Debtor Authentication in RMEx. Data security… and Legal compliance are serious requirements when dealing with a debtors personal information. In RMEx we have a feature called Debtor Authentication which is designed to help you to reduce the risks of Identify theft, and fraud, of the debtors personal information. The goal of which is to force the collectors to confirm, that they are indeed talking to the correct person… BEFORE allowing the collector to see that Debtors account.

We do this by presenting questions based on the debtor’s personal information, such as:

* the debtors date of birth,
* Their social security number…in FULL or, last 4 digits.
* Their full client account number, or just the last four digits
* Or maybe the debtors address
* You can even decide if they need to know one OR more correct answers

The collector is now forced to ask the person on the other end of the phone these questions and If that person does not give the collector the correct answers… The collector will not see that account, and other actions would be required, such as ending the call or getting a manager involved.