

Skip Procedures

v0.9

Delinquency	ReturnMail	Overlimit	Queue	Steps
Current	Any	Any	Any	E (Skip: Leave in Skip)
Past Due	Any	Any	Skip1	F (Skip1: Standard)
			Skip2	G (Skip2: Standard)
			ReturnMail	L (ReturnMail: Standard)

Special Status	Step List
Attorney	A (Skip: Attorney)
Credit Counseling	B (Skip: Credit Counseling)
Deceased	C (Skip: Deceased)
Nursing Home	D (Skip: Supervisor Special)
Military	D (Skip: Supervisor Special)
Incarcerated	D (Skip: Supervisor Special)
Credit Balance	D (Skip: Supervisor Special)
Low Balance < \$50	D (Skip: Supervisor Special)

A. Skip: Attorney

1. Put a note in the memory message: `ATTORNEY RETAINED; DO NOT CALL`

Move the account to the Do Not Call queue

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the MDLQNC queue
- Summary example: `SKIP1: ATTORNEY RETAINED`

B. Skip: Credit Counseling

1. Move the account to the Credit Counseling queue

- Put a note in the memory message
- Remove the Skip Trace flag and add the Credit Counseling flag on MACL
- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the SCFCC queue
- Summary example: `SKIP1: CREDIT COUNSELING`

C. Skip: Deceased

1. Try to find two sources (FastData, Accurant, SSDI, neighbors/relatives) as confirmation
 - Remember to use only the preliminary (cardholder) searches on FastData and Accurant
 - Note the reports in MCNS

If two sources were found, go to step 6

Put a note in the memory message: `CH MAY BE DECEASED; ONE SOURCE ONLY`

Move the account to the supervisor queue

- On WCAD, use SK/AR and set the NWD to +2 weeks, and move to SUPSKE queue
- Summary example: `SKIP1: CH MAY BE DECEASED; CHECK AGAIN LATER`

Skip: Deceased complete; stop here ◀

Put a note in the memory message: `CH DECEASED; TWO SOURCES`

If the ReturnMail flag is not set, request a death certificate request letter

- Request the DTHCER letter on RCAC

Move the account to the Pending Deceased queue

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the SPENDC queue
- Summary example: `SKIP1: VERIFIED CH DECEASED`

D. Skip: Supervisor Special

1. Put a note in the memory message: `CH INCARCERATED`
2. Move the account to the Supervisor queue
 - On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the SUPSKE queue
 - Summary example: `SKIP1: CH INCARCERATED`

E. Skip: Leave in Skip

1. Leave the account where it is for now
 - On WCAD, use SK/AR and set the NWD to +2 weeks
 - Summary example: `SKIP1: ACCOUNT CURRENT`

F. Skip1: Standard

1. Note account information in the Scratch Pad for reference

- Account number & cardholder name
- Do any state restrictions apply?

Search the account notes in IAED for phone numbers

- Find out what account notes have already been reviewed (MCNS)
- Review all account notes that haven't been reviewed already
- Note the review on MCNS

Add all numbers found to MCSK-13, call each, and note the results

- Note example: IAED-020305: LMAM

If at any point a good possible number is found, go to step 11

Search for more numbers in the ANI report and using Skipease.com

- Skipease.com: use *People Search* and *Reverse Address Lookup*
- Note this in MCNS

Add all numbers found in step 5 to MCSK-13, call each, and note the result

- Note example: SKEA: NA

Request a Skip letter if one hasn't been sent recently (30 days), unless the ReturnMail flag is set

- Check WCRC for the last date the Skip letter was sent
- Request the SKIP01 letter on RCAC
- Note this on MCNS

Request a payment copy if a payment has been received recently (90 days)

- Use the "Request Forms" spreadsheet
- Note the request in MCNS
- For accounts in the BLAPI pool, do not request copies of payments received before 032807

Move the account to Skip2 to try calling neighbors/relatives

- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the MSKIP2 queue
- Summary example: SKIP1: NO POSSIBLE NUMBERS FOUND; MOVING TO SKIP2

Skip1: Standard complete; stop here ◀

If the cardholder is contacted directly, update all information and attempt to collect

If there is no ReturnMail flag set, go to step 15

Move the account to ReturnMail to get a good CH address

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the RETNML queue
- Summary example: SKIP1: NUMBER 123-456-7890 FOUND

Skip1: Standard complete; stop here ◀

Move the account to collections

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the correct PPD0x queue
- Summary example: SKIP1: NUMBER 123-456-7890 FOUND

G. Skip2: Standard

1. Which day? Find out (see the last summary note on the account) and go to the correct step list
 - Skip2: Day1
 - Skip2: Day2
 - Skip2: Day3
 - Skip2: Day4 (from supervisor queue)

H. Skip2: Day1

1. Note account information in the Scratch Pad for reference

- Account number & cardholder name
- Do any state restrictions apply?

Call all numbers in MCSK-13 and note the results

- Note example: IAED-020307: LMAM

Search for more numbers in the ANI report

- Note this in MCNS

Add all numbers found in step 3 to MCSK-13, call the numbers, and note the results

- Note example: ANI: 1.DISC

If at any point a good possible number is found, go to step 14

Search for more numbers using D-Net

- Note this in MCNS

Add any applicable numbers found in step 6 to MCSK-13, call each, and note the result

- Note example: DNET: WRONG#

Pull the FastData report for the cardholder

- Make sure the FastData report has not already been pulled recently (90 days)
- Consumer Search: Use the last eight digits of the account number and the SSN of the CH
- Add the address listed to MCSK-13 if it hasn't been already
- Note any numbers found in MCSK-13, call them, and note the results
- If no good possible numbers were found, do the Consumer Base 2 search as well
- Consumer Base 2: Use the previous search data plus the correct name if multiple names are returned by FastData
- Add neighbors to MCSK-08 and relatives/associates to MCSK-14
- Note FastData in MCNS

If multiple (2+) phone numbers for neighbors/relatives/associates were returned by FastData, go to step 11

Pull the Accurint report for the cardholder

- Make sure the Accurint report has not already been pulled recently (90 days)
- Search: *Person search, Holding a Legal or Beneficial Interest, Normal Course of Business*
- Use the last eight digits of the account number and the SSN of the CH
- Add the address listed to MCSK-13 if it hasn't been already
- Note any numbers found to MCSK-13, call them, and note the results
- If no good possible numbers were found, go on to the "Next Steps: Relatives, Neighbors, & Associates"
- Add neighbors to MCSK-08 and relatives/associates to MCSK-14
- Note Accurint in MCNS

Call all numbers in MCSK-08 and MCSK-14 and note the results

Leave the account for more attempts to neighbors/relatives/associates

- On WCAD, use SK/AR, and set the NWD to +2 weeks
- Summary example: SKIP2DAY1: NO POSSIBLE NUMBERS FOUND; DAY2 NEXT

Skip2: Day1 complete; stop here ◀

If the cardholder is contacted directly, update all information and attempt to collect

If there is no ReturnMail flag set, go to step 18

Move the account to ReturnMail to get a good CH address

- Remove the Skip Trace flag on MACL

- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the RETNML queue
- Summary example: SKIP2: GOOD POSSIBLE NUMBER FOUND; MOVING TO RETURNMAIL

Skip2: Day1 complete; stop here ◀

Move the account to collections

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the correct PPD0x queue
- Summary example: SKIP2: GOOD POSSIBLE NUMBER FOUND; MOVING TO COLLECTIONS

I. Skip2: Day2

1. Note account information in the Scratch Pad for reference

- Account number & cardholder name
- Do any state restrictions apply?

Call all numbers in MCSK-13 and note the results

- Note example: IAED-020307: LMAM

If at any point a good possible number is found, go to step 7

Call all numbers in MCSK-08 and MCSK-14 and note the results

Leave the account for more attempts

- On WCAD, use SK/AR, and set the NWD to +2 weeks
- Summary example: SKIP2DAY2: NO GOOD POSSIBLE NUMBERS FOUND; SKIP2DAY3 NEXT

Skip2: Day2 complete; stop here ◀

If the cardholder is contacted directly, update all information and attempt to collect

If there is no ReturnMail flag set, go to step 11

Move the account to ReturnMail to get a good CH address

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the RETNML queue
- Summary example: SKIP2: NUMBER 123-456-7890 FOUND

Skip2: Day2 complete; stop here ◀

Move the account to collections

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the correct PPD0x queue
- Summary example: SKIP2: NUMBER 123-456-7890 FOUND

J. Skip2: Day3

1. Note account information in the Scratch Pad for reference

- Account number & cardholder name
- Do any state restrictions apply?

Call all numbers in MCSK-13 and note the results

- Note example: IAED-020307: LMAM

If at any point a good possible number is found, go to step 8

Call all numbers in MCSK-08 and MCSK-14 and note the results

Request email correspondence

- If an email address is listed on MCEA
- Use the “Request Forms” spreadsheet
- Note the request in MCNS

Move to the supervisor queue

- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the SUPSKE queue
- Summary example: SKIP2DAY3: NO POSSIBLE NUMBERS FOUND

Skip2: Day3 complete; stop here ◀

If the cardholder is contacted directly, update all information and attempt to collect

If there is no ReturnMail flag set, go to step 12

Move the account to ReturnMail to get a good CH address

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the RETNML queue
- Summary example: SKIP2: NUMBER 123-456-7890 FOUND

Skip2: Day3 complete; stop here ◀

Move the account to collections

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the correct PPD0x queue
- Summary example: SKIP2: NUMBER 123-456-7890 FOUND

K. Skip2: Day4

1. If a social search request was entered last, go to step 6
2. Do whatever tasks the supervisor requests
 - Use the Request Forms for social search requests
 - Request BLAPI payment requests prior to 03/27/07 on WAGN

If a social search was not requested in step 2, go to step 6

Leave the account in Skip to get social search results

- On WCAD, use SK/AR and set the NWD to +2 weeks
- Summary example: SKIP2DAY4: LEAVING ACCOUNT IN SKIP TO GET SOCIAL SEARCH RESULTS

Skip2: Day4 complete; stop here ◀

Attempt to find a good possible number using any new information

If a good possible number is found, go to step 10

Move the account back to the supervisor queue

- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to the SUPSKE queue
- Summary example: SKIP2DAY4: NO POSSIBLE NUMBERS FOUND

Skip2: Day4 complete; stop here ◀

If the cardholder is contacted directly, update all information and attempt to collect

If there is no ReturnMail flag set, go to step 14

Move the account to ReturnMail to get a good CH address

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the RETNML queue
- Summary example: SKIP2: NUMBER 123-456-7890 FOUND

Skip2: Day4 complete; stop here ◀

Move the account to collections

- Remove the Skip Trace flag on MACL
- On WCAD, use SK/SF, set the NWD to +2 regular days, and move to the correct PPD0x queue
- Summary example: SKIP2: NUMBER 123-456-7890 FOUND

L. ReturnMail: Standard

1. Note account information in the Scratch Pad for reference

Search the account notes for phone numbers

- Find out what account notes have already been reviewed (MCNS)
- Review all account notes that haven't been reviewed already
- Note the review on MCNS

Add all numbers found to MCSK-13

Call all numbers in MCSK-13 and note the results

If the cardholder is contacted, update all the account information and go to step 15

If the account address was changed after the ReturnMail status was added, go to step 15

- Find the note in IAED for the ReturnMail status addition
- *Only if:* the address was changed (significantly) *after* the ReturnMail status was added

If a good possible number exists, go to step 10

Move the account to Skip1 to find a good possible number

- Add the Skip Trace flag on MACL
- On WCAD, use SK/AR, set the NWD to +2 weeks, and move to MSKIP1
- Summary example: RETURNMAIL: NO POSSIBLE NUMBERS EXIST; MOVING TO SKIP1

ReturnMail complete; stop here ◀

If the account is in the BLAPI pool and the postal code is longer than 9 digits, continue; if not go to step 13

Crop the postal code to 9 digits (remove the planet code, the last 2 digits)

If the address is listed as the cardholder's on Skipease or 411, go to step 15

Leave the account in ReturnMail for more attempts later

- On WCAD, use SK/AR and set the NWD to +2 business days
- Summary example: RETURNMAIL: POSSIBLE NUMBERS EXIST

ReturnMail complete; stop here ◀

Move the account to collections

- Remove the ReturnMail status (MASC) and hold codes (MAHC)
- On WCAD, use SK/AR, set the NWD to +2 regular days, and move to the correct PPD0x queue
- Summary example: RETURNMAIL: CH CONTACTED; CONTACT DATA UPDATED