

When Disputes Cannot Be Initiated

There are specific situations where disputes **cannot be initiated or must be paused** due to legal, compliance, or process limitations. When the entire file cannot be worked on, the sales team should be able to inform the client and refer them to alternative assistance. If a particular account cannot be disputed, the CSR team should inform the dispute team accordingly to halt any disputes on the relevant accounts.

Non-Disputable Scenarios

Entire Report

Scenario	Reason	Client-Facing Guidance
Active Bankruptcy (Not Yet Discharged)	Accounts are under court jurisdiction, and disputing may interfere with legal proceedings.	<ul style="list-style-type: none">• Advise the client to wait until the bankruptcy is officially discharged• Reassess the file after discharge for potential dispute opportunities
Debt Consolidation / Debt Management Programs (Ongoing, Incomplete)	Accounts are already being actively managed and negotiated with creditors	<ul style="list-style-type: none">• Advise client to complete or exit the program before resuming disputes

Account Only

Scenario	Reason	Client-Facing Guidance
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Pay-for-Delete (PFD) in Progress	Disputing may interfere with the agreement and risk reversal	<ul style="list-style-type: none"> • Recommend to the client that they should settle the payment first, and we will exclude it in the disputes because the expectation is it will be removed by the creditor. <p>IF: If client has already paid, but account still reflects on report</p> <p>Policy: Disputes may proceed only after documentation is provided</p> <p>Required Documentation:</p> <ul style="list-style-type: none"> • Proof of payment • Any written agreement (if available) <p>CSR Action:</p> <ul style="list-style-type: none"> • Request documentation • Submit for dispute review once verified
Accounts in Legal Proceedings (Served)	The matter is already under legal jurisdiction	<ul style="list-style-type: none"> • Communicate directly with the creditor or collection attorney • Consider settlement options • Consult a consumer rights attorney

📌 Quick Tips:

- Do **not** attempt to bypass these scenarios through dispute submission
- Always document the reason in the GoHighLevel notes or in "Additional Information" on DisputeFox for active clients
- For active clients, notify the Dispute Team as needed through the Whatsapp group chat
- Position the restriction as **process and compliance-based**, not refusal of service
- Reassure the client that we can **re-engage once the situation changes**

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