

Copy of Debt Collection 2.0 Workshop Tweets

On April 28, 2011, the Federal Trade Commission hosted the *Debt Collection 2.0 Workshop: Protecting Consumers as Technologies Change*. The following Tweets were sent out regarding the workshop. The Office of Public Affairs designated a special hashtag for the event: #FTCdebt. This hashtag “branded” the conversation on Twitter so anyone else Tweeting could follow along the conversation by searching for this hashtag.

Note: The Tweets are listed in chronological order, which is the opposite of how they appear on Twitter. However, they’re presented here in order for ease of reading. Actual Tweets may be viewed on the FTC’s official Twitter account online:

www.twitter.com/FTCgov.

Tweet from April 27, 2011

Starting at 8:30am EST tomorrow, watch a webcast of the FTC's Debt Collection 2.0 Workshop & follow #FTCdebt: <http://go.usa.gov/bam>

Tweets from April 28, 2011

Good morning! Don't forget to follow #FTCdebt today & watch our webcast on Debt Collection 2.0 which is starting soon: <http://go.usa.gov/bZ9>

Here's agenda for Debt Collection 2.0 Workshop: Protecting Consumers as Technologies Change: <http://t.co/OkBAwvg> #FTCdebt

David Vladeck, Director, FTC's Bureau of Consumer Protection, welcomes attendees to workshop. #FTCdebt <http://t.co/nNlb29j>



Commission is hosting #FTCdebt workshop to discuss how technological developments are affecting the debt collection system.

Vladeck said advances in technology have potential to increase efficiency, accuracy & convenience of debt collection. #FTCdebt

"Modern tech enables collectors to send messages easily, inexpensively, & immediately, at any time of the day or night." Vladeck #FTCdebt

Using mobile phones & social media for debt collection "unimaginable" when Fair Debt Collection Practices Act (FDCPA) was enacted. #FTCdebt

Despite that, Vladeck said FDCPA applies to all forms of technology, including emails, instant msgs, texts, tweets, etc. #FTCdebt

Vladeck: "FTC committed to ensuring consumers in debt collection process are protected, no matter what forms of tech are used." #FTCdebt

Panel 1 kicks off the workshop by discussing technologies used to locate, identify, and contact debt collectors. #FTCdebt

Denise Norgle: Looking @ behaviors indicative of consumer most likely to pay. Trigger for collectors: consumers seeking new credit. #FTCdebt

New technologies may have potential to reduce use of Social Security Numbers in debt collection. - Conor Kennedy #FTCdebt

Correction to earlier Tweet: Panel 1 discussing technologies used to locate, identify, & contact debtors, not debt collectors. #FTCdebt

Panel 2 starting. Will explore telephone-related technologies in debt collection & includes a presentation about mobile phone use. #FTCdebt

Panel discussing the widespread use of "dialers" & "dialing systems" in debt collection. #FTCdebt

Need clarification from FTC or someone on how many times we can call a debtor - David Schultz #FTCdebt

Donald Yarbrough said there should be verification of numbers before messages are left & limits on call volume. #FTCdebt

Panel 3 is examining how debt collectors manage flow of info about debts & consumers including sources, software & more. #FTCdebt

Panelists are discussing the costs of managing and transferring data. #FTCdebt

Software sophistication dictated by type of debt collected - medical and those in legal process are more complex. - Jim Adamson #FTCdebt

Panelists discussed how software can be used to ensure compliance with debt collection laws. #FTCdebt

Panel 4 has started - exploring the use, potential risks & benefits to collectors and consumers communicating through email. #FTCdebt

Photo of Panel 4 discussing use of email for debt collection. #FTCdebt
<http://t.co/KNB9QXO>



Some panelists say that email is beneficial because it saves costs for all and is non-confrontational. #FTCdebt

Bob Murphy said shared email accounts risk third-party disclosure. #FTCdebt

Panel 5 will focus on debt collectors' use of social media for research & comm w/consumers including expectations of #privacy. #FTCdebt

John Bedard said in-house Skip-Tracers use sites like Facebook to find publicly available info. #FTCdebt

Christine Schiwietz talked about different degrees of consumers' digital footprints. #FTCdebt

Panelists talking about privacy, shame factor, harassment & mode vs. msg when using social media for communication w/ consumers. #FTCdebt

Some panelists pointed out there are means for private comm on these sites. Doesn't have to be public (like on a wall posting). #FTCdebt

Panelists had different opinions about consumers consenting to using social media for debt collection communication. #FTCdebt

As workshop draws near the end, Panel 6 is a forward-looking discussion of the policy Qs that came up during the day. #FTCdebt

Want to file an official comment on today's Debt Collection 2.0 Workshop? Comments due May 27, 2011: <http://go.usa.gov/bbh> #FTCdebt