Many collectors maintain their own websites, which may need to be copied or downloaded (using software created for that purpose) in order to preserve the information for evidentiary purposes, since web pages change frequently at some sites. Older versions of a web page are often available on www.archive.org [1].

One survey of collectors reported that 87.8% of respondents accepted payments online via credit or debit cards and 80% accepted online ACH or e-check payments. In the CFPB’s survey of fifty-eight third-party collection agencies, eighty-six percent accepted payments online.\(^{397}\)

Beyond accepting online payments, some collectors are using their websites to facilitate communication with consumers. One survey of collectors reported that forty percent of respondents maintain a website that allows consumers to dispute debts electronically.\(^{398}\) Another collector uses a self-service portal that allow consumers to dispute debts online or view and accept different payment plans without interacting with collection agents, even automating the selection of messages that are delivered to consumers via email or text based on their interaction with the portal.\(^{399}\) Experian’s eResolve platform is also designed to allow virtual negotiations through an online platform.\(^{400}\) Respondents to one survey about the use of technology by collection agencies indicated that 14.8% of respondents used virtual negotiation technology.\(^{401}\)

Collectors may also provide “live help” options that allow consumers to chat with collection agencies online rather than talking to someone over the phone. One collection agency operates an avatar.\(^{402}\) The virtual agent is multilingual and consumers can interact with the avatar to make payments, create payment plans, update contact information, or dispute information.\(^{403}\)

Footnotes


397 Consumer Fin. Protection Bur., Study of third-party debt collection operations 33 (July 2016) (50/58 *100 = 86.2%).


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1.5.2 Websites and Portals

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