## Telephone Consumer Protection Act (TCPA) Checklist

A Suggested Guide to Creating a Compliant Customer Call Plan

### Regulatory

**Have you...**

- [ ] Prepared for the new 2015 Federal Communications Commission rulings on the Telephone Consumer Protection Act (TCPA)?

- [ ] Determined your responsibilities under TCPA for managing cell phones?

- [ ] Reviewed your obligations to protect active duty military personnel under the Servicemembers Civil Relief Act?

- [ ] Determined your obligations under the Fair Debt Collection Practices Act regarding the rights of consumers and your debt collection practices?

- [ ] Familiarized your business with the prohibitions against unfair, deceptive or abusive acts or practices?

- [ ] Prepared for future examinations from the Consumer Financial Protection Bureau?

### Operational

**Do you...**

- [ ] Identify, validate and update the best phone numbers available for your customers?

- [ ] Have a seamless process in place to identify cell or ported phone numbers for proper handling?

- [ ] Use standard processes to identify, flag and manage accounts properly for active duty military personnel?

- [ ] Have a standardized process to receive bankruptcy updates on consumers to ensure proper treatment under bankruptcy law?

- [ ] Regularly train your employees on what may be considered unfair, deceptive or abusive treatment of consumers?

- [ ] Verify your active accounts using a data-hygiene process to make sure you have accurate contact information for your customers?

### Governance

**Do you...**

- [ ] Document procedures to review the accuracy of customer cell phone numbers regularly?

- [ ] Schedule regular meetings with your legal counsel to ensure compliance with federal, state and case law?

- [ ] Define a set of procedures to identify and flag active duty military personnel?

- [ ] Identify bankruptcies or changes to bankruptcies on all collection accounts?

- [ ] Train and certify employees on rulings, as well as current policies and processes that ensure regulatory compliance?

- [ ] Document your compliance processes for contacting, protecting and collecting from consumers?