

Taxpayer (TP) Complaints About Private Collection Agencies (PCA)

5/17/2007 11:11 AM

Summary 9/06 through 4/07

Source: IRS (publicly disclosable)

Complaint Issue

1	TP upset over PCA contacting him at phone number found through skip tracing for address TP provided. TP claims Fair Debt Collection Practices Act were violated.
2	TP upset of unauthorized disclosure to his former CPA. Disclosure statutes violated.
3	Call received by PCA. Caller provided all identifying information accurately. As the call continued the collector could hear the caller conversing with someone in the background. The collector interrupted the caller and asked for verification that the caller was the taxpayer and at time the caller said no.
4	TP directed mail to PCA address in another state. Mail was forwarded to another PCA location separate from that used for IRS work. Mail was opened at second facility and then appropriately forwarded to PCA facility used for IRS work.
5	TP used incorrect PO Box on envelope and mail was forwarded to PCA facility located at a separate location from that used for IRS work. The mail was opened by PCA staff in the mail room and then forwarded to PCA IRS facility.
6	The initial contact letter sent to the TP was returned to us stamped as "undeliverable" by the post office, however, the letter had been removed from its original envelope and only had the bar code strip attached.
7	TP directed mail to PCA address in another state. Mail was forwarded to another PCA location separate from that used for IRS work. Mail was opened at second facility and appropriately forwarded to PCA facility used for IRS work.
8	PCA made a follow-up, courtesy call to the taxpayer regarding the installment agreement set up with the PCA. The TP stated he considered the courtesy calls harassment and would prefer only a call if there is a problem.
9	TP disputing liability.
10	Third party caller stated that they were left on hold and PCA was unable to accommodate Spanish speaker.
11	Caller refused to authenticate and expressed feeling of harassment and requested no further calls.

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12	TP did not like the way PCA spoke to her, PCA was nasty; PCA put TP on hold for long periods of time; PCA did not answer any of her questions.
13	TP received a letter with another TP's letter stuffed inside.
14	TP states rec'd call from PCA. PCA never stated reason for calling after receiving TP SSN.
15	Woman called PCA and identified herself as TP by SSN. Name and address verified. In a subsequent contact w/caller the PCA employee learned TP was in France and that TP's sister had misrepresented herself as the TP.
16	TP called and stated that PCA did not return his calls. TP wants an installment agreement. TP stated that if he does not receive call by Friday he will opt out.
17	TP complains that PCA called 5 times per day totaling 150 harassing his parents whose contact info is on the account.
18	Allegation made in complaint: Taxpayer with an economic hardship was laughed at by a PCA collection representative.
19	TP stated that PCA called his wife repeatedly on the hour 10:00, 11:00, 12:00. Also called at 7:30 this morning. As he stated if he was not available at 10:00, odds are he wouldn't be available at 11:00. Also complained that they would not give his wife any indications as to why they were calling.
20	PCA is not licensed to collect within the State of North Dakota, yet PCA attempted to collect from a Taxpayer living in that state.
21	In phone conversation with taxpayer's wife, husband said that PCA was harassing them, mostly during the daytime hours, could not give identification of collection representative.
22	Taxpayer was upset we were asking to verify ex-husband's address.
23	Taxpayer was upset we asked him to provide his social security number.
24	Taxpayer was upset we asked him to provide his social security number.
25	Taxpayer was upset we asked him to provide his social security number. He was also upset account was placed with PCA for collections.
26	Taxpayer was upset we asked him to provide his social security number.
27	Taxpayer was upset we asked him to provide his social security number.

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28	Taxpayer was upset we asked him to provide his social security number. He was further upset that we would not disclose the nature of our business unless he provided his social security number.
29	Taxpayer was upset we asked her to provide her husband's social security number before we would disclose the reason we had left her a voicemail.
30	Taxpayer upset three phone calls received within 24 hours. TP was upset that on the first two calls the only thing the agents he spoke with would tell him was "calling from PCA, can I have your social security number." Since caller was unfamiliar with the PCA, he called State attorney's Office in CA. State Attorney's told him they had never heard of PCA, and that it was a "scam."
31	Taxpayer upset did not get notified sooner of debt.
32	Taxpayer upset calling at 8:45 and asking for personal information.
33	Received letter from taxpayer upset we were asking for his social without giving out more information about us as well as would not tell him how we safeguard recorded information.
34	Taxpayer was upset asking for social or address, taxpayer kept saying according to the Fair Debt Collections Act she doesn't have to verify.
35	Received letter through the Better Business Bureau from taxpayer upset we were asking for personal information over the phone.
36	Taxpayer would not verify any information and when collector tried to end call, TP got upset, demanded to know what the business was and said was going to notify the Better Business Bureau. He also wanted to speak with the CEO of the company.
37	Secondary taxpayer was upset that PCA was trying to verify her SSN. She said she was reporting this to the Attorney General and would be contacting the major credit bureaus.
38	Taxpayer would not verify any information. He said if we were not willing to disclose the reason for our call to quit calling him.
39	Taxpayer was upset that we were asking him to verify his SSN without telling him why we calling him.
40	Taxpayer was not able to verify the street numbers of his previous address he tried to guess the numbers. He said that he has been receiving calls from Waterloo, IA, and if this is about the Federal Government then it was paid already and the check was cashed.

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41	Caller claiming to be taxpayer's husband was upset we kept trying to reach the taxpayer and would not tell him why.
42	TP claimed that PCA was calling frequently, being rude and threatening and implying there will be trouble if he doesn't cooperate. TP claims PCA is harassing him and wants PCA to stop.
43	A caller claiming to be an attorney called in asking for PCA's physical address. She said that PCA had been calling a client of hers repeatedly without telling the client the reason for the call. She said that in the State of California a collection agency must tell a person why they are calling and their business with them.
44	Received a letter from the Attorney General stating that he received a letter from TP complaining that the PCA is calling him and being rude and asking for his social security number without disclosing why we are calling him. He said that he felt harassed.
45	PCA supervisor took a call from a woman who said she was TP's wife. Stated that PCA was calling her cell phone and that TP has an unusual work schedule and he would not be able to call back during our business hours. PCA supervisor explained to her that we would need him to call in when it was convenient for him. Caller became angry and hung up.
46	PCA Supervisor took call from a woman who was upset that we could not tell her if we were calling for her minor son or her ex-husband. Caller requested TP SSN. PCA requested if caller could have her son call. Caller refused stating that she was the legal guardian and PCA would need to speak with her.
47	PCA received a call from a woman claiming that PCA was called for her husband. Caller stated that she didn't want any more calls from this number, and if we had anything that important to say we could say it in a letter. She said that if we continued to call her she would contact her local police department, and hung up.
48	TP called in with an attorney. The attorney was advised that absent a Power of Attorney, PCA only able to speak with TP. The attorney wasn't happy, but did let the supervisor speak to TP. TP was not able to verify the address that we have on file. He asked that if we can not tell him what we are calling about to not call his number anymore. TP was advised to find his previous addresses and call back to see if that is what we have on file.

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49	TP called in and stated that he got a letter from PCA and that his taxes were paid from 2004. TP wanted to know purpose of letter. TP became upset because he had to be put on hold multiple times and claimed that PCA did not have enough detailed information to help him. TP requested phone number to referral unit and copy of transcripts.
50	Individual called PCA and was upset that his number was called looking for the TP. Caller stated he does not know the TP and requested that no additional calls be made to his number.
51	TP called in to state he was receiving calls from the PCA. He asked that PCA not call anymore.
52	TP called in demanding to know the purpose of our calls. TP willing to verify her address but refused to verify her SSN without being told why we were calling.
53	Unidentified man called in and stated he received a message from "Heide" on his cell phone. He stated he received numerous calls from us on his cell phone.
54	Woman stated that this is the third time she told us that this was the wrong number.
55	Third party complaint from taxpayer mother, said that PCA representative was rude to her, could not name representative who spoke to her.
56	Taxpayer said he was told he had an installment agreement set up by PCA and was instructed to send first payment and user fee. Advised on a later date that installment agreement was not accepted. He was upset that he had to send in the fee and that he didn't have an installment agreement.
57	Taxpayer said that PCA was unprofessional concerning his case.
58	Taxpayer says he is filing a complaint in regard to a collector calling their home and not identifying who they were and asking for personal information.
59	TP received calls stating to call PCA. When he called back he was asked to provide personal information for verification purposes. TP refused to provide identifying information. TP believes that PCA was trying to mislead him into providing information in order to steal his identity.
60	Taxpayer states PCA rep was rude.
61	TP requested settlement, PCA indicated they could not do settlement. TP subsequently contacted Taxpayer Advocate Service.
62	TP complained about numerous calls after requesting by mail only.

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63	Third party requested to stop calling TP at his phone number. Third party upset b/c PCA would not provide information regarding reason for call.
64	Caller refused to authenticate and expressed feeling of harassment and requested no further calls.
65	PCA spoke with a person that authenticated herself as the taxpayer. PCA made a follow-up call to the taxpayer, and discovered that the first call was with a third party impersonating as the taxpayer.
66	TP directed mail to PCA address in Washington State where it was opened. Mail was forwarded to another PCA location separate from that used for IRS work. Mail was forwarded to the PCA facility used for IRS work.
67	TP complained about numerous calls after requesting by mail only.
68	Third party requested to stop calling TP at his phone number. Third party upset because the PCA would not provide information regarding reason for call.
69	TP was upset that PCA would not speak with her attorney re: her tax liability. The attorney was on the speaker phone with the TP and wanted PCA to speak with him. TP and attorney could not understand why PCA had procedures and policies that restricted them from speaking with the attorney. Attorney was third party not approved by the IRS.
70	TP states they do not receive installment agreement reminder notices, no balance due confirmations despite multiple discussions regarding "invoicing" payment and "balance confirmation."
71	Third party refused to verify, stated would record call and complain to Attorney General if calls continued.
72	TP did not want to provide SSN or address.