Meeting Them Where They Are

An omnichannel model for respectful, results-driven recovery

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People pay the way they live now

The old collections playbook was a letter, then a phone call, then another phone call. It was built for a world where people sat by a landline and opened their mail at the kitchen table.

That world is gone. People check balances on their phones at 10 p.m. They want a link, not a hold queue. And when paying takes too many steps, a lot of them just stop.

67%
of consumers expect to finish a payment in three steps or fewer after a reminder

36%
have delayed paying a bill because the process was too complex

47%
would pay immediately if the payment option were built into the reminder

Source: Solutions by Text and Datos Insights survey of 2,000 U.S. consumers, reported by ACA International, Oct 13, 2026.

What people say vs. what they do

The same survey found a gap worth planning around. More consumers said they prefer email for bills (37%) than text (24%). But 34% of people who got a text about a bill paid the same day, against 24% who got an email.

So channel choice isn't a popularity contest. The right channel is the one a person will act on, at a moment they can act, with the fewest steps between the message and the payment.

> **The point for clients:** every extra login, phone tree or redirect is a chance for a willing payer to walk away. Removing friction is a recovery strategy, not just a customer service nicety.

Omnichannel means connected, not just more channels

Plenty of vendors list six channels on a slide. That's multichannel: separate tools running side by side. Omnichannel means each contact knows what happened in the last one.

Channel	What it's good for
Text	Short reminders with a secure payment link, sent only with documented consent
Email	Detail: balances, options, documents, and how to dispute
Self-service portal	24/7 access to balances, payment plans and documents, without waiting for an agent
Phone and IVR	Fast routing to a trained person, plus automated payment for people who want it
Letters	Required notices and people who prefer paper, timed with digital contact
Live chat	Quick questions and plan set-up with a person on the other end

Sequencing beats volume

If someone opens an email but doesn't pay, the next touch might be a text with a one-tap link, not a second email. If someone settles a question in chat, chat becomes their starting point next time. If a person asks to stop a channel, that channel stops everywhere.

TSI's analytics score accounts to decide when and how to work each one. People make the final calls, and every contact is logged.

Every channel runs inside the rules

More channels mean more ways to get it wrong. A recovery program has to build the rules into the system, so a well-meant message can't go out at the wrong time, to the wrong person, or after someone said stop.

Consumer contact rules

- **Call frequency.** Regulation F gives collectors a presumption of compliance when they place no more than seven calls in seven days about a debt, and wait seven days after a phone conversation (12 CFR 1006.14).
- **Timing.** Contact outside 8 a.m. to 9 p.m. local time is presumed inconvenient unless the consumer says otherwise (12 CFR 1006.6).
- **Electronic opt-out.** Each email or text from a debt collector must include a clear, simple way to opt out of that channel (12 CFR 1006.6(e)).
- **Texts and autodialed calls.** Consent and its revocation are governed by the TCPA and FCC rules, which keep changing. Your partner should show you how consent is captured, stored and honored across every channel.

Industry rules

- **Healthcare.** A recovery partner handling patient accounts works as a HIPAA business associate under a signed agreement.
- **Payments.** Card payments belong in a PCI DSS validated environment.
- **Banks and credit unions.** Regulators expect you to oversee your vendors as if the work were your own. See the checklist in section 6.

This summary isn't legal advice. Rules vary by state and change often; check current requirements with your counsel.

Tone is a control, not a nice-to-have

A text can feel cold. An email can feel like a form letter. A rushed call can feel like pressure. People remember how a contact made them feel, and that shapes whether they pay, complain or ignore you.

That's why TSI treats tone the way it treats compliance: as something trained, checked and measured.

- **Plain language.** No jargon, no vague threats, clear next steps.
- **Options first.** Lead with what a person can do, including payment plans and hardship paths.
- **Trained listeners.** Agents learn to slow down, de-escalate and spot vulnerable consumers.
- **Quality review.** Calls are recorded and reviewed, so coaching is based on what was actually said.

99.997%

complaint-free contact rate across TSI consumer contacts

Since 1970

TSI has worked accounts for clients in regulated industries, with 10,000+ employees today

Why it pays off

Fewer complaints mean less regulatory exposure and less brand damage. People who feel heard are more likely to engage again. For hospitals, utilities and public agencies, the collector's voice is the client's voice, and people remember it.

Same channels, different rules of the road

Healthcare revenue cycle

Patients are dealing with health and money at once. They need privacy, clear bills and options like financial assistance screening before anyone talks about collections. TSI Healthcare RCM pairs secure self-service and text reminders with agents trained in health billing and HIPAA.

Utilities and government

Public-facing clients serve everyone: fully digital households and people who only use paper and phone. That means multilingual outreach, letters timed with digital contact, and payment options that match how the agency already bills. CXBPO teams can also take service calls in the client's name.

Financial services

Borrowers expect the same digital access from a collector that they get from their bank. TSI Accounts Receivable Management uses consent-driven email and text, secure portals, and agents trained on disclosures and hard financial conversations. Loan Servicing through UAS, a TSI company, applies the same care earlier in the life of the loan.

> **Where to start:** pick one segment, map every message it gets today, and count the steps from reminder to paid. That count is usually the fastest win.

Easy for consumers, locked down for risk

Each new channel is another place data can leak. A good partner makes paying simple for the consumer and hard for anyone else to get in. Ask for evidence, not adjectives.

Ask your partner for	What TSI provides
Independent security audit	SOC 2 Type II report, examined annually
Payment card security	PCI DSS service provider attestation
Healthcare data handling	HIPAA business associate safeguards and agreement
Data protection	Encryption in transit and at rest; client data kept in the United States
Consent and audit trail	Every contact logged and time-stamped, with call recording
Incident response	A documented plan with client notification steps

What regulators expect of you

Using a vendor doesn't move the responsibility. The CFPB expects supervised companies to oversee service providers for compliance with consumer financial law (Compliance Bulletin 2016-02). Banking agencies say the same in the 2023 Interagency Guidance on Third-Party Relationships. A September 2026 proposal would replace that guidance with a more risk-tailored version, and it keeps the core point: you're still responsible for the work.

For a question-by-question version, use TSI's Vendor Risk Checklist.

7 · NEXT STEP

Four things to do this quarter

- **Count the steps.** From reminder to payment, how many clicks, logins and transfers? Aim for three.
- **Check consent.** Can you show, for any account, which channels the person agreed to and when?
- **Listen to ten calls.** Would you be comfortable if the person on the line were your own customer? (They are.)
- **Ask for proof.** Request your partner's current audit reports and complaint data, and read them.

> **Talk to TSI.** We'll walk through your current contact strategy and show where the friction is. Visit tsico.com to reach our team.

Sources

- ACA International, "Text vs. Email: Survey Shows Trends in Consumer Payment Behavior," Oct 13, 2026, reporting Solutions by Text and Datos Insights research (2,000 consumers).
- Regulation F, 12 CFR part 1006, sections 1006.6 and 1006.14 (eCFR).
- CFPB Compliance Bulletin and Policy Guidance 2016-02, Service Providers.
- FDIC, FRB and OCC, Interagency Guidance on Third-Party Relationships: Risk Management, 88 FR 37920 (June 9, 2023).
- FDIC, FRB, NCUA and OCC, Proposed Third-Party Risk Management Guidance, 91 FR 58536 (Sept 15, 2026).

TSI figures: founded 1970; 10,000+ employees; 99.997% complaint-free contact rate. This paper is general information, not legal advice. © 2026 Transworld Systems Inc.