

Complying with the latest rules of the Federal Debt Collection Practices Act

For the latest version of CGI's CACS 9.4 solution, tools are offered to help clients comply with the latest Federal Debt Collection Practices Act (FDCPA) requirements.

CGI has re-factored these tools as a micro-service, which has led to the development of CGI Comply, a standalone solution that supports compliance specifically with Regulation F contact management regulations under the FDCPA. CGI Comply's contact repository and real-time rules engine provide communication vendors with a simple Yes/No prior to contacting a consumer and manage compliance with all of Regulation F's requirements, which are described below.

Inconvenient time

CGI Comply's inconvenient time feature allows an agent to record multiple inconvenient times via the following:

- Global communication channel (e.g., email, text, phone call)
- Specific phone number (text and phone call together)
- Day(s) of the week (down to 15-minute intervals)

Time zone

CGI Comply enables consumers to specify their time zone or to calculate a time zone based on their address and phone number(s).

Consent

CGI Comply can store the following information:

- Phone consent at the phone level based on an appropriate phone type (e.g., landline, mobile, VOIP) or email consent at the email address level
- Consent stored for each consumer and appropriate account(s)
- Source of consent (e.g., creditor, outside collections agency, etc.)
- Type and date of consent

Contact history

CGI Comply captures contact history to support configurable business rules for federal, state or bank-specific areas. This robust contact history helps determine:

- Person contacted
- Person who answered
- Location contacted (e.g., home, work)



Background

CGI Comply is CGI's response to Regulation F of the Fair Debt Collection Practices Act (effective November 30, 2021). Regulation F lays out new requirements for debt collection communications, and similar federal and state regulations are expected to follow.

CGI Comply provides everything debt collectors need to comply with Regulation F (and related mandates), enabling them to turn compliance into strategic advantage in today's fast-evolving, highly competitive debt collections market.

- Contact results (e.g., attempt, right party contact or exception to counting)

Compliance rules engine

CGI Comply has a flexible and easily configurable rules engine where multiple rules can be configured at the account or customer level.

The solution counts appropriate contact attempts to determine if any rules are broken. It also provides a simple Yes/No response to communication vendors before they attempt a contact.

CGI Comply benefits

- Leverages existing/proven software assets to enable quality and speed to market
- Provides preconfigured compliance rules¹ to reduce implementation timelines
- Simplifies integration through a modular solution supported by flexible interface tools and REST APIs
- Delivers a single solution that can be used across multiple collections and recovery solutions
- Maximizes contact opportunities and ROI, while maintaining compliance regulatory limits

A single contact solution for FDCPA compliance

Regardless of the collections system you use, our plug-and-play contact management compliance solution will enable you to stay compliant with new and future contact management rules.

We use REST APIs and various flexible interfaces to connect in a real-time or near real-time manner with your various communication channels (phone, email, or SMS), while also using the same toolset to connect with your collections system(s) for demographic and contact history information.

Do more than survive the rule change by minimizing contacts. Join us and maximize your ROI in a compliant manner with CGI Comply.

¹ Preconfigured starter rules for federal rules must be approved by bank's compliance officer.

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Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

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