

CSR Dispute Knowledge Base

Overview

This is the **frontline response system**. Use this to handle objections, concerns, and questions confidently.

Mail Concerns

Client: "I'm not receiving anything"

Response:

“ Not all disputes generate mail consistently. Results are still being processed and will reflect in your report once the investigation is complete. If there's no mail for an extended period (around 2-3 months), we can check for possible address issues.

Proof of Disputes

Client: "Can you show proof?"

Response:

“ We can provide reference numbers through CFPB logs and internal tracking. You can contact the bureaus to follow up on the disputes if you wish, but please note that it can take time before the bureaus receive the complete information since we mainly use the CFPB for our disputes. The investigation time takes longer especially for the first round of disputes.

Automated Bureau Response: 'Frivolous' Classification

Response:

“ These are commonly system-generated responses or "stall letters." Investigations are still ongoing, and we use different methods across rounds to avoid repetition.

Automated Bureau Response: Third-Party Representation

Response:

“ These are commonly system-generated responses or "stall letters." Your disputes are still being investigated by the bureaus. Even when letters like these are sent, we still see deletions happening.

Letter Handling SOP

Type	Action	CSR Instruction
Bureau letters	Ignore	Inform client that this has been forwarded to the dispute team.
Investigation reports (50+ pages)	Ignore	Results are already tracked
Threat letters	Ignore	Reassure clients that this kind of wording is used to get them to pay the debt.
Creditor emails/texts	Ignore	Advise no response
Creditor letters	Upload	Critical for disputes

Legal Escalation

Pre-Legal:

- Advise awareness
- Suggest contacting creditor or attorney

Civil Summons:

- Immediate escalation
- Stop disputes on that account

Internal Escalation Protocol

CSR → Dispute Team when:

- Client provides creditor documentation
- Complex disputes requiring clarification
- CSR can refer the clients to communicate to the Dispute Team directly through the client portal

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