

| GAP Analysis Checklist | | | |
|---|--------------|-------------------|------|
| | Satisfactory | Needs Improvement | Gaps |
| Staffing | | | |
| Hybrid work model | | | |
| Ability to hire & train for delinquency increases | | | |
| Labor vs. capital allocation for technology | | | |
| Training | | | |
| Compliance & regulatory | | | |
| Training specific to specialized collection duties | | | |
| Specialist | | | |
| Bankruptcy | | | |
| Repossession | | | |
| Legal | | | |
| Deceased | | | |
| Credit Disputes | | | |
| Collection Software | | | |
| Digital Collections (Dialer, texting) | | | |
| Multi-channel communication (email) | | | |
| Self-service portal | | | |
| Customer Experience | | | |
| Multi-channel communication options. Is consent in place? | | | |
| Self-service portal | | | |
| Financial wellness resources | | | |
| Policies & Procedures | | | |
| Review Policies & Procedures | | | |
| Review Letter Communication to Ensure Compliance | | | |
| Letter communication to assist in collections | | | |
| Vendor/Partner Relationships | | | |
| Review Vendor/Partner Relationships to Fill Gaps | | | |