

# Telephone Consumer Protection Act (TCPA) Checklist

## A Suggested Guide to Creating a Compliant Customer Call Plan

### REGULATORY

#### Have you...

- Determined your responsibilities under the Telephone Consumer Protection Act (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 and monitor 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 monitor and 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 and up-to-date 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?