✓ **CorEx** (Correlation Explanation)

VISUALIZATION

- ✓ **PCA** (principal component analysis)

*47,717 debt collection complaints filed between June 1, 2019 and May 30, 2020. Of these, 21,831 complaints were authorized to be published publicly.

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

☒ Debt collection

☐ Credit reporting, credit repair services,
or other personal consumer reports

☐ Mortgage

☐ Credit card or prepaid card

☐ Checking or savings account

☐ Vehicle loan or lease

☐ Student loan

☐ Payday loan, title loan, or personal loan
(installment loan or personal line of credit)

☐ Money transfer, virtual currency, or
money service
(check cashing service, currency exchange,
cashier's/traveler's check, debt settlement)

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Step 1 of 5

[Next >](#)

About us

The CFPB is an independent federal agency built to protect consumers. We write and enforce rules that keep banks and other financial companies operating fairly. We also educate and empower consumers, helping them make more informed choices to achieve their financial goals.

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

LOG INTO YOUR ACCOUNT

Want to check the status of a complaint you already submitted?

Username

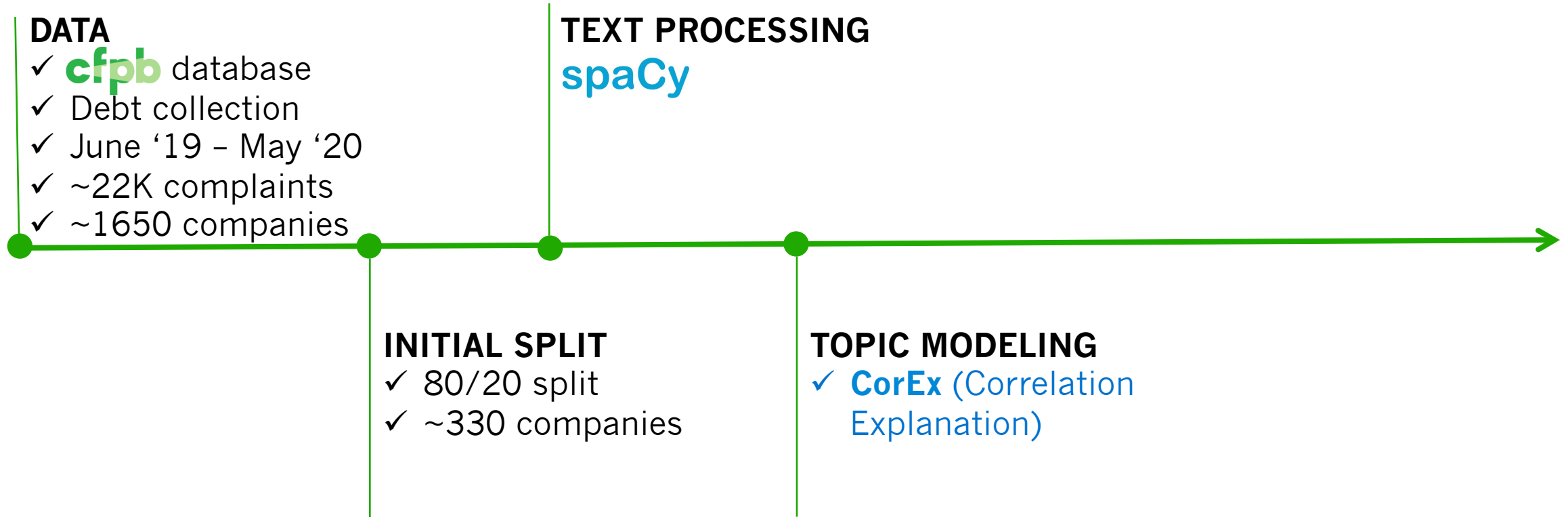
Password

[Forgot password?](#)

SAMPLE COMPLAINT

“ I received a letter dated XX/XX/2019 on Monday XX/XX/2019. I attempted to contact PCNA Monday evening and got a message box. It said leave a message and someone would call back within 24-48 hrs. I left a message on Monday evening with no return call. Today Wednesday XX/XX/2019 *I wake up to a levy on my bank account.* 3 days from the day I received their letter and 9 days from the date they printed on the latter. PCNA did not call me back to allow me to set anything up with them before placing a levy on my account. I called PCNA today and requested to speak with a manager regarding this. I was told they will attempt a transfer to the department but in the event there was no answer to leave a message. Someone came on the line I asked to speak with a supervisor and someone named XXXX came on the line. I asked if she was a manager specifically and she said yes. *I explained to her what happened and asked for a little education regarding why this happened* and legally how they can levy my account within 9 days of sending a letter the I received 6 days later the XXXX advising me of the option to setup an arrangement. She attempted to fast talk me ... telling me I can review laws ... I should have known about the debt that legally they aren't even obligated to reach out to me at all. She threatened me twice in the call that she was ending the call when I was asking her questions respectfully but with a little authority because she was fast talking me and not answering the questions I was asking. *Never once did I raise my voice nor use abusive language to be hung up on.* I asked for her supervisor XXXX gets on the line ... she goes on to tell me that XXXX was a team lead ... so I was led to believe XXXX was a supervisor/manager that I asked for and was lied to. XXXX did nothing but say the same things ... they are not obligated to give me notice of the debt, *she did not offer to help in anyway ... just again talking about laws.* I ended the call with her telling her I was going to submit this complaint as they have not treated me nor my case fairly and they did not call me back on Monday before proceeding with this action of a levy on my account. I called the original creditor and was advised that once it is with PCNA there is *nothing they can do* but did side with the fact that the letter says to contact them to setup an arrangement and I was not allowed to do that. They also provided me with a direct number to PCNA vs. Their toll free and said that they have had the same situations in the past and done of their customers were able to get to someone who will actually help by calling the local number. I called that number and the young lady supposedly contracted her supervisor and they are reaching out to the creditor to see if they will allow the levy to be lifted and a payment arrangement to be made. This makes no sense to me as I spoke directly with

PROCESS & TOOLS












ANCHOR WORDS → COREX TOPIC MODEL

- “ I’ve submitted *identity theft* report/FTC report and filed complaint with XXXX. I’ve never leased a home nor authorized and all they sent was a payment statement and an online doc sign. I have A1 credit, my own home and this is causing hardship as it is inaccurately reporting. I’ve sent multiple letters requesting docs/validation and also proof of *identity theft* report... ”
- “ Multiple calls, offensive, pushy, rude, demanding *threats* made by callers. Owe XXXX to a past apartment community which did not provide written statement until a month after we moved. Immediately our account was transferred to IQ Data. We called and the account was not there at the time and was told to call in 30 days. Since then, multiple *harassing* phone calls have been received... ”
- “ This firm filed judgment against me on XX/XX/2010. I have paid them over XXXX on an original judgment of XXXX they sent me a new judgment amount showing I still owe XXXX (see attached statement). They have issued a *garnishment* against my *wages* that jeopardizes my employment and my ability to pay my month debts. I tried in the beginning to pay this amount directly to them versus *garnishment* and they would even respond. ”

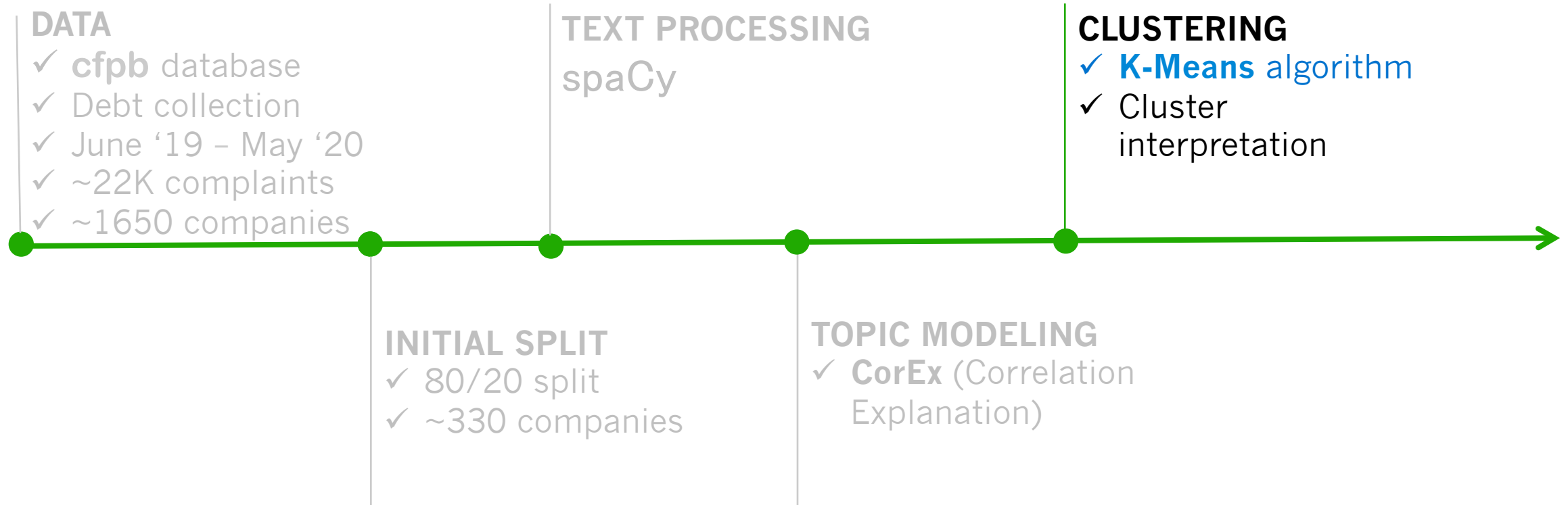


WHAT ARE THE COMPLAINTS ABOUT?

Payment arrangements			Identity theft
Interest and fees			Police reports
Harassment			Wage garnishment
Credit report issues			Medical debt
Verification requests			Statute of limitation
Representative interactions			Cites Fair Credit Reporting Act



PROCESS & TOOLS



FROM TOPICS → TO CLUSTERING

Complaint ID	Company	Payment Arrangements	Interest & Fees	Harassment	Credit Report Issues	Verification Requests	Representative Interactions	Wage Garnishment	Identity Theft	Police Reports	Medical Debt	Statute of Limitations	Cites FCRA
292	Bank ABC	.855	.000	.000	.000	.000	.999	.000	.008	.001	.000	.462	.106

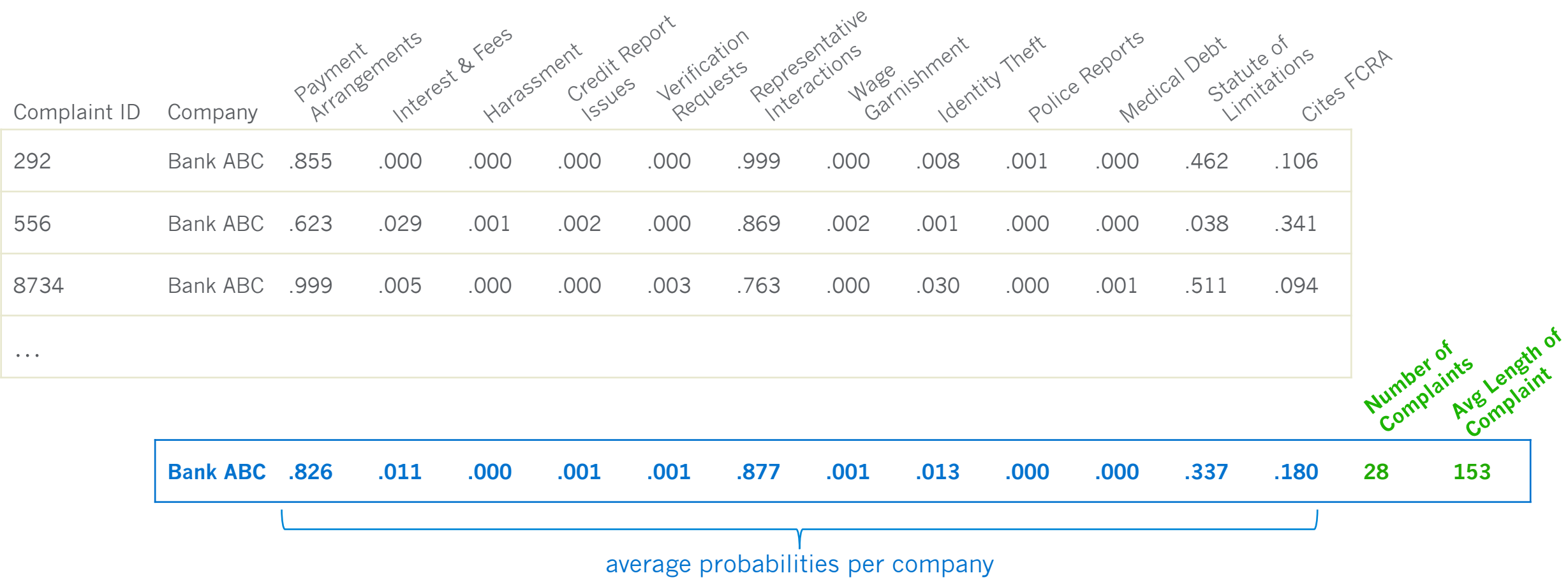


FROM TOPICS → TO CLUSTERING

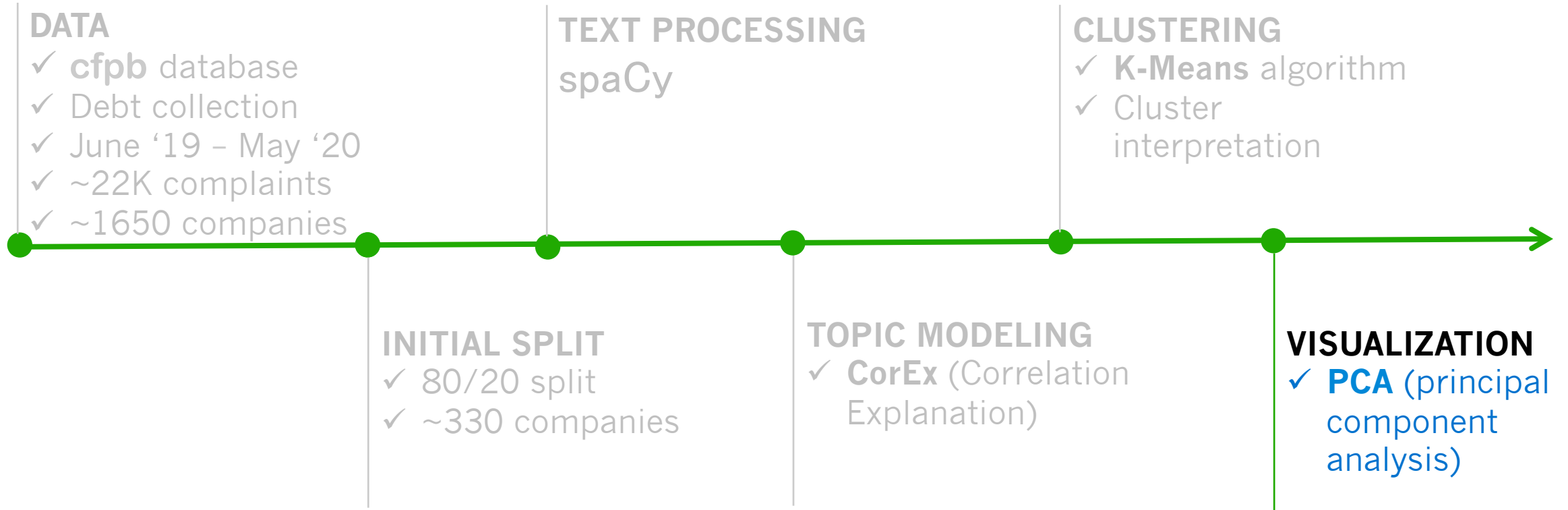
Complaint ID	Company	Payment Arrangements	Interest & Fees	Harassment	Credit Report Issues	Verification Requests	Representative Interactions	Wage Garnishment	Identity Theft	Police Reports	Medical Debt	Statute of Limitations	Cites FCRA
292	Bank ABC	.855	.000	.000	.000	.000	.999	.000	.008	.001	.000	.462	.106
556	Bank ABC	.623	.029	.001	.002	.000	.869	.002	.001	.000	.000	.038	.341
8734	Bank ABC	.999	.005	.000	.000	.003	.763	.000	.030	.000	.001	.511	.094
...													



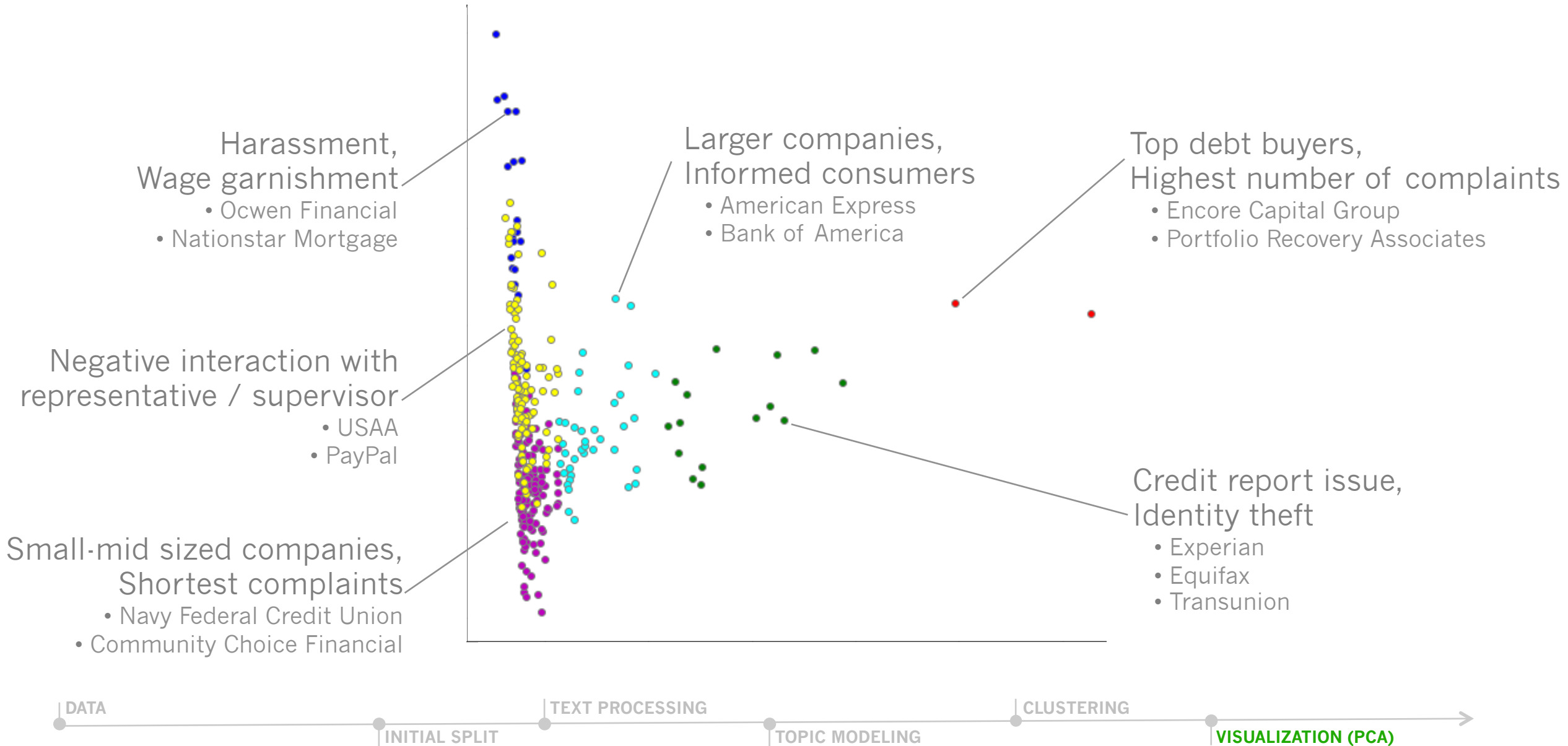
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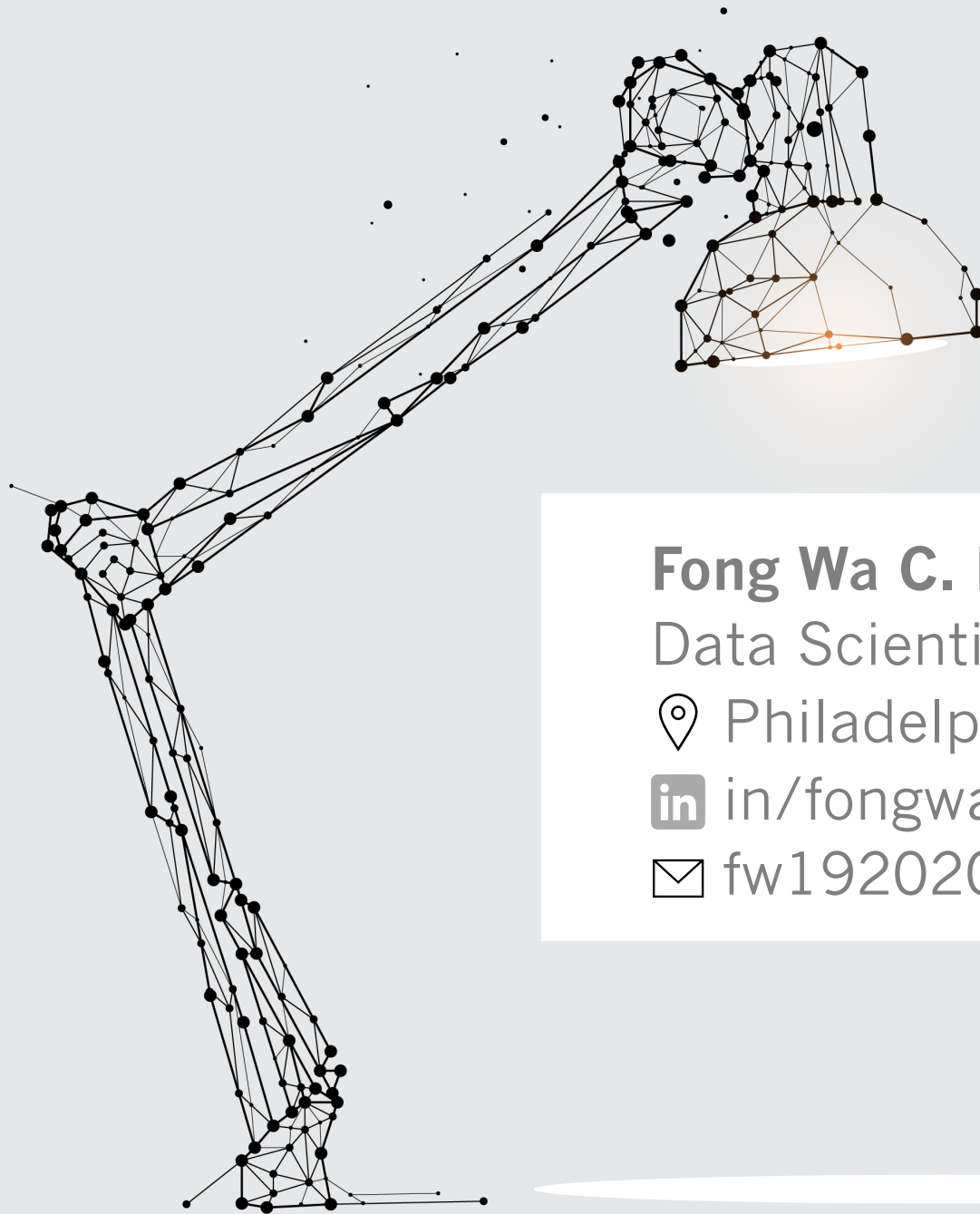


PROCESS & TOOLS



COMPANIES SEGMENTED INTO 6 CLUSTERS





Fong Wa C. Mui

Data Scientist

📍 Philadelphia, PA

 in/fongwa

✉ fw192020@gmail.com