

# Handling Regulation F in Q-Law and Q-LawE

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 **The Mastermind Series**

Presented by





# REG-F: Debt Itemization

## Special Template: REG-F

The sum amount buckets are broken down into more detail within the fields on the special template (*Please see example*).

- A field title that is enclosed within ( ) means this is an individual bucket amount and included in the sum bucket amounts.
- The field titles for the sum amounts indicate how the amounts affect the Current Itemization balance ('-' decreases the balance, '+' increases the balance).

| Main-1                        | Contacts-2 | Paycard/Cost-3 | Documents-4 | Client-5 | Legal-6 | Medical-7 | Action-8    |                        |
|-------------------------------|------------|----------------|-------------|----------|---------|-----------|-------------|------------------------|
| description                   |            |                |             |          |         |           | data        | Case template<br>REG-F |
| ItmzType                      |            |                |             |          |         |           | Charge-Off  |                        |
| ItmzCreditorName              |            |                |             |          |         |           | WELLS FARGO |                        |
| ItmzBalance                   |            |                |             |          |         |           | 5000.00     |                        |
| -ItmzPmtCredits<br>(Payments) |            |                |             |          |         |           | 350.00      |                        |
| (Credits)                     |            |                |             |          |         |           | 275.00      |                        |
| (Adj-DecBal)                  |            |                |             |          |         |           | 50.00       |                        |
| +ItmzInterest<br>(Interest)   |            |                |             |          |         |           | 75.00       |                        |
| +ItmzFees<br>(Cost)           |            |                |             |          |         |           | 225.00      |                        |
| (Fees)                        |            |                |             |          |         |           | 150.00      |                        |
| (Adj-IncBal)                  |            |                |             |          |         |           | 25.00       |                        |
| =ItmzCurrBal                  |            |                |             |          |         |           | 4950.00     |                        |
| PlaceBatchID                  |            |                |             |          |         |           | 111122      |                        |
| description                   |            |                |             |          |         |           | data        |                        |
| ItmzDate                      |            |                |             |          |         |           | 08/31/2007  |                        |
| ItmzLastUpdDt                 |            |                |             |          |         |           | 08/20/2021  |                        |
| description                   |            |                |             |          |         |           | data        |                        |
| ItmzBalance                   |            |                |             |          |         |           | 5,000.00    |                        |
| -ItmzPmtCredits               |            |                |             |          |         |           | 350.00      |                        |
| +ItmzInterest                 |            |                |             |          |         |           | 75.00       |                        |
| +ItmzFees                     |            |                |             |          |         |           | 225.00      |                        |
| =ItmzCurrBal                  |            |                |             |          |         |           | 4,950.00    |                        |

# REG-F: Debt Itemization

## Word Merge

Vertican has created a default word merge document that meets the CFPB requirements.

This document must be reviewed and updated prior to use; this document is NOT production ready.

Firms are responsible for configuring the word merge document within their own environment. See example of how the document can be configured in wordmerge.

Custom fields require a valid expression to be in the field, this data is then av: Q-Soft offers assistance with these custom fields, send us an email with des:

|          |   |        |
|----------|---|--------|
| Custom01 | alltrim(firmwebsite)  | ^<br>v |
| Custom02 | alltrim(str(getspecial(debt.ourfile,'REG-F','AMOUNT1'),12,2)) | ^<br>v |
| Custom03 | alltrim(str(getspecial(debt.ourfile,'REG-F','AMOUNT3'),12,2)) | ^<br>v |
| Custom04 | alltrim(str(getspecial(debt.ourfile,'REG-F','AMOUNT4'),12,2)) | ^<br>v |
| Custom05 | alltrim(str(getspecial(debt.ourfile,'REG-F','AMOUNT2'),12,2)) | ^<br>v |
| Custom06 | alltrim(str(getspecial(debt.ourfile,'REG-F','AMOUNT5'),12,2)) | ^<br>v |
| Custom07 | alltrim(Proper(getspecial(debt.ourfile,'REG-F','USER2DATA'))) | ^<br>v |
| Custom08 | mdy(date()+30)  | ^<br>v |
| Custom09 | alltrim(mdy(getspecial(debt.ourfile,'REG-F','DATE1')))        | ^<br>v |
| Custom10 |   | ^<br>v |

QLE Beta Test  
55 Lane Road Suite 210  
Fairfield, NJ 07004  
(800)-435-7257 from 8am to 8pm EST, Monday to Saturday  
[www.vertican.com](http://www.vertican.com)

To: Reg-F Test  
6737 W State St  
Colfax, IA 50054-0999  
Reference: 1005645

QLE Beta Test is a debt collector. We are trying to collect a debt that you owe to Wells Fargo. We will use any information you give us to help collect the debt.

### Our information shows:

You had a Main Street Department Store credit card from Wells Fargo with account number 3333444400000000.

|  |             |
|--|-------------|
| As of August 31, 2007, you owed:                       | \$ 5,000.00 |
| Between August 31, 2007 and today:                     |             |
| You were charged this amount in interest:              | + \$ 75.00  |
| You were charged this amount in fees:                  | + \$ 225.00 |
| You paid or were credited this amount toward the debt: | - \$ 350.00 |

Total amount of the debt now: \$ 4,950.00

### How can you dispute the debt?

- Call or write to us by October 23, 2021, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by October 23, 2021, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [www.example.com/dispute](http://www.example.com/dispute).
- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by October 23, 2021, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.example.com/request](http://www.example.com/request).
- Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- **Énlese en contacto con nosotros para solicitar una copia de este formulario en español.**

### What else can you do?

Notice: See reverse side for important information.

Mail this form to:  
QLE Beta Test  
55 Lane Road Suite 210  
Fairfield, NJ 07004

Reg-F Test  
6737 W State St  
Apartment 4455  
Colfax, IA 50054-0999

### How do you want to respond?

- Check all that apply:
- I want to dispute the debt because I think:
    - This is not my debt.
    - The amount is wrong.
    - Other (please describe on reverse or attach additional information).
  - I want you to send me the name and address of the original creditor.
  - I enclosed this amount: \$
- Make your check payable to QLE Beta Test. Include the reference number 1005645.
- Quiero este formulario en español.

# 7-7: Updated Call Screen

The call screen is now divided into 3 main sections

## 1. The call information (Green Box)

- User select/enter important call information.
- Information is stored in the PHONDIAL table when call is recorded

## 2. Debtor Phone manager list (Pink Box)

- DPHONE records for all DEB contacts on an account.

## 3. Miscellaneous Call Tools (Blue Box)

- Inconvenient call screen
- Override Logs

**Record a phone call or attempt**

1) Select the CALL TYPE from drop down  
Call type:

2) Select CONTACT from drop down  
Contact:  DEB

3) Confirm/Update caller information  
Caller/called:

4) Select/Enter phone number  
Color coding here only applicable for dbr1  

|           | Phone        | # | Consent                  |
|-----------|--------------|---|--------------------------|
| Primary   | 555-111-3333 | # | <input type="checkbox"/> |
| Home      | - -          | # | <input type="checkbox"/> |
| Cell      | - -          | # | <input type="checkbox"/> |
| Work      | - -          | # | <input type="checkbox"/> |
| Alternate | - -          | # | <input type="checkbox"/> |

Select Phone:

5) Select CALL ACTION from drop down  
Call action:

6a) Select CALL DISCLOSURES  
 Inform call recorded     Call not recorded  
 Mini-miranda read  
 Debt Collector  
 Not Attorney  
 Non-liable  
 OK to speak with  
 No Credit Bureau

6b) Select RIGHT PARTY CONTACT results  
 New PTP     Debt Settlement Company     Busy Signal  
 Oral dispute     Acknowledge Debt     No Answer  
 Cease and Desist     Manager Escalation  
 Schedule call back     Complaint  
 No Payment     Hardship  
 Refuse to pay  
 SCRA

Override by:      Call not counted

7) Enter CALL NOTES and select RECORD CALL INFO

Record call info    Call start time:   
 Make another call    Call duration:

**Debtor Phone manage list**  
 Green=Consent  

| Active                              | Dbr | Pdtype  | Phone        | RPC                      | Wrong                    | Discon                   | Other                    | CND                      | NoCall                   | Prefer                   | Ourfile |
|-------------------------------------|-----|---------|--------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------|
| <input checked="" type="checkbox"/> | 1   | PRIMARY | 555-111-3333 | <input type="checkbox"/> | 1004670 |

**Call tools**  
      
   

# Calls today:   
 # Call attempts last 7 days:   
 # RPC calls last 7 days:   
 # Location calls last 7 days:   
 # DBR calls last 14 days:   
 # DBR calls last 30 days:

# 7-7: Call Information

## How to work the screen

1. Select the CALL TYPE from the drop down.
2. Select the CONTACT from the drop down.
3. Confirm/Update caller information
4. Select/Enter phone number
5. Select CALL ACTION from drop down
- 6a. Select CALL DISCLOSURES
- 6b. Select RIGHT PARTY CONTACT results
7. Enter CALL NOTES and select RECORD CALL INFO

Selecting [Make another call] will clear values on the screen for a new call record.

The screenshot displays a software interface for recording call information. It is divided into several sections:

- 1) Select the CALL TYPE from drop down:** Call type is set to 'OUTBOUND'.
- 2) Select CONTACT from drop down:** Contact is set to '1'.
- 3) Confirm/Update caller information:** Caller/called is 'JOHN DOE'.
- 4) Select/Enter phone number:** A table for phone numbers with columns for type, number, and consent. The 'Primary' number is '555-111-3333'. A 'Select Phone' field also contains '555-111-3333'.
- 5) Select CALL ACTION from drop down:** Call action is empty.
- 6a) Select CALL DISCLOSURES:** Includes checkboxes for 'Inform call recorded', 'Call not recorded', 'Mini-miranda read', 'Debt Collector', 'Not Attorney', 'Non-liable', 'OK to speak with', and 'No Credit Bureau'.
- 6b) Select RIGHT PARTY CONTACT results:** Includes checkboxes for 'New PTP', 'Debt Settlement Company', 'Oral dispute', 'Acknowledge Debt', 'Cease and Desist', 'Manager Escalation', 'Schedule call back', 'Complaint', 'No Payment', 'Hardship', 'Refuse to pay', and 'SCRA'.
- 7) Enter CALL NOTES and select RECORD CALL INFO:** A text area for notes and a 'Record call info' button.

Additional controls include an 'Exit' button, an 'Override by:' field, and a 'Call not counted' checkbox. Call start time is '10:49:10' and call duration is '00:06:02'.

| id       | group      | descr  | Chk                                 | Value | Default | usub | Type |
|----------|------------|--|-------------------------------------|-------|---------|------|------|
| 3RDPARTY | PHONE CALL | 3rd party contact types - use inlist in bigvalue | <input checked="" type="checkbox"/> |       | F       | Y    | FIRM |

Big value: 'LAW', 'DSC', 'FIN'

# 7-7: Call Counts

What calls count towards 7-7?

| WHAT COUNTS TOWARDS 7-7? |                  |                  |  |     |     |  |     |     |     |
|--------------------------|------------------|------------------|--|-----|-----|--|-----|-----|-----|
|                          | PRIMARY CONTACTS |                  | AUTHORIZED 3RD PARTY CONTACTS <sup>1</sup> |     |     | UNAUTHORIZED 3RD PARTY CONTACTS <sup>2</sup> |     |     |     |
|                          | DEB1             | DEB2             | LAW  | DSC | CRE | POE  | GAR | FIN | REF |
| DIALER                   | YES              | YES              | NO   | NO  | NO  | YES  | YES | YES | YES |
| INBOUND                  | YES              | YES              | NO   | NO  | NO  | YES  | YES | YES | YES |
| OUTBOUND                 | YES              | YES              | NO   | NO  | NO  | YES  | YES | YES | YES |
| 3RD PARTY                | YES <sup>3</sup> | YES <sup>3</sup> | NO   | NO  | NO  | YES  | YES | YES | YES |
| LOCATION                 | YES              | YES              | NO   | NO  | NO  | YES  | YES | YES | YES |

<sup>1</sup> AUTHORIZED 3RD PARTY CONTACTS are distinguished in the firm pref: 3RDPARTY

<sup>2</sup> UNAUTHORIZED 3RD PARTY CONTACTS are any non-DEB contacts not configured in the firm pref: 3RDPARTY  
Consumer must provide prior authorization for UNAUTHORIZED 3RD PARTY CONTACTS.

<sup>3</sup> A DEB contact should not be selected when call type = '3RD PARTY', but if selected, the call will count towards the 7-7.

The following do **NOT** count towards 7-7:

- Wrong number dial
- Number not in service
- Line busy

# 7-7: Call Counts (cont.)

## Companionated Accounts

### 2 New Firm Preferences:

- **COMPCALL** – When active, calls will be recorded across all linked companionated accounts.
- Call must be made from the primary accounts.
  - If the call is recorded from a linked account, a phondial record will only create for that account.
- Phondial.linkfile will be blank on the primary account record in phondial.
  - Phondial.linkfile will be populated with the primary account number for all linked account records.
- **COMPCOUNT** – When active, all calls on any linked companionated accounts will count towards the 7-7 amounts for the account.
  - Calls will be counted regardless if the consumer mentions any additional accounts.

|   | ourfile | linkfile | OURFILE | NDATE      | TIME | DURATION |
|---|---------|----------|---------|------------|------|----------|
| 1 | 1004670 |          | 1004670 | 2021-10-22 | 1508 | 00:00:12 |
| 2 | 1004671 | 1004670  | 1004671 | 2021-10-22 | 1508 | 00:00:12 |
| 3 | 1004672 | 1004670  | 1004672 | 2021-10-22 | 1508 | 00:00:12 |
| 4 | 1004673 | 1004670  | 1004673 | 2021-10-22 | 1508 | 00:00:12 |
| 5 | 1004675 | 1004670  | 1004675 | 2021-10-22 | 1508 | 00:00:12 |

# 7-7: Call Counts (cont.)

## Related Accounts

### 2 New Firm Preferences:

- **RELCALL** – When active, calls will be recorded across all linked related accounts.
- Call must be made from the primary accounts
  - If the call is recorded from a linked account, a phondial record will only create for that account.
- Phondial.linkfile will be blank on the primary account record in phondial.
  - Phondial.linkfile will be populated with the primary account number for all linked account records
- **RELCOUNT** – When active, all calls on any linked related accounts will count towards the 7-7 amounts for the borrower.
  - Calls will be counted regardless if the consumer mentions any additional accounts.

|   | ourfile | linkfile | OURFILE | NDATE      | TIME | DURATION |
|---|---------|----------|---------|------------|------|----------|
| 1 | 10032   |          | 10032   | 2021-10-22 | 1512 | 00:00:32 |
| 2 | 2163    | 10032    | 2163    | 2021-10-22 | 1512 | 00:00:32 |
| 3 | 7815    | 10032    | 7815    | 2021-10-22 | 1512 | 00:00:32 |

# 7-7: Inconvenient Times

- New remote table: INCONV stores all inconvenient time information.
- Inconvenient times can be set from within the call screen or via the misc menu within an account.
- Inconvenient times are account wide.
- If attempting to call a borrower during an inconvenient time, the user will receive a warning that they cannot make the call (without manager override).
- vExchange (*In Development – Planned Release: 2022*)
  - Inconvenient times will be communicated via the 1103 (incoming) record and 2103 (outgoing) record.

# 7-7: Inconvenient Times

## Inconvenient Time Screen

Debtor Inconvenient times

**Manage Debtor inconvenient times**

Add new - Click Add new button, then input day, Start date, from and to time (comment)  
Select record then Click inactive button to disable a restriction that did not expire  
Select record then Click expire if Debtor told you to expire the restriction  
Select record then click edit if you need to modify start and end time or manually changed expire date

Day:  Start date:  ! Expire date:  ! From time:  To time:   Active Dbr:  Phone:

Comment:  Byuser:

Save

Select record below, then select button action:

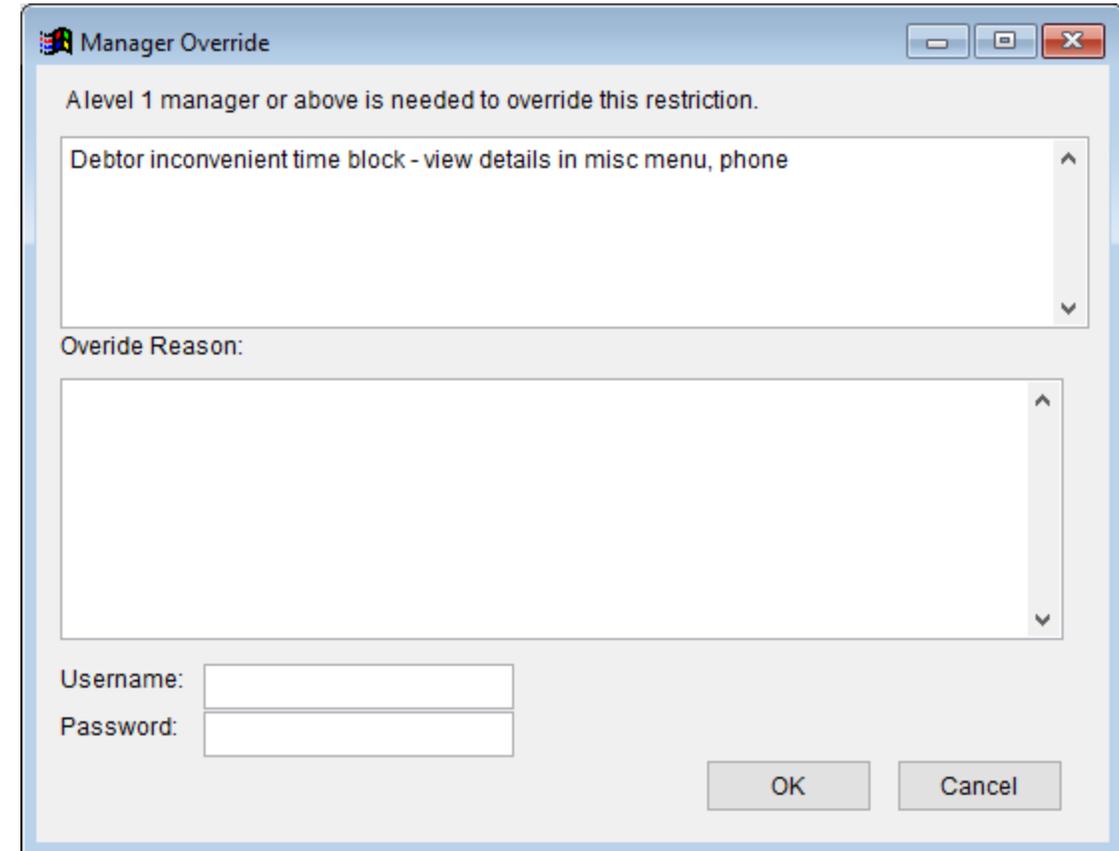
Edit Add new Inactive Expire today

| Active                              | Day       | Start_date | Start_time | End_time | End_date   | Comment        | Dbr | Phone        | Byuser | Bydate     |
|-------------------------------------|-----------|------------|------------|----------|------------|----------------|-----|--------------|--------|------------|
| <input checked="" type="checkbox"/> | MONDAY    | 10/22/2021 | 0800       | 2300     |            | Monday test    | 0   |              | ADAM   | 10/22/2021 |
| <input checked="" type="checkbox"/> | TUESDAY   | 10/22/2021 | 0900       | 1300     | 10/22/2021 | TUES TEST      | 0   |              | ADAM   | 10/22/2021 |
| <input checked="" type="checkbox"/> | WEDNESDAY | 10/22/2021 | 1000       | 1400     |            | WEDNESDAY test | 0   |              | ADAM   | 10/22/2021 |
| <input checked="" type="checkbox"/> | THURSDAY  | 10/22/2021 | 1030       | 1600     |            | THURSDAY test  | 1   | 555-555-5555 | ADAM   | 10/22/2021 |
| <input checked="" type="checkbox"/> | FRIDAY    | 10/22/2021 | 1100       | 1700     |            | FRIDAY test    | 0   |              | ADAM   | 10/22/2021 |

See all records See inactive records

# 7-7: Manager Override

- Manager override provides users/firms the ability to access the call screen/make calls on accounts where restrictions might be in place.
- The top field will display the reason for the restriction.
  - The following alerts on an account will require Manager override regardless of phone call count.
    - Bankruptcy
    - Debtor Attorney
    - Cease & Desist
    - No Verbal Contact
- An override reason is always required.
- To proceed, a user must enter their Q-Law username and password (the same used to login). If the user has the required security level, they will be allowed to proceed.



Manager Override

A level 1 manager or above is needed to override this restriction.

Debtor inconvenient time block - view details in misc menu, phone

Override Reason:

Username:

Password:

OK Cancel

# 7-7: Call Screen Misc. Info.

## SECURITY LEVELS

- **WS\_MAIN.CALL**: Limits the ability of users to access the call screen.

**DDAS**: Can be used to further restrict access to the call screen or recording call information.

- **DDASYESNO.WS\_CALL**: Restrict access to outbound call button in the work screen.
- **SYSTEM.WS\_CALL**: Trigger DDAS rule when access is granted to the call screen.

# 7-7: Email Consent

- Email consent can be managed in the contact form debtor number 1-9.
- A 'Email permit' (dname.date1) date field exists where a user can enter the date that consent was received from the consumer.
- In the notes screen the consent conversation can be noted as well.
- To remove consent, clear the date in the 'Email permit' field and note the conversation in notes.
- If integrating with an email message vendor, make sure that the check for DBR, this dname.date1 is not empty/null.
- Please note that change tracking will record the user, date, and time that the dname.date1 was changed (viewed in the workscreen, misc menu, g-Change log).
- Please note that upon import if a DDAS rule is set, this field can be set to placement/import date (Date()) if all claims for a creditor are automatically consented. This may require paid consultation.

The screenshot shows a software interface for managing contact information. The title bar reads "Contact information". The form includes fields for "Ourfile", "Pty/Dbr" (set to 1), "Type" (DEB), and "Party/Debtor". The "Person" section has fields for "Title", "First", "Middle", "Last", and "Suffix". The "Company" field is present with "add AKA" and "add DBA" buttons. The "Name and address" section has radio buttons for "Individual" or "Company". There are fields for "File as", "Name", "Attention", "ProfTitle", "Address1", "Address2", "City", and "Country". A "Phone manage" section includes "Dialer log", "Address history", and "Alternate phones (3)". A table lists phone types: Primary, Cell, Home, Work, and Fax. A "Metro2 CIL" and "Metro2 ECOA" dropdown menu is visible. A table for permits is highlighted with a green box:

|                 |            |
|-----------------|------------|
| Email permit    | 10/01/2021 |
| Text msg permit | 10/01/2021 |

Below this, a "Notes" field is highlighted with a green box, containing the text: "Email permit granted on 10/01/2021" and "Text msg permit granted on 10/01/2021". Other fields include "Corr salutation", "Email address", "Email flag", "Drv License", "County/reside", "Social Sec No", and "Date of birth". A "Clipboard" button is also present. At the bottom, there are buttons for "Edit", "Delete", "Lookup", "Case Match", "Print", "History", and "Exit".

# 7-7: Text Consent

- A 'Text msg permit' date field (dname.date2) exists where a user can enter the date that consent was received from the consumer.
- Consent conversation can be noted in notes field.
- To remove consent, clear the date in the 'text msg permit' field and note the conversation in notes.
- If you will be integrating with a text message vendor, make sure that the check for DBR, this dname.date2 is not empty/null.
- Please note that change tracking will record the user, date, and time that the dname.date2 was changed (viewed in the workscreen, misc menu, g-Change log)
- Please note that upon import if a DDAS rule is set, this field can be set to placement/import date (Date()) if all claims for a creditor are automatically consented. This may require paid consultation.
- Please note that an active cell/mobile phone number may be required, and you may use the option to consent to call that number or DO NOT call. You may want to consider how those flags should be used in your vendor export criteria, the dphone manager contains fields for consent approval and no calls.

The screenshot shows a 'Contact information' form with various fields for personal and company details. Two specific fields are highlighted with green boxes: 'Email permit' and 'Text msg permit', both containing the date '10/01/2021'. A 'Notes' field at the bottom right also contains the text 'Email permit granted on 10/01/2021' and 'Text msg permit granted on 10/01/2021'. The form includes sections for 'Name and address', 'Phones', 'Address history', and 'Metro2 CII/COA' options. At the bottom, there are buttons for 'Edit', 'Delete', 'Lookup', 'Case Match', 'Print', 'History', and 'Exit'.

# Critical Notification: YGC \*New\* Pcodes for Debt Itemization in Initial Demand Letter

- In preparation for Regulation F, on Wednesday October 3, Vertican sent out an email detailing seven new Pcodes added to YGC which transmit the information needed for debt itemization in the initial demand letter
- <https://vertican.tech/ygc-pcodes-for-debt-itemization-in-initial-demand-letter/>