



**Department of
Consumer Affairs**

Julie Menin
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By E-mail

[REDACTED]

**Re: The time in which a debt collection agency's call-back
number must be answered by a natural person**

Dear [REDACTED]:

The New York City Department of Consumer Affairs (the "Department") issues this letter in response to your recent inquiry. You asked: (1) within what time period must a telephone call from a New York City consumer to a debt collection agency be connected to a natural person; and (2) if a consumer may be "directed to leave a voice message" in lieu of connecting the call within the required time period. The brief answers are: (1) 120 seconds; and (2) no.

Administrative Code (the "Code") § 20-493.1(a)(i) requires that debt collection agencies provide consumers with "a call-back number to a phone that is answered by a natural person" in every communication. Title 6 of the Rules of the City of New York (the "Rules") § 2-194(a) requires that a call to the call-back number must either be: (1) answered directly by a natural person qualified to answer consumer inquires about the subject debt; or (2) in the case where a debt collection agency utilizes call routing technology, routed to the natural person's telephone extension within 60 seconds and answered by that natural person within 60 seconds after the call has been routed. Thus, a consumer's call to a debt collection agency must be answered by a natural person within a maximum of 120 seconds after the consumer's call is linked to the debt collection agency's telephone line.

Section 2-194(b) of the Rules requires that call-back number to be answered by a natural person must be answered as specified in § 2-194(a) of the Rules "during all times when a debt collection agency conducts business with consumers." Thus, during a debt collection agency's business hours, a debt collection agency may not direct calls from New York City consumers to a voice message mailbox.



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For more information about New York City's laws and rules regulating debt collection agencies, please visit the Department's website at www.nyc.gov/consumers.

Thank you for your inquiry.

Sincerely,

[Redacted signature]