

When leaving answering machine messages, collectors will leave one of the applicable messages listed below.



When leaving a message, you should **NOT** indicate the return call is urgent.

About Leaving Messages

- When someone other than the taxpayer answers, you must not identify yourself as an employee of Pioneer Credit Recovery Incorporated representing the IRS, nor should you state the reason for the attempted contact.
- If you are directly asked to identify yourself or the company you work for while skip tracing, you must state Pioneer Credit Recovery Incorporated on behalf of the IRS.

Mini-Miranda Message

When leaving the Mini-Miranda Message on the taxpayer/POE (place of employment) residential answering machine, the following criteria must be met:

- The taxpayer's voicemail discloses the taxpayer's first and last name, and only the taxpayer's name

OR

- The agency has already spoken previously with the authenticated taxpayer using the telephone number associated with the taxpayer's voicemail

Taxpayer's Answering Machine:

"This confidential and important message is meant solely for [TAXPAYER'S FIRST AND LAST NAME], this is [COLLECTOR NAME]. The law requires I notify you that I'm calling from Pioneer Credit Recovery, Incorporated, a debt collection company.

This is an attempt to collect a debt and any information obtained will be used for that purpose. Please call me back today at [1-800 number].

You may leave the hours of operation specific to your line of business.

When calling back, the Reference ID is [REFERENCE #XXXX]. Once again, the number is [1-800 number]. Thank you."



Answering Machine Messages

IRS

Effective Date: Pending

Unverified Number Message for Taxpayer

If, when calling the taxpayer, you are uncertain that the number (residence) is the taxpayer/ POE (place of employment) number (voicemail does not state the taxpayer's name and no previous contact at that number), you must use the message below.

"This is an important message from Pioneer Credit Recovery, Incorporated. This is [COLLECTOR NAME], the law requires that we notify you that this is a debt collection company. This is an attempt to collect a debt and any information obtained will be used for that purpose. Please call us back today at [1-800 number]. When calling back, the Reference ID is [REFERENCE #XXXX]. Thank you."

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Job Aid

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The current approved version of this document may be obtained from Collect Net.



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Collections Authentication

IRS

Effective Date: **Pending**

This job aid is intended to outline the steps collectors should follow when performing authentication/verification at the onset of each inbound and outbound call for the IRS debt. This process helps us protect the privacy of our customer's information and determines whether or not we can release information to the party on the line.

IMPORTANT NOTES



- You must not discuss tax information without adequate authentication of a taxpayer. Discussing tax information without adequate authentication of a taxpayer could result in an "unauthorized disclosure" of tax or return information. When an employee makes an unauthorized disclosure, possible maximum criminal penalties include a felony conviction for willful unauthorized disclosure. A civil cause of action by the taxpayer whose return information has been disclosed may also be made against the employee.
- You can accept authentication verbally from internal transfers – (thorough documentation is required)

Documentation

Ensure the verification information is documented in the account notes that you have identified the taxpayer or authorized third party.

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Collections Authentication

IRS

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Personal Tax	Business Tax	Authorized 3 rd Party/POA
<p>NOTE: All pieces of information MUST be verified to be fully authenticated.</p>		
<p>Full Name</p> <ul style="list-style-type: none"> Verify the name as it appears on the AOR, including spouses name for a joint return. A taxpayer who changes his or her last name due to marriage or divorce, must provide both his or her previous and new last names. 	<p>Business Name as it appears on the AOR</p> <ul style="list-style-type: none"> It may be necessary to probe the caller for the correct Business Name as it appears on its AOR using additional information such as LLC or DBA for Sole Proprietor/Partnership. <p>Title of Individual within the Business Entity</p>	<ol style="list-style-type: none"> Full name of Authorized 3rd Party/POA Ask for: <ul style="list-style-type: none"> Taxpayer's Name Taxpayer's TAN Taxpayer's Complete Address Taxpayer's Date of Birth. Once the account is pulled up, move forward with step 3. <p>*If the TAN is not available, and all other points are verified, we can request the Authorized 3rd Party/POA to verify the first 5 digits of the taxpayer's SSN/TIN and we can provide the last 4 digits or offer to resend the Initial Contact and allow 5 calendar days for them to receive.</p> <ol style="list-style-type: none"> Centralized Authorization File (CAF) Number <ol style="list-style-type: none"> If POA/Authorized 3rd Party cannot verify the CAF number, ask for the POA Address <p>NOTES:</p> <ol style="list-style-type: none"> CAF Numbers are unique to the POA; they are not assigned to specific accounts. If the POA/TIA provides a new address, document the system with the updated information and direct
<p style="text-align: center;">TAN</p> <ul style="list-style-type: none"> If the taxpayer is reluctant, you may provide the last 5 digits of the TAN. The taxpayer MUST then provide the first 5 digits. You may only request the TIN/SSN if: <ul style="list-style-type: none"> The taxpayer is unable to verify the Taxpayer Authentication Number (TAN) Has already verified their name, address, and date of birth AND Is willing to continue discussing the resolution of their account Pioneer Credit Recovery, Inc will ask for the first 5 digits of the SSN/TIN and then we can provide the last 4 digits. <p style="text-align: center;">Complete Address (Address, City, State, & Zip)</p> <ul style="list-style-type: none"> Do NOT disclose the address of record to the taxpayer. If the taxpayer fails to provide the complete address of record, ask the taxpayer if they have moved. <ul style="list-style-type: none"> If the taxpayer can provide the complete address of record (i.e. their old address), proceed with the call. Document a new address of record in the system and direct the taxpayer to www.irs.gov or call 1-800-829-3676 for Form 8822, Change of Address. <p>NOTE: When authenticating an address for a taxpayer and he/she does not indicate the street/lane/drive/parkway portion at the end of the address, (123 Main instead of 123 Main St.), it is acceptable to take 123 Main as the full street address, if all other related information is accurate (e.g. the zip code is correct). The assistor may ask the taxpayer what the street portion is.</p>		

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Collections Authentication

IRS

Effective Date: **Pending**

the POA/TIA to www.irs.gov or call 800-829-3676 for the appropriate form to change the taxpayer's home mailing address with the IRS.

Date of Birth (DOB) (MM/DD/YYYY)

- Secondary taxpayer DOB information is not available for joint accounts; therefore, a secondary taxpayer must provide the primary's DOB to authenticate.

Notes:

- If the individual specifically asks the nature of the call, you may then state "I am calling from Pioneer Credit Recovery, Incorporated on behalf of the IRS".
- If unable to fully authenticate, advise the taxpayer the call must be terminated until proper authentication can be completed for security purposes and to contact Pioneer Credit Recovery, Incorporated once they have all the required information.
- If the taxpayer cannot authenticate AND indicates that they have not received our letter, update the account, request a certified letter, and suspend the collection activities for 5 calendar days to allow the taxpayer to receive the letter.

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The purpose of this reference guide is to provide a guided initial demand talk-off for agents collecting on IRS Debt.

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Reference Guide

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Initial Demand – Personal Tax

Step	Talk-Off	Notes
1. Call Recording Disclosure (CRD)	<p>You must state the call recording disclosure on ALL outbound calls.</p> <p><i>“Hello, this call may be monitored or recorded for quality assurance”</i></p> <p>Important:</p> <ul style="list-style-type: none"> The CRD should be stated at the beginning of the call, prior to any FTI being discussed (including authentication). This will need to be given to each person that you speak with. 	<p>If the party reached specifically asks who is calling/asks the nature of the call, you may state that you are calling from Pioneer Credit Recovery, Incorporated on behalf of the IRS.</p>
2. ID Yourself	<p><i>“Hello, may I speak with [Taxpayer name]? Is this {Taxpayer Name}?”</i></p> <p><i>If you believe you are speaking with the taxpayer, the person answering identifies himself or herself as having the taxpayer name, continue with the initial demand.</i></p> <p><i>“Hi, my name is [Employee Name] from Pioneer Credit Recovery, Incorporated. My employee ID is [Employee ID]. Pioneer Credit Recovery is a contractor of the Internal Revenue Service and we are calling on a matter for the IRS.”</i></p>	
3. Authentication	<p><i>“For privacy purposes, before I can disclose the nature of this call and any information about the matter, I need to confirm that I am speaking with the correct person. Can you verify the first five numbers of your Taxpayer Authentication Number?”</i></p> <p>If the taxpayer verifies the correct information, respond with the remaining 5 numbers of the Taxpayer Authentication Number (TAN).</p> <p>If taxpayer is reluctant:</p> <p><i>“You should have received a letter from Pioneer Credit Recovery, Incorporated stating the purpose of our call. If it would make you more comfortable, I am allowed to provide you with the last 5 digits of your Taxpayer Authentication number. If they are correct, you would only need to verify the first 5 digits. “</i></p> <p>Ask the taxpayer to verify their address. If a different address is given, ask:</p> <p><i>“Have you recently moved? What was your last address?”*</i></p> <ul style="list-style-type: none"> If the taxpayer can provide the old address of record, proceed with the call. <p>Ask the taxpayer to verify the primary taxpayer’s date of birth (MM/DD/YYYY).</p> <p>Continued on page 3.</p>	<p>For taxpayers who have changed their name, they must provide both the current and previous last name during the authentication process.</p> <p>NOTE: DO NOT disclose the address of record for the taxpayer.</p> <p>If the taxpayer provides a new address:</p> <ul style="list-style-type: none"> Document the system with the updated information Direct the taxpayer to change their home mailing address with the IRS by going online at www.irs.gov or calling 800-829-3676 for Form 8822 If the taxpayer needs a letter sent, the authentication process must be completed prior to sending the letter to the new address. <p>If the taxpayer cannot authenticate AND indicates that they have not received our letter, update the</p>

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Initial Demand

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	<p>If the taxpayer is unable to authenticate all of the required authentication points, advise the taxpayer that the call must be terminated until proper authentication can be completed for security purposes and to contact Pioneer Credit Recovery, Incorporated once they have all required information</p> <ul style="list-style-type: none"> Name, taxpayer authentication number*, complete address of record, and primary date of birth (MM/DD/YYYY) 	<p>account and request a certified letter.</p> <p>*If the TAN is not available, and all other points are verified, we can request the taxpayer to verify the first 5 digits of their SSN/TIN and we can provide the last 4 digits or offer to resend the Initial Contact and allow 5 calendar days for them to receive.</p>
4. Initial Demand and Mini Miranda	<p><i>"I am calling regarding an outstanding IRS tax liability for your [tax year] 1040. Federal law requires me to inform you that this is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose."</i></p>	
5. Additional Disclosures	<p><i>"For your records, our address is 26 Edward Street, Arcade, NY 14009 and our phone number is XXX-XXX-XXXX." *</i></p> <p>The following items must be discussed at a minimum during initial contact (or during subsequent contacts if the PCA was unable to address during the initial contact) with the taxpayer and documented in the ROA:</p> <ul style="list-style-type: none"> Confirm receipt of IRS Publication 1, <i>Your rights as a Taxpayer</i> Inform the Taxpayer that the Fair Debt Collection Practices Act protects taxpayer from debt collection abuses 	<p>*Be mindful of any additional requirements for state laws.</p>
6. TCPA	<p>If you identify the phone number is a cell phone based on information provided in DM9 or the taxpayer indicates they are on a cell phone, provide the following disclosures:</p> <p><i>"To help us contact you more efficiently, may Pioneer Credit Recovery, Incorporated contact you at this number using an auto dialer, or pre-recorded messages?" *</i></p> <p>Verify at least the last 4 digits of the number you are asking consent for.</p>	<p>* You must follow the TCPA Job aid and update the phone consent based on the taxpayer's response.</p>
7. Cell Phone Disclosures	<p>"Cell phone conversations can be heard by others in a close proximity. If you are in a public place where others could hear the conversation, do we have your permission to continue the call?"</p> <ul style="list-style-type: none"> If yes, document the case notes with the response and proceed as normal. If no, advise them to call back on a more secure landline or from a place that is more private where others cannot hear the call. 	

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IRS

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<p>8. Payment Request/Resolution Talk-Off</p>	<p>See Resolution Talk-Off Job Aid.</p> <p>Give the Taxpayer ideas on where/how to borrow.</p> <p>Money Sources:</p> <ul style="list-style-type: none"> • Borrow against 401K • Bank or Finance Company • Employer Loan • Credit Card • 2nd Mortgage • Cosigner • Family/Friends • Stocks • Bonds • CD's • Credit Union 	<p>If the taxpayer cannot resolve their account by either full payment or through a payment arrangement, we should make one request to secure a voluntary payment.</p>
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Initial Demand – Business Tax

Step	Talk-Off	Notes
1. Call Recording Disclosure (CRD)	<p>You must state the call recording disclosure on ALL outbound calls.</p> <p><i>“Hello, this call may be monitored or recorded for quality assurance”</i></p> <p>Important:</p> <ul style="list-style-type: none"> The CRD should be stated at the beginning of the call, prior to any FTI being discussed (including authentication). This will need to be given to each person that you speak with. 	
2. ID Self	<p><i>“Hello, may I speak with [Business Taxpayer]? Is this {Taxpayer Name}?” *</i></p> <p><i>If you believe you are speaking with the taxpayer, the person answering identifies himself or herself as having the taxpayer name, continue with the initial demand.</i></p> <p><i>“Hi, my name is [Employee Name] from Pioneer Credit Recovery, Incorporated. My employee ID is [Employee ID]. Pioneer Credit Recovery is a contractor of the Internal Revenue Service and we are calling on a matter for the IRS.”</i></p>	<p>* Ask for the name of the responsible party as it appears on the account and the title within the business entity.</p> <p>It may be necessary to probe the caller for the correct information using additional information such as LLC or DBA for Sole Proprietor/Partnership.</p>
3. Authentication	<p><i>“For privacy purposes, before I can disclose the nature of this call and any information about the matter, I need to confirm that I am speaking with the correct person. Can you verify the first five numbers of your Taxpayer Authentication Number?”</i></p> <p>If the taxpayer verifies the correct information, respond with the remaining 5 numbers of the Taxpayer Authentication Number (TAN).</p> <p>If taxpayer is reluctant:</p> <p><i>“You should have received a letter from Pioneer Credit Recovery, Incorporated stating the purpose of our call. If it would make you more comfortable, I am allowed to provide you with the last 5 digits of your Taxpayer Authentication number. If they are correct, you would only need to verify the first 5 digits.”</i></p> <p>Ask the taxpayer to verify their address. If a different address is given, ask:</p> <p><i>“Have you or your company recently moved? What was the last address?”</i></p>	<p>NOTE: DO NOT disclose the address of record for the taxpayer.</p> <p>If the taxpayer provides a new address:</p> <ul style="list-style-type: none"> Document the system with the updated information Direct the taxpayer to change their home mailing address with the IRS by going online at www.irs.gov or calling 800-829-3676 for Form 8822 If the taxpayer needs a letter sent, the authentication process must be completed prior to sending the letter to the new address.

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Initial Demand

IRS

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	<p>If the taxpayer is unable to authenticate the three following items, advise the taxpayer that the call must be terminated until proper authentication can be completed for security purposes and to contact Pioneer Credit Recovery, Incorporated once they have all required information.</p> <ul style="list-style-type: none"> Name Taxpayer authentication number Complete address of record 	<p>If the taxpayer cannot authenticate AND indicates that they have not received our letter, update the account and request a certified letter.</p> <p>*If the TAN is not available, and all other points are verified, we can request the taxpayer to verify the first 5 digits of their TIN and we can provide the last 4 digits or offer to resend the Initial Contact and allow 5 calendar days for them to receive.</p>
4. Initial Demand and Mini Miranda	<p><i>"I am calling regarding an outstanding IRS tax liability for your [tax type and tax year]. Federal law requires me to inform you that this is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose."</i></p>	
5. Additional Disclosures	<p><i>"For your records, our address is 26 Edward Street, Arcade, NY 14009 and our phone number is XXX-XXX-XXXX." *</i></p> <p>The following items must be discussed at a minimum during initial contact (or during subsequent contacts Pioneer Credit Recovery, Inc. was unable to address during the initial contact) with the taxpayer and documented in the ROA:</p> <ul style="list-style-type: none"> Confirm receipt of IRS Publication 1, <i>Your rights as a Taxpayer</i> Inform the Taxpayer that the Fair Debt Collection Practices Act protects taxpayer from debt collection abuses 	<p>*Be mindful of any additional requirements for state laws.</p>
6. TCPA	<p>If you identify the phone number is a cell phone based on information provided in DM9 or the taxpayer indicates they are on a cell phone, provide the following disclosures:</p> <p><i>"To help us contact you more efficiently, may Pioneer Credit Recovery, Incorporated contact you at this number using an auto dialer, or pre-recorded messages?" *</i></p> <p>Verify at least the last 4 digits of the number you are asking consent for.</p>	<p>* You must follow the TCPA Job aid and update the phone consent based on the taxpayer's response.</p>
7. Cell Phone Disclosures	<p>"Cell phone conversations can be heard by others in a close proximity. If you are in a public place where others could hear the conversation, do we have your permission to continue the call?"</p> <ul style="list-style-type: none"> If yes, document the case notes with the response and proceed as normal If no, advise them to call back on a more secure landline or from a place that is more private where others cannot hear the call. 	
8. Payment Request/Resolution Talk-Off	<p>See Resolution Talk-Off Job Aid.</p>	<p>If the taxpayer cannot resolve their account by either full payment or through a payment arrangement, we should make one request to secure a voluntary payment.</p>

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Initial Demand – POA and TIA

Step	Talk-Off	Notes
1. Call Recording Disclosure (CRD)	<p>You must state the call recording disclosure on ALL outbound calls.</p> <p><i>"Hello, this call may be monitored or recorded for quality assurance"</i></p> <p>Important:</p> <ul style="list-style-type: none"> The CRD should be stated at the beginning of the call, prior to any FTI being discussed (including authentication). This will need to be given to each person that you speak with. 	<p>If the party reached specifically asks the nature of the call, you may state that you are calling from Pioneer Credit Recovery, Incorporated on behalf of the IRS.</p>
2. ID Self	<p><i>"Hello, may I speak with [POA/TIA name]? Is this {POA/TIA Name}?" *</i></p> <p><i>If you believe you are speaking with the POA/TIA, the person answering identifies himself or herself as having the POA/TIA's name, continue with the initial demand.</i></p> <p><i>"Hi, my name is [Employee Name] from Pioneer Credit Recovery, Incorporated. My employee ID is [Employee ID]. Pioneer Credit Recovery is a contractor of the Internal Revenue Service and we are calling on a matter for the IRS."</i></p>	
3. Authentication	<p><i>"For privacy purposes, before I can disclose the nature of this call and any information about the matter, I need to confirm that I am speaking with the correct person, in regards to [Taxpayer's Name]"</i></p> <p><i>"Can you please provide me with:</i></p> <ul style="list-style-type: none"> <i>- Taxpayer's TAN</i> <i>- Taxpayer's Complete Address</i> <i>- Taxpayer's Date of Birth</i> <p>Once the account is pulled up; the POA/TIA can be authenticated against the CAF information.</p> <p><i>"Can you verify your CAF number?"</i></p> <p>Verify the CAF number. If the POA/TIA cannot verify the CAF number, ask for the POA Address.</p> <p>If a different address is given, ask:</p> <p><i>"Have you recently moved? What was your last address?"</i></p> <p>Note: The POA Designation allows the authorized individual (POA) to advocate, negotiate, and sign on the taxpayer's behalf for specified taxes and tax periods, unless the POA's authority is specifically limited. Please review the POA/TIA job aid for designation guidance. Exception: a POA with an authorization level of "H" is not allowed to negotiate the resolution of a balance due for the taxpayer. Pioneer Credit Recovery, Inc. should initiate contact directly to the taxpayer instead of a level "H" POA.</p> <p>CAF Numbers are unique to the POA; they are not assigned to specific accounts.</p>	<p>See POA/TIA Job Aid for additional information.</p> <p>If the POA/TIA provides a new address:</p> <ul style="list-style-type: none"> Document the system with the updated information Direct the POA/TIA to www.irs.gov or call 800-829-3676 for the appropriate form to change the taxpayer's home mailing address with the IRS. If the POA/TIA needs a letter sent, the authentication process must be completed prior to sending the letter to the new address.

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Initial Demand

IRS

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NOTE: You should always check the POA/TIA Authority Levels (shown to the left)

If the POA/TIA is unable to authenticate properly, advise the POA/TIA that the call must be terminated until proper authentication can be completed for security purposes. Advise the POA/TIA to call the Practitioner Priority Service (PPS) at (866) 860-4259.

Representative	Requirements	Tax Matters	
		Collection	Form
A - Attorney	good standing	all	2848
B - Certified Public Accountant	duly qualified	all	2848
C - Enrolled Agent	enrolled	all	2848
F - Family Member	spouse, child, immediate family member	all	2848
H - Unenrolled Return Preparers	prepared return	no	2848
K - Student Attorney		all	2848
L - Student CPA		all	2848
Third Party Designee	check box	none	1040
Appointee	none	none	8821

4. Initial Demand and Mini Miranda	<i>"I am calling regarding an outstanding IRS tax liability for [Tax Type and Tax Year]. Federal law requires me to inform you that this is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose."</i>	
5. Additional Disclosures	<p><i>"For your records, our address is 26 Edward Street, Arcade, NY 14009 and our phone number is XXX-XXX-XXXX." *</i></p> <p>The following items must be discussed at a minimum during initial contact (or during subsequent contacts if the PCA was unable to address during the initial contact) with the taxpayer and documented in the ROA:</p> <ul style="list-style-type: none"> • Confirm receipt of IRS Publication 1, <i>Your rights as a Taxpayer</i> • Inform the Taxpayer that the Fair Debt Collection Practices Act protects taxpayer from debt collection abuse 	*Be mindful of any additional requirements for state laws.
6. TCPA	<p>If you identify the phone number is a cell phone based on information provided in DM9 or the POA/TIA indicates they are on a cell phone, provide the following disclosures:</p> <p><i>"To help us contact you more efficiently, may Pioneer Credit Recovery, Incorporated contact you at this number using an auto dialer, or pre-recorded messages?" *</i></p> <p>Verify at least the last 4 digits of the number you are asking consent for.</p>	* You must follow the TCPA Job aid and update the phone consent based on the taxpayer's response.
7. Cell Phone Disclosures	<p><i>"Cell phone conversations can be heard by others in a close proximity. If you are in a public place where others could hear the conversation, do we have your permission to continue the call?"</i></p> <ul style="list-style-type: none"> • If yes, document the case notes with the response and proceed as normal • If no, advise them to call back on a more secure landline or from a place that is more private where others cannot hear the call. 	

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8. Payment Request and Resolution Talk-Off	See Resolution Talk-Off Job Aid.	If the POA/TIA cannot resolve the account by either full payment or through a payment arrangement, we should make one request to secure a voluntary payment.
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Resolution Talk-Offs

IRS

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This job aid provides a suggested call flow for negotiating payments as well as follow-up calls for collectors working the IRS Contract.

Important Notes:

- The Call Recording Disclosure (CRD) should be stated at the beginning of the call, prior to any FTI being discussed (including authentication).

Taxpayers who are in business as sole proprietors must be in compliance with both individual and business filing requirements. In regard to joint accounts, only the spouse you are speaking with is responsible for filing his/her delinquent return.

If there IS a TDI (Tax Delinquency Indicator):	If there is NOT a TDI (Tax Delinquency Indicator):
You must address this prior to proceeding with negotiating a payment arrangement. See Accounts with TDI .	Move forward to Negotiating Payments .

Negotiating Payments

Request for Balance

If after authentication and providing required disclosures, the taxpayer is not disputing the balance, and doesn't claim special handling circumstances, proceed with payment negotiation.

"We would like to help resolve the outstanding balance. Your balance of \$ _____ is due in full today. How can I help you resolve your account today?"

Let the taxpayer respond

"Is it possible for you to make a partial payment of your balance today?"

Let the taxpayer respond

If yes: Proceed with identifying the date of expected payment(s)/monthly payments and provide the payment options.

"Is it possible to pay the balance in full within 30 days?"

Explain the advantages of paying in full, advise of penalty and interest continuing to accrual. Suggest that liquidating assets or borrowing money may be advantageous. If the taxpayer declines the option you are currently offering, proceed to the next option until a resolution can be met.

Give the taxpayer ideas on where/how to borrow.

Money Sources

- Borrowing against 401k
- Employer Loan
- Credit Union
- Credit Card
- Cosigner
- Family/Friends
- Stocks
- Bonds
- Bank or Finance Company
- 2nd Mortgage
- CD's

If yes: Proceed with identifying the date of expected payment(s)/monthly payments and provide the payment options.

"Is it possible to pay the balance in full within 120 days?"

Let the taxpayer respond.

If yes: Proceed with identifying the date of expected payment(s)/monthly payments and provide the payment options.

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Resolution Talk-Offs

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Effective Date: Pending

Determining the Payment Arrangements

"Is it possible for you to commit to a monthly payment arrangement? How much are you prepared to pay monthly?"

Let the taxpayer respond.

If the taxpayer indicates they would like to enter into a payment arrangement, proceed with negotiating an arrangement that pays off the balance in the least amount of time based on the following guidelines:

- Full payment is made within the CSED or 7 years, whichever is less
- Taxpayer is in full compliance
- The assessed tax, penalty, and interest is less than or equal to \$100,000

Once the taxpayer agrees to the monthly payment amount, proceed with required disclosures.

- Provide methods of payment (see payment methods job aid), including mail in information
- Explain that extra payments or higher payments can be accepted at any time
- *"Payment will be applied first to tax, then penalties, then interest. In instances of multiple tax years, the payment is applied to the earliest tax year"*
- *All future returns must be filed and the tax due paid*
- *Any future tax refunds will be applied to the balance (these do not take place of the monthly payment due)*
- (Read this only if recurring payments are set up): *A letter confirming your agreed terms will be sent to you*
- *Penalties and interest continue to accrue*
- *You must continue to make an on-time monthly payment until the balance is paid in full*
- *If more than three missed payments, within a rolling twelve-month period occur, the arrangement will be terminated*
- *We will transfer the account to a payment specialist who will make reminder calls and send letters prior to the next due date as well as follow up on any missed payments"*

If yes: Proceed with identifying the date of expected payment(s)/monthly payments and provide the payment options.

If the taxpayer's proposed payment does not meet the above payment arrangement requirements, solicit one voluntary payment from the taxpayer, and return the account to the IRS. Inform the taxpayer that alternative collection resolutions are available through the IRS at www.irs.gov.

See the [IRS Payment Calculator Job Aid](#) for more information.

If Taxpayer is Uncooperative

If the taxpayer is refusing to cooperate at any point in the conversation, a 2nd talk-off should be obtained. If the taxpayer is still uncooperative the person doing the second talk off may tell them that he/she may opt out of working with our company and submit the request in writing.

- Pioneer Credit Recovery has the ability to return the account to the IRS.

Job Aid

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The current approved version of this document may be obtained from Collect Net.



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Resolution Talk-Offs

IRS

Effective Date: Pending

Accounts with TDI

"[TAXPAYER], prior to discussing further arrangements, it shows you have a delinquent tax return from [PERIOD]. In order to enter into a payment arrangement, this return must be filed and paid in full."

If the taxpayer states they are unable to fully pay the tax due, advise them they can include this in their arrangements once it is filed.

If the taxpayer indicates they do not have the required information to file the return:	If the taxpayer indicates they have already filed the return:
<ul style="list-style-type: none"> ✓ Refer the taxpayer to www.irs.gov "get transcripts" or offer to mail form 4506-T to the taxpayer who does not have access ✓ Advise the taxpayer to follow the instructions on the form to request wage and income information ✓ Instruct taxpayer to file delinquent tax returns using information contained in the transcript <ul style="list-style-type: none"> ○ Tax returns should be sent to the IRS mailing location listed in the 1040 instructions ✓ Advise the taxpayer we will monitor the account until the return posts and will follow up with them to continue with resolution 	<ul style="list-style-type: none"> ✓ Obtain information on when, where, and under what TIN the tax return was filed ✓ Document the ROA ✓ Advise the taxpayer we will monitor the account until the return posts and will follow up with them to continue with resolution

If after 10 weeks, the return has not posted, request the taxpayer to resubmit the return during the follow up call. **DO NOT** request in any circumstances the taxpayer send return information to Pioneer.

Once the delinquency has been resolved, proceed with determining the payment arrangements.

Job Aid

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Resolution Talk-Offs

IRS

Effective Date: Pending

Follow-Up

Examples of When a Follow-Up Call is to be Made

- Requested return call from the taxpayer
- Supporting documentation for a dispute that has not been received
- Communication of a resolved dispute
- Missed their scheduled payment
- Full payment not paid by date promised
- Resolution of a delinquent return or resolution of other routine issues involving taxpayer liabilities

Follow-Up Talk-Off

"Hello, this call may be monitored and/or recorded for quality assurance. May I speak with **[Taxpayer or POA name]**? Is this **[Taxpayer or POA Name]**?"

If you believe you are speaking with the taxpayer/POA, continue:

"Hi, my name is **[Employee Name]**. This call may be monitored and/or recorded for quality assurance purposes. For privacy purposes, before I can disclose the nature of this call, I need to confirm that I am speaking with the correct person."

Proceed with authentication procedures based on whether you are speaking with the taxpayer or POA. [See the Collections Authentication Job Aid](#). Once full authentication has been received:

"I am calling regarding an outstanding tax liability for your **[Tax Type, Tax Year]**. Federal law requires me to inform you that this is an attempt to collect a debt and any information obtained will be used for that purpose. We last spoke with you on **[date last talked to]** and discussed **[what resolution was to be made on account]**. I am giving you a follow up call today to see what the status was on resolving this matter."

If you identify the phone number is a cell phone based on information provided in DM9 or the taxpayer/POA indicates they are on a cell phone, you must provide the following disclosures:

"To help us contact you more efficiently, may Pioneer Credit Recovery, Incorporated contact you at this number using an auto dialer, or pre-recorded messages?"

Note: You must follow the [TCPA Job aid](#) and update the phone consent based on the taxpayer's response.

"Cell phone conversations can be overheard by others. If you are in a public place where others could hear the conversation, do we have your permission to continue the call?"

Note: This disclosure must be given on every contact with a known cell phone number.

- If yes, document the case notes with the response and proceed as normal
- If no, advise them to call back on a more secure line

Once the taxpayer has been told the reason for the follow-up call:

- Ask when they will be forwarding this information (making payment, etc.)
- Advise them we will make note on his/her account of the conversation that has taken place and that we will follow up with them again if the information has not been received by the date discussed.

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This job aid provides suggested talk-offs for when an unauthorized third party has been reached (including a child).

Ensure proper documentation is completed regarding speaking with a third party. For additional information, please reference the [System Steps \(IRS\) Reference Guide](#).

Notes:

- If you are leaving a message with a third party, you can **ONLY** leave your name and contact number.
- You may NOT disclose any information to a third party without the proper authorization; however, information may be accepted.
- The Call Recording Disclosure (CRD) should be stated at the beginning of the call, prior to any FTI being discussed (including authentication).

Third Party Contact Talk-Off

Scenario 1

You have called the home phone, the taxpayer is not available and you have a 3rd party on the line.

"Is there a better number to reach [taxpayer name]?"

OR

"Where can I reach [taxpayer name] at now?"

If no contact can be made with taxpayer right now, ask the following questions:

"When should I call back or when will they be available?"

"Are they at work? Where are they working?"



Scenario 2

You have called the assumed home phone and reached a 3rd party. You ask to speak with the taxpayer and the 3rd party states they no longer live there.

"What is their current number?"

If they say they don't know, ask:

"Have they recently moved?"

If yes:

"Where did they move to?"

If they aren't sure where they moved to, ask:

"Do you know where [taxpayer] works?"

If they say they don't know:

"Do you know someone else that might know where [taxpayer] is working?"

If the 3rd party identifies they are a new resident and no affiliation with the taxpayer:

"Sorry to have bothered you, thank you for your time."

Scenario 3

You have called the assumed place of employment and reached a third party. You ask to speak with the taxpayer and the 3rd party states they cannot receive calls at work.

"May I leave my name and phone number for a return call?"

- If unable to leave a message, thank them and end the call
- If they say yes, leave your name and number **ONLY** and end the call

Since the place of employment has stated that the taxpayer cannot receive calls at work, see the Cease and Desist (IRS) Job Aid for further direction.

Job Aid

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Unauthorized 3rd Parties

IRS

Effective Date: pending

Contact with a Child

"Hello, this call may be monitored and/or recorded for quality assurance. May I speak with [Taxpayer Name]? Is this [Taxpayer Name]?"

If the person answering the call is likely a child (sounds very much like a child), ask to speak to an adult. If an adult is not available, apologize for the call, advise that you will call back some other time, and politely end the call.

Note: If it is later determined that the phone number is a child's phone number, do not attempt to call the taxpayer at that number.

DRAFT

Job Aid

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