Glossary of Common Debt Collection Terms

English ↔ *Haitian Creole*

March 2026

Glosè ki gen mo ak ekspresyon yo abitye itilize nan sa ki gen pou wè ak rekouvreman dèt

Angle ↔ *Kreyòl Ayisyen*

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Consumer and Worker Protection

Introduction

The Department of Consumer and Worker Protection (DCWP) licenses and regulates businesses that collect personal debt from consumers living in New York City. DCWP also enforces laws and rules to protect consumers from abusive debt collection practices.

To help consumers during the debt collection process, DCWP created this glossary. It includes terms that are often used in debt collection communications. The glossary also contains references (laws, agencies) that are important for consumers to know. Bilingual glossaries in the top 10 languages spoken by New Yorkers are available at **nyc.gov/dcwp**.

Note:

- Italicized words in descriptions indicate words that are defined elsewhere in this glossary.
- The headings also include:
  - Related headings in bold for further clarification. (For example, “See **heading** also”.)
  - Headings in bold which refer to the full definition of a term. (For example, “See **heading**”.)
  - Alternate headings in italics. (For example, “Also *term*”.)
- Unless stated otherwise, all descriptions reflect New York City laws and regulations.
- This glossary is not intended to be legal advice.
- Consumers can file a complaint against a debt collector by visiting **nyc.gov/consumers** or calling 311.

Entwodiksyon

Depatman Pwoteksyon Konsomatè ak Travayè (Department of Consumer and Worker Protection, DCWP) bay lisans epi règlemante biznis k ap fè rekouvreman dèt pèsonèl konsomatè k ap viv nan vil New York yo. Epitou, DCWP aplike lwa ak règ nan lide pou pwoteje konsomatè yo kont pratik rekouvreman dèt ki fèt ak abi.

Pou ede konsomatè yo pandan pwosesis rekouvreman dèt la, DCWP te kreye glosè sa a. Li gen ladan l tèm yo souvan itilize nan kominikasyon pou rekouvreman dèt yo. Glosè a gen ladan l tou referans (lwa, ajans) ki enpòtan pou konsomatè yo konnen. Glosè bileng ki tradui nan 10 premye lang abitan New York pale yo disponib nan **nyc.gov/dcwp**.

Nòt:

- Mo ki ann italik nan deskripsyon yo endike mo ki defini yon lòt kote anndan glosè sa a.
- Gran tit yo gen ladan yo tou:
  - Tit asosye ki an karaktè gra (fonse) pou plis klarifikasyon. (Pa egzanp, "Gade **gran tit** tou".)
  - Gran tit ki an karaktè gra yo, ki refere a definisyon konplè yon tèm. (Pa egzanp, "Gade **gran tit**".)
  - Gran tit ki altène epi ki ann italik yo. (Pa egzanp, "*Tèm* tou".)
- Sòf si yo di sa yon lòt kote, tout deskripsyon yo reflete lwa ak règleman Vil New York yo.
- Glosè sa a pa gen entansyon pou li bay moun konsèy jiridik.
- Konsomatè yo ka pote plent kont yon ajan rekouvreman dèt lè yo ale sou **nyc.gov/consumers** oswa rele 311.

Glossary / Glosè

A

Abusive language Swear words (or curse words), derogatory language, insults or offensive language. A *debt collector* may not use abusive language when attempting to collect a *debt*. This applies to communication in writing or when speaking to consumers.	**Langaj ki abizif** Jouman (oswa betiz), langaj derespektan, vye pawòl oswa langaj ofansif. Yon *ajan rekouvreman* pa dwe itilize yon langaj ki abize lè li ap eseye fè yon rekouvreman *dèt*. Sa a aplike ak moman I ap kominikasyon alekri oswa lè I ap pale ak konsomatè yo.
Account A record or file of a specific consumer's *debt* maintained by the *original creditor* or *debt collector*.	**Kont** Dosye oswa fichye ki gen ladan I enfòmasyon sou *dèt* yon konsomatè espesifik ki sou kont *kreyansye orijinal* la oswa *ajan rekouvreman dèt la*.
Accrued interest The amount of *interest* already added to a *debt,* increasing the total amount of money a borrower owes. Consumers have the right to receive an *itemization of a debt* that shows accrued interest or fees added to the amount of the debt.	**Enterè akimile** Kantite *enterè* ki deja te ajoute sou yon *dèt,* ki li menm ogmante kantite lajan total lajan yon moun ki fè yon prè dwe. Konsomatè yo gen dwa pou yo resevwa yon *lis detaye konpozant yon dèt* ki montre enterè akimile oswa frè ki vin ajoute sou montan dèt la.
Answer (See **Judgment, Legal Complaint**, and **Lawsuit** also) A legal document that a consumer (a Defendant in a case) must file in response to a Summons or *Legal Complaint* filed by the owner or collector of the *debt* (the Plaintiff in the case). The Answer will state whether the Defendant/consumer agrees or disagrees with the claims and list any defenses. It is important to seek legal help immediately if you receive a summons or Legal Complaint. If the Defendant/consumer does not file an Answer after receiving a Summons or Legal Complaint, the court may enter a *default judgment* against the Defendant/consumer.	**Repons** (Gade **Jijman, Plent Legal**, **ak Pwosè** tou) Yon dokiman legal yon konsomatè (yon Akize nan yon ka) dwe depoze pou I reponn yon Sitasyon oswa *Plent Legal* pwopriyetè oswa ajan rekouvreman *dèt* la depoze (Moun ki depoze plent lan nan ka a). Repons lan ap fè konnen si Akize a/konsomatè a dakò oswa pa dakò ak reklamasyon yo epi li ap gen ladan I yon lis mwayen defans nan dosye a. Li enpòtan pou chèche èd legal imedyatman si ou resevwa yon Sitasyon oswa yo depoze yon Plent Legal kote yo akize w. Si Akize a/konsomatè a pa depoze yon Repons apre li fin resevwa yon Sitasyon oswa yon Plent Legal, tribinal la ka fè sòti yon *jijman pa defo* kont Akize a/konsomatè a.
Arrears The status of a *debt* that is unpaid and overdue. Delinquent *accounts* are often referred to as "in arrears".	**Aryere** Estati yon *dèt* ki pa peye epi ki anreta. *Kont* ki gen peman anreta yo souvan pote non "kont aryere".
Assignment When a *creditor* or debt owner sells or transfers the right to collect a *debt* to another company, such as a *debt buyer*.	**Afektasyon** Lè yon *kreyansye* oswa pwopriyetè dèt vann oswa transfere dwa li genyen pou li fè rekouvreman yon *dèt* nan yon lòt konpayi tankou yon *achtè dèt*.

B

Bankruptcy discharge A court order stating that the consumer does <u>not</u> have to pay a *debt.* C*reditors* or *debt collectors* may <u>no longer</u> attempt to collect the debt.	**Liberasyon fayit** Yon òdonans tribinal ki deklare konsomatè a <u>pa</u> oblije peye yon *dèt. Kreyansye* oswa *ajan rekouvreman dèt* pa ka eseye fè rekouvreman dèt la <u>ankò</u>.

C

Cease contact request This informs a *debt collector* to stop any further contact with the consumer about a *debt*. Consumers may make this request by phone or in writing at any time.*	**Sispann demann kontak** Dokiman sa a fè yon *ajan rekouvreman dèt* konnen li dwe sispann kontakte konsomatè a apwopo yon *dèt*. Konsomatè yo ka fè demann saa pa telefòn oswa alekri nenpòt kilè.*
Charge off When a *creditor* writes off a *debt* as unlikely to be collected through normal billing practices. The debt is still owed and may be sent to *collections*, sold, transferred or pursued legally. It may also appear on the consumer's *credit report*.	**Amòti** Lè yon *kreyansye* anile yon *dèt* paske pa gen anpil mwayen pou yo fè rekouvreman dèt sa atravè pratik faktirasyon nòmal yo. Dèt la toujou egziste epi yo ka voye l ale nan *pwosesis rekouvreman*, vann li, transfere li oswa fè pousuit jidisyè. Li ka parèt tou nan *rapò kredi* konsomatè a.
Collections (See **Charge off** also) The process of attempting to collect on an overdue *debt*. Collections may be handled by the *original creditor*, a *debt collection agency*, a *debt buyer* who has acquired that debt, or an attorney/law firm.	**Rekouvreman** (Gade nan **Amòti** tou) Pwosesis pou eseye kolekte yon dèt ki gen reta peman. Kapab se *kreyansye orijinal la, yon ajans rekouvreman dèt, yon achtè dèt* ki achte dèt sa a, oswa yon avoka/kabinè avoka ki fè rekouvreman dèt.
Collection Communications (See **Communication disclosures**, and **Cease contact request** also) Phone calls, letters, emails, or texts from a *debt collector*. In New York City, a debt collector may contact a consumer no more than three times* in a seven-day period as long as: • contact is by telephone or electronic means, such as email, texts or instant message; • contact is only made between 8:00 a.m. and 9:00 p.m. Eastern Time (ET); and • consumer did not respond.	**Kominikasyon Rekouvreman** (Gade nan **"Divilgasyon Kominikasyon"**, ak **"Sispann demann kontak"** tou) Apèl telefòn, lèt, imèl, oswa tèks *yon ajan rekouvreman dèt f*è oswa voye. Nan vil New York, yon ajan rekouvreman dèt ka kontakte yon konsomatè twa fwa* pou pi plis nan yon peryòd sèt jou, depi: • kontak la fèt pa telefòn oswa mwayen elektwonik, tankou imèl, tèks oswa mesaj enstantane; • kontak la fèt sèlman ant 8:00 a.m. ak 9:00 p.m. Lè Oryantal (ET); epi • konsomatè a pa te reponn.

* Takes effect on September 1, 2026.
(Li an vigè depi nan dat 1ye septanm 2026.)

If a consumer does respond, a debt collector may reply to the consumer without that counting towards the three-time limit. There is no limit on the number of collection letters a debt collector can send to a consumer via U.S. mail.*	Si yon konsomatè reponn, yon ajan rekouvreman dèt ka reponn konsomatè a san sa pa konte nan limit kontak twa fwa a. Pa gen okenn limit sou kantite lèt rekouvreman yon ajan rekouvreman dèt ka voye bay yon konsomatè atravè lapòs ameriken.*
Collection fees (See **Itemization of a debt** also) A fee (or charge) that a *debt collector* adds to the amount it attempts to collect from a consumer. Collectors may only add fees if the original contract creating the *debt* permitted those fees, or if allowed by law.	**Frè** (Gade **"Lis Detaye Konpozant yon Dèt"** tou) Yon frè (oswa yon kantite kòb) yon ajan rekouvreman ajoute sou kantite lajan li eseye kolekte nan men yon konsomatè. Ajan rekouvreman yo ka sèlman ajoute frè si kontra orijinal nan moman kreyasyon dèt la te otorize frè sa yo, oswa si lalwa pèmèt sa.
Communication disclosures (See **Collection communications** also) Information that must be disclosed to consumers by *debt collectors* in any *collection communications*. In all letters and conversations with consumers, debt collectors must disclose: • that the communication is from a debt collector and is an attempt to collect a *debt*; • whether the communication is being recorded on a phone call;* • that any information the consumer provides may be used to collect that debt; • specific details about the debt, such as the name of the *original creditor* and the amount of the debt at the time of the communication; • contact information for responding to the debt collector, including a callback number and the name of the person to contact†; and • the *debt collection agency's DCWP license number* (only required to be included in letters to consumers).	**Divilgasyon Kominikasyon** (Gade **"Kominikasyon Rekouvreman"** tou) Enfòmasyon ajan rekouvreman dèt yo dwe divilge bay konsomatè yo nan nenpòt kominikasyon sou rekouvreman. Nan tout lèt ak konvèsasyon l ap voye bay konsomatè yo, ajan rekouvreman dèt yo dwe divilge (fè konnen): • kominikasyon an se yon kolektè dèt ki voye li epi se yon fason pou li eseye kolekte yon *dèt*; • si wi ou non kominikasyon an ap fèt nan yon apèl telefòn ki anrejistre;* • yo ka itilize nenpòt enfòmasyon konsomatè a bay pou kolekte dèt sa a; • detay espesifik sou dèt la, tankou non *kreyansye orijinal* la ansanm ak montan dèt la nan moman kominikasyon an; • enfòmasyon kontak pou reponn ajan rekouvreman dèt la, ki gen ladan l yon nimewo apèl ak non moun pou kontakte an†; ak nimewo *lisans DCWP ajans rekouvreman dèt* la (li sèlman dwe entegre nan lèt pou konsomatè yo).
Consumer Reporting Agency (CRA) (See **Credit Bureau**)	**Ajans Rapò sou Konsomatè oswa CRA** (Gade **"Biwo Kredi"**)

* Takes effect on September 1, 2026. Before the effective date, a debt collector may contact a consumer no more than two times a week.
(Li an vigè depi nan dat 1ye septanm 2026. Anvan dat an vigè a, yon ajan rekouvreman dèt ka kontakte yon konsomatè pa plis pase de (2) fwa pa semèn.)

† Takes effect on September 1, 2026. Before the effective date, only debt collection agencies must disclose this information.
(Li an vigè depi nan dat 1ye septanm 2026. Anvan dat an vigè a, se sèlman ajans rekouvreman dèt yo ki dwe divilge enfòmasyon sa a.)

Credit bureau (See **Consumer Reporting Agency** also) A private company that collects and shares consumer *credit* information and makes it available on *credit reports*. The main credit bureaus in the U.S. are Equifax, Experian, and TransUnion. Under the *Fair Credit Reporting Act*, consumers have the right to dispute incorrect information on their credit reports, including if they have been a victim of identity theft.	**Biwo Kredi** (Gade **"Ajans Rapò sou Konsomatè"** tou) Yon konpayi prive ki fè rekouvreman epi ki pataje enfòmasyon *kredi* konsomatè epi fè li disponib sou *rapò kredi yo.* Prensipal biwo kredi yo nan peyi Etazini se Equifax, Experian ak TransUnion. Dapre *Lwa sou Rapò Kredi san Patipri* a, konsomatè yo gen dwa konteste enfòmasyon ki pa kòrèk sou rapò kredi yo, san wete ka kote yo te viktim vòl idantite.
Credit report A record of a consumer's credit and payment history. Under the *Fair and Accurate Credit Transaction Act,* consumers can get a free weekly online copy of their credit report from each *credit bureau* at **AnnualCreditReport.com**. *Debt collectors* must send consumers a written notice before reporting any negative debt information in their credit report to the credit bureau. They must also inform consumers that their data will be shared with the credit bureau.	**Rapò kredi** Yon dosye kredi yon konsomatè a ansanm ak istorik peman li yo. Dapre *Lwa sou Tranzaksyon Kredi San Patipri ak Egzak* la, konsomatè yo kapab jwenn yon kopi gratis anliy rapò kredi yo chak semèn nan chak *biwo kredi* sou **AnnualCreditReport.com**. *Ajan rekouvreman dèt* yo dwe voye yon avi alekri bay konsomatè a anvan yo rapòte nenpòt enfòmasyon dèt negatif nan rapò kredi yo bay biwo kredi a. Yo dwe enfòme konsomatè yo tou konsènan done yo ki pral pataje bay biwo kredi a.
Creditor (See **Original creditor** and **Current creditor** also) A person, company, or entity who claims ownership of the *debt*. A creditor may collect debt on its own, or use third-party *debt collectors* to attempt to collect a debt.	**Kreyansye** (Gade **"Kreyansye Orijinal"** ak **"Kreyansye Aktyèl"** tou) Yon moun, konpayi oswa antite ki fè reklamasyon antanke pwopriyetè *dèt* la. Yon kreyansye ka fè rekouvreman (kolekte) dèt pou kont li, oswa itilize yon *ajan rekouvreman dèt* endepandan pou eseye kolekte yon dèt.
Current balance (Also *Outstanding balance*) The total amount claimed to be owed. Consumers have a right to request an *itemization of a debt* that shows the current or *outstanding balance*.	**Balans Aktyèl** (Epitou rès *Balans ki rete pou peye a*) Montan total yo dekalre yon moun dwe Konsomatè yo gen dwa pou yo mande yon *lis detaye konpozant yon dèt* ki montre balans aktyèl la oswa *montan ki rete pou peye a*.
Current creditor (See **Creditor** also) A person or business that currently owns the *debt* and may collect it.	**Kreyansye Aktyèl** (Gade **"Kreyansye"** tou) Yon moun oswa biznis ki aktyèlman posede *dèt* la epi ki ka kolekte li.

D

DCWP license number
A number assigned by DCWP to private companies or organizations registered with the City of New York as licensed *debt collection agencies*. Licensed debt collection agencies must provide their DCWP license number in all *collection communications* with the consumer.

In-state and out-of-state debt collection agencies must possess an active DCWP license and comply with New York City laws and regulations. To check if a debt collection agency is licensed, consumers can:

- Visit nyc.gov/consumers.
- Contact 311 (212-NEW-YORK outside NYC) and say “Business Background Check.”

Nimewo lisans DCWP
Yon nimewo DCWP yo bay konpayi oswa òganizasyon prive ki anrejistre nan Vil New York antanke *ajans rekouvreman dèt* ki gen lisans. Ajans rekouvreman dèt ki gen lisans yo dwe bay nimewo lisans DCWP yo nan tout *kominikasyon rekouvreman* y ap voye bay konsomatè a.

Ajans rekouvreman dèt ki anndan ak andeyò eta yo dwe posede yon lisans DCWP aktif epi yo dwe konfòme yo avèk lwa ak règleman Vil New York yo. Pou verifye si yon ajans rekouvreman dèt gen lisans, konsomatè yo ka:

- Ale sou nyc.gov/consumers.
- Kontakte 311 (212-NEW-YORK andeyò Vil New York) epi di “Business Background Check.”

Debt (See **Collections** also)
The money a consumer owes, or is alleged to owe, to a *creditor* or owner of the *debt*.

Consumer debt refers to money owed for personal, family, or household purposes. This includes credit cards, car loans, medical bills, student loans, mortgages, and other household debts.

Dèt (Gade **"Rekouvreman"** tou)
Lajan yon konsomatè dwe, oswa yo pretann li dwe, yon kreyansye oswa pwopriyetè *dèt* la.

Dèt konsomatè se lajan yon moun dwe pou rezon pèsonèl, fanmi oswa kay. Sa gen ladan l kat kredi, prè machin, bòdwo medikal, prè etidyan, ipotèk, ak lòt dèt pou kay.

Debt buyer (See **Debt collector** also)
A company that purchases *debts* from *original creditors* and *current creditors* and may attempt to collect them.

All debt buyers must be licensed as a *debt collection agency* by DCWP to collect debts from New York City consumers.

Achtè dèt (Gade **"Ajan rekouvreman dèt"** tou)
Yon konpayi ki achte *dèt* nan men *kreyansye orijinal* yo ak *kreyansye aktyèl* yo epi ki ka eseye kolekte yo.

Tout achtè dèt yo dwe gen lisans DCWP antanke *ajans rekouvreman dèt* pou kolekte dèt nan men konsomatè Vil New York yo.

Debt collection agency
A company or entity hired to collect *debts* on behalf of a *current creditor* or debt owner. *Debt buyers*, collection attorneys, and collection law firms also fall under the category of debt collection agencies.

All debt collection agencies must be licensed by DCWP.

Ajans koleksyon dèt
Yon konpayi oswa yon antite yo anboche pou fè rekouvreman *dèt* sou non yon *kreyansye aktyèl* oswa yon pwopriyetè dèt. *Achtè dèt*, avoka rekouvreman ak kabinè avoka rekouvreman yo tonbe anba kategori ajans rekouvreman dèt yo tou.

Tout ajans rekouvreman dèt dwe gen lisans DCWP.

Debt collector (See **Debt buyer***,* **Debt collection agency***,* **Creditors** also)
A private company or individual, including a debt collection attorney or law firm, that seeks to collect overdue personal or household *debt* from NYC consumers. The debt collector may:

Ajan rekouvreman dèt (Gade **"Achtè dèt", "Ajans koleksyon dèt", "Kreyansye"** tou)
Yon konpayi prive oswa yon moun tankou yon avoka oswa kabinè avoka rekouvreman dèt ki chèche kolekte *dèt* pèsonèl oswa dèt familyal nan men konsomatè NYC yo. Ajan rekouvreman an kapab:

- own the debt (for example, if they are the *original creditor* or if they purchased the debt from a *creditor*) and collect the debt on behalf of itself; or
- be hired by a creditor or other company to assist in collecting the debt.

Debt collectors must follow all NYC Laws, Rules and Regulations.

- posede dèt la (pa egzanp, si li se *kreyansye orijinal* la oswa si li te achte dèt la nan men yon *kreyansye*) epi kolekte dèt la nan non l; oswa
- se yon kreyansye oswa lòt konpayi ki anplwaye l la pou ede nan pwosedi rekouvreman dèt la.

Ajans rekouvreman dèt yo dwe respekte tout Lwa, Règ ak Règleman NYC yo.

Debt settlement or payment plan

An agreement by a *debt collection agency* to resolve the *debt* owed, either as a reduced payment in full, or as scheduled partial payments.

After a consumer accepts to resolve the debt through a debt settlement or payment plan, the debt collection agency must send the consumer a letter confirming the agreement within five days. The letter must include:

- name and address of the consumer;
- date the agreement was made;
- name of the *original creditor*;
- amount due and the due date of each payment;
- name of the debt collection agency;
- name of the *debt collector* employee, or the employee's supervisor, who reached the agreement;
- address where the consumer should mail payments; and
- any other terms or conditions of the agreement.

Règleman dèt oswa plan peman

Yon akò yon *ajans rekouvreman dèt* fè pou rezoud *dèt* yon moun dwe, swa kòm yon peman ki redui ann antye, oswa kòm yon peman pasyèl ki pwograme.

Apre yon konsomatè fin aksepte rezoud dèt la atravè yon negosyasyon dèt oswa plan peman, ajans rekouvreman dèt la dwe voye yon lèt bay konsomatè a ki konfime akò a nan espas senk jou. Lèt la dwe gen ladan l:

- non ak adrès konsomatè a;
- dat akò a te fèt;
- non *kreyansye orijinal la*;
- montan yon moun dwe ak dat li dwe fè chak pèman;
- non ajans rekouvreman dèt la;
- non anplwaye *ajans rekouvreman dèt* la, oswa sipèvizè anplwaye a, ki te rive fè akò a;
- adrès kote konsomatè a ta dwe voye pèman yo ale a; ak
- nenpòt lòt modalite oswa kondisyon nan akò a.

Debt Verification

Documentation that a *debt collector* provides to a consumer to show that a *debt* is valid, is owed by a consumer, and that the amount is correct. All consumers have the right to request this information from any debt collector at any time during the collection cycle. If a consumer requests verification, the debt collector must stop all collection activity until verification is provided.

Debt collectors must provide verification within 60 days of a consumer's request or *dispute*, or they lose the right to collect on that debt (except *original creditors*).*

In response to a consumer's request for debt verification, the debt collector must provide original *account* documentation issued by the original creditor confirming the transaction that created the debt. For example, a copy of a final statement (bill) by the original creditor showing the amount owed.

Verifikasyon dèt

Dokimantasyon yon *ajans rekouvreman dèt* bay yon konsomatè pou montre yon *dèt* valid, konsomatè a toujou dwe l epi montan menm dèt sa a kòrèk. Tout konsomatè gen dwa mande nenpòt ajans rekouvreman dèt enfòmasyon sa a nenpòt ki lè pandan peryòd rekouvreman an. Si yon konsomatè mande verifikasyon, ajans rekouvreman dèt la dwe sispann tout aktivite rekouvreman jiskaske gen verifikasyon.

Ajans rekouvreman dèt yo dwe fè verifikasyon nan 60 jou apre demann oswa *kontestasyon* yon konsomatè, oswa yo ap pèdi dwa pou yo kolekte dèt sa a (eksepte *kreditè orijinal yo*).*

An repons a yon demann konsomatè a fè pou gen verifikasyon dèt ki fèt, ajans rekouvreman dèt la dwe vini ak vèsyon orijinal dokiman *kont* ki kreyansye orijinal la te pibliye an ki konfime tranzaksyon ki te kreye dèt la. Pa egzanp, yon kopi yon deklarasyon final (bòdwo) kreyansye orijinal la bay ki montre kantite lajan moun nan dwe a.

* Takes effect on September 1, 2026.
(Li an vigè depi nan dat 1ye septanm 2026.)

Debtor A consumer who owes or is claimed to owe money to a *creditor.*	**Debitè oswa moun k ap fè prè a** Yon konsomatè ki dwe oswa yo deklare ki dwe yon *kreyansye* lajan.
Default Failure to meet repayment obligations on a *debt*.	**Defo** Yon moun ki pa satisfè obligasyon ranbousman yon *dèt.*
Default judgment (See **Judgment** also) A court ruling/decision against a consumer who did not respond to or did not appear in a *debt collection lawsuit*. A consumer may ask the court to vacate the default judgement within a certain amount of time. A default judgment alone is not enough for a *debt collector* to provide as *debt verification* in response to a *dispute* or request for verification. *	**Jijman pa defo** (Gade **"Jijman"** tou) Yon jijman/desizyon tribinal pran kont yon konsomatè ki pa t reponn oswa ki pa t parèt nan yon *pwosè rekouvreman dèt*. Yon konsomatè ka mande tribinal la pou anile jijman pa defo a nan yon sèten kantite tan. Yon jijman pa defo pou kont li pa ase pou yon *ajans rekouvreman dèt* fè yon *verifikasyon dèt* pou l reponn yon *kontestasyon* oswa demann verifikasyon.*
Dispute a debt (also *Contest a debt* or *Request verification of the debt*) Consumers who do not recognize a *debt* or disagree that they owe the amount of debt claimed by a *debt collector* may contest all or part of the debt in oral and/or in written format at any time. When disputing a debt under federal, state, and New York City laws, consumers have a right to: • say they do not recognize the debt or owe the debt as claimed; • request the name and address of the *original creditor* if different from the current one; and • request that the debt collector provide information to show that the debt belongs to the consumer and/or that the amount is correct. (See *debt verification*.)	**Konteste yon dèt** (Epitou rès *Konteste yon dèt* oswa *Mande verifikasyon dèt la*) Konsomatè ki pa rekonèt yon *dèt* oswa pa dakò yo dwe kantite lajan yon *ajans rekouvreman dèt* deklare moun sa dwe ka konteste tout oswa yon pati nan dèt la nan fòma oral ak/oswa alekri nenpòt ki lè. Lè y ap konteste yon dèt dapre lwa federal, lwa eta ak lwa Vil New York, konsomatè yo gen dwa pou yo: • di yo pa rekonèt dèt la oswa dwe montan dèt la jan yo reklame li a; • mande non ak adrès *kreyansye orijinal* la si li diferan ak kreyansye aktyèl la; ak • mande pou ajans rekouvreman dèt la bay enfòmasyon nan lide pou demontre dèt la se pou konsomatè a epi/oswa kantite lajan li swadizan dwe an kòrèk. (Gade *"verifikasyon dèt"*.)

E

Electronic communications Methods of contact other than verbal communication or hard copy mail. Electronic communications include email, text messages, instant messages, and social media. *Debt collectors* must obtain consumer consent before contacting consumers by electronic communications to collect a *debt*.†	**Kominikasyon elektwonik** Metòd kontak ki pa kominikasyon vèbal oswa kopi reyèl pa lapòs Kominikasyon elektwonik se kominikasyon tankou imèl, mesaj tèks, mesaj enstantane ak medya sosyal. *Ajans rekouvreman dèt* yo dwe jwenn konsantman konsomatè yo anvan yo kontakte konsomatè yo atravè opsyon kominikasyon elektwonik pou kolekte yon *dèt*.†

* Takes effect on September 1, 2026.
(Li an vigè depi nan dat 1ye septanm 2026.)
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Excessive calling (See **Collection communications** and **Harassment**)	**Eksè apèl** (Gade **"Kominikasyon Rekouvreman"** ak **"Asèlman"**)
Exempt funds Money that cannot be taken to satisfy a *judgment.* This can include but is not limited to Social Security, child support, and unemployment payments.	**Lajan egzonere** Lajan okenn moun pa ka pran pou satisfè yon *jijman.* Sa kapab se, men pa sèlman, lajan Sekirite Sosyal, sipò pou timoun, ak peman chomaj.
Exempt Income Protection Act (EIPA) New York State law that automatically protects a certain amount of money in a consumer's bank *account* from being frozen or seized by *debt collectors*. Under the EIPA, the bank must provide a consumer with an Exemption Claim Form before freezing the consumer's bank account. The consumer may use this form to claim that the frozen funds are exempt. The following funds (in alphabetical order) are typically exempt from being frozen or garnished under the EIPA: • Black lung benefits • Child support payments • Public assistance (for example, Temporary Assistance for Needy Families) • Public or private pensions • Railroad Retirement Board benefits • Social Security, including retirement, survivors, and Disability benefits • Spousal support or maintenance • Supplemental Security Income • Unemployment Insurance • Veterans Affairs benefits • Workers' compensation	**Lwa sou Pwoteksyon Revni Egzonere (EIPA)** Lwa nan Eta New York ki otomatikman pwoteje yon sèten kantite lajan ki sou *kont* bankè yon konsomatè pou yo pa bloke l oswa pou anpeche *ajans rekouvreman dèt* yo pran l. Dapre EIPA a, bank lan dwe bay yon konsomatè yon Fòm Reklamasyon Egzonere anvan li bloke kont bankè konsomatè a. Konsomatè a ka itilize fòm sa a pou l deklare lajan ki bloke yo egzonere. Fon sa ki pi ba yo (nan lòd alfabetik) yo tipikman pa kapab bloke oswa sere selon sa ki di nan lwa EIPA a: • Asirans Chomaj • Avantaj Afè Veteran yo • Fon asistans piblik (pa egzanp, Asistans Tanporè pou Fanmi ki nan Bezwen) • Fon Avantaj Komisyon Konsèy pou pran retrèt (Railroad Retirement Board benefits) • Fon avantaj pou maladi poumon nwa • Fon pansyon alimantè oswa antretyen konjwen • Fon pansyon piblik oswa prive • Fon pèman pansyon alimantè pou timoun • Fon Sekirite Sosyal, tankou fon retrèt, sivivans, ak avantaj envalidite • Konpansasyon nan ka aksidan travay • Revni Sekirite Siplemantè

F

Fair and Accurate Credit Transaction Act (FACTA) A federal law that allows consumers to request and obtain a free weekly *credit report* from each of the three nationwide consumer *credit bureaus*. Consumers can visit **AnnualCreditReport.com** to get their free online report.	**Lwa sou Tranzaksyon Kredi san Patipri ak Kòrèk** Yon lwa fedal ki pèmèt konsomatè yo mande ak jwenn yon *rapò kredi* chak semèn gratis nan chak nan twa biwo *kredi* konsomatè ki gen nan tout peyi a. Konsomatè yo ka ale sou **AnnualCreditReport.com** pou yo ka resevwa rapò gratis anliy yo.
Fair Credit Reporting Act (FCRA) A federal law that promotes the accuracy, fairness, and privacy of information in the files of *consumer reporting agencies*. The FCRA also gives consumers the right to see their *credit reports* and to dispute errors.	**Lwa sou Rapò Kredi san Patipri a** Yon lwa federal ki ankouraje presizyon, jistis, ak konfidansyalite enfòmasyon ki nan dosye *ajans rapò konsomatè* yo. FCRA bay konsomatè yo dwa tou pou yo wè *rapò kredi* yo ak dwa pou konteste erè ki genyen yo.

Fair Debt Collection Practices Act (FDCPA) A federal law to protect *debtors* from abusive, unfair or deceptive *debt collection* practices.	**Lwa sou Pratik Rekouvreman Dèt san Patipri yo** Yon lwa federal pou pwoteje *debitè oswa moun ki fè prè yo* kont pratik *rekouvreman dèt* ki baze sou abi, enjistis oswa ki ap twonpe yo.
Fake debt (See **Phantom debt**)	**Fo dèt** (Gade **"Dèt fantom"**)
Financial assistance policy (See **Medical debt** also) A program all hospitals in New York must offer to eligible consumers in order to reduce or forgive charges for medical goods or services. All hospitals in New York City must have a financial assistance policy. All *debt collectors* collecting on behalf of hospitals must have the hospital's financial assistance policy available.	**Politik asistans finansye** (Gade **"Dèt Medikal"** tou) Yon pwogram tout lopital nan New York dwe ofri bay konsomatè ki kalifye yo nan lide pou diminye oswa elimine frè pou pwodui oswa sèvis medikal. Tout lopital nan Vil New York dwe gen yon politik asistans finansye. Tout *ajans rekouvreman dèt ki* kolekte dèt nan non lopital yo dwe gen politik asistans finansye lopital la disponib pou yo.
Frequency of contacts (See **Collection communications**)	**Frekans kontak** (Gade **"Kominikasyon Rekouvreman"**)

G

Garnishment / Income execution (See **Judgment** also) When a Court orders an employer to withhold wages to pay a *creditor*. A *debt collector* must obtain a court order or *judgment* to carry out a garnishment or income execution.	**Sezi/Sezi sou Salè** (Gade **"Jijman"** tou) Lè yon Tribinal òdone yon enstitisyon travay pou l kenbe salè anplwaye yo pou peye yon *kreyansye.* Yon *ajans rekouvreman dèt* dwe jwenn yon òdonans tribinal oswa *jijman* pou li sezi oswa fè sezi sou revni yon moun ki dwe.

H

Harassment Using pressure, annoyance, intimidation, or abuse to collect on a *debt.* *Debt collectors* may not harass consumers. Examples of illegal conduct are: • Threatening violence; • Threatening criminal action; • Using obscene, profane, or *abusive language*; and • Repeated or continuous phone calls or texts.	**Asèlman** Itilize presyon, anmède, entimide, oswa abize pou fè rekouvreman yon *dèt.* Ajan *rekouvreman* yo pa dwe fè asèlman sou konsomatè yo. Men kèk egzanp sou konduit ilegal: • Menas vyolans; • Menas pouswit penal; • Itilize langaj obsèn, pwofàn oswa *abizif*; ak • Apèl telefòn oswa tèks ki repete oswa ki pa sispann.

I

Interest (See **Itemization of a debt** also) The cost of borrowing money or buying goods or services on *credit*. Interest is typically calculated as a percentage of the amount due. The law may allow interest to be added to the collectable amount of the *debt*, such as when interest is included in the amount awarded in a *judgment*.	**Enterè** (Gade **"Lis Detaye Konpozant yon Dèt"** tou) Kantite kòb sa koute pou prete lajan oswa achte machandiz oswa sèvis a *kredi.* Enterè se yon bagay yo tipikman kalkile antanke yon pousantaj montan lajan yon moun dwe. Lalwa ka pèmèt enterè yo ajoute sou montan lajan yo ka kolekete nan *dèt* la, tankou lè enterè yo tou fè pati montan lajan ki remèt nan kad yon *jijman*.

Itemization of a debt In a *validation notice,* a list or breakdown of the moneys owed that must include: • original amount owed when debt collection practices began; • amount of any *accrued interest*; • amount of any other *collection fees* and charges; and • any payments made by the consumer.	**Lis Detaye Konpozant yon Dèt** Nan yon *avi validasyon, se* yon lis oswa ansanm detaye lajan yon moun dwe ki dwe gen ladan l: • montan orijinal moun nan dwe lè pratik rekouvreman dèt yo te kòmanse a; • kantite lajan pou *enterè ki akimile*; • kantite lajan nenpòt lòt *frè ak chaj rekouvreman* dèt reprezante; ak • nenpòt peman konsomatè a fè.

J

Judgment (see **Lawsuit, Default judgment** and **Garnishment/income execution** also) A court order stating the outcome of a *lawsuit*. A judgment allows a *creditor* to collect from a *debtor* for up to 20 years, including by wage *garnishment* or property seizure.	**Jijman** (gade nan **"Pwosè", "Jijman pa defo"** ak **"Sezi/Sezi sou Salè"** tou) Yon òdonans tribinal ki deklare rezilta yon *pwosè.* Yon jijman pèmèt yon *kreyansye* fè rekouvreman lajan nan men *yon debitè (moun ki dwe a)* pou jiska 20 lane, san wete posibilite pou yo *sezi salè* oswa sezi pwopriyete moun sa a.

L

Language access services (See **Limited English Proficiency** also) Any service made available to consumers in a language other than English. This includes translation.	**Sèvis aksè lang** (Gade nan **"Moun ki Pa Pale Anglè Byen"** tou) Nenpòt sèvis ki disponib pou konsomatè yo nan yon lang ki pa lang Anglè. Sa gen ladan l tradiksyon.
Lawsuit (See **Judgment** and **Answer** also) A case before the New York State court to determine an outcome on the *debt collection* claim.	**Pwosè** (Gade **"Jijman"** ak **"Repons"** tou) Yon ka ki parèt devan tribinal Eta New York pou detèmine yon rezilta sou reklamasyon *rekouvreman dèt* la.
Legal Complaint (See **Lawsuit, Answer,** and **Judgment** also) A legal document submitted by the *creditor/debt owner* or an attorney representing them that initiates a collection *lawsuit* to recover an alleged *debt*.	**Plent legal** (Gade **"Lawsuit", "Repons",** ak **"Jijman"** tou) Yon dokiman legal *kreyansye a/mèt dèt la* oswa yon avoka k ap reprezante yo soumèt, ki inisye yon *pwosè* pou kolekte yon *dèt* yon moun swadizan dwe.
Limited English Proficient (LEP) A term that refers to individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English.	**Moun ki Pa Pale Anglè Byen oswa LEP** (Gade **"Sèvis aksè lang"** tou) Yon tèm yo itilize pou moun ki pa pale anglè kòm lang prensipal yo epi ki gen yon kapasite limite pou li, pale, ekri, oswa konprann anglè.
Litigation (See **Lawsuit**)	**Litij** (Gade **"Pwosè"**)

M

Medical debt (See **Financial assistance policy** also) A consumer's alleged obligation to pay for health care services, products, or devices provided by a hospital, a health care professional, or an ambulance service.	**Dèt Medikal** (Gade **"Politik asistans finansye"** tou) Obligasyon swadizan yon konsomatè gen pou l peye pou sèvis swen sante, pwodui, oswa aparèy yon lopital, yon pwofesyonèl swen sante, oswa yon sèvis anbilans ba li.

Medical debt doesn't include *debt* charged to a credit card unless the credit card is issued specifically for the payment of health care services, products, or devices.	Dèt medikal pagen ladan l *dèt* yon moun fè lè l peye sou yon kat kredi, sof si yo bay moun sa kat kredi a sitou pou peman sèvis swen sante, pwodui oswa aparèy swen sante.
Mini-Miranda Warning A statement that *debt collectors* must deliver at the start of any *collection communication* with a consumer, whether orally or in writing. The warning informs consumers that the communication is from a debt collector attempting to collect the *debt*, that anything they say may be recorded, and any information they provide may be used to collect the debt.	**Avètisman Mini-Miranda** Yon deklarasyon *ajans rekouvreman dèt* yo dwe delivre nan kòmansman nenpòt *kominikasyon rekouvreman* l ap fè bay yon konsomatè, kit se fòma oral oswa ekri. Avètisman an fè konsomatè yo konnen kominikasyon an se ajans rekouvreman dèt ki fè l pandan l ap eseye kolekte *dèt* la, nenpòt bagay yo di kapab anrejistre, epi nenpòt enfòmasyon ki pataje, yo ka itilize l pou kolekte dèt la.
Misrepresentation The use of false, deceptive, or misleading practices in *debt collection*. *Debt collectors* may not make misrepresentations to consumers, including: • falsely representing or implying that the debt collector is an attorney, legal office, government agency, marshal, or sheriff; • falsely representing or implying that the consumer committed a crime, or that nonpayment of any *debt* will result in the consumer's arrest or imprisonment or the seizure, *garnishment*, attachment, or sale of the consumer's property or wages unless the action is lawful and the debt collector or *creditor* intends to pursue it; or • reporting, or threatening to report, inaccurate *credit* information to a *credit bureau*.	**Fo Deklarasyon** Itilizasyon fo deklarasyon, apwòl ki twonpe, oswa bay move enfòmasyon nan pwosedi pou *rekouvreman dèt*. *Ajan rekouvreman* yo pa ka fè fo deklarasyon bay konsomatè yo, tankou: • fo reprezantasyon oswa fè yo konprann ajan rekouvreman an se yon avoka, yon biwo jiridik, yon ajans gouvènmantal, yon marechal, oswa yon cherif; • fo reprezantasyon oswa fè lòt moun/antite konprann konsomatè a komèt yon krim, oswa si li pa peye yon *dèt*, sa ap lakòz yo areste l oswa mete l nan prizon, oswa yo ap *sezi, bloke salè l*, fè atachman, oswa vann byen oswa salè konsomatè a, sof si aksyon an legal epi ajans rekouvreman dèt la oswa kreyansye a gen entansyon pousuiv li; oswa • fè rapò, oubyen menase pou kreye rapò, sou enfòmasyon *kredi* ki pa kòrèk pou voye bay yon *biwo kredi.*
O	
Old debt (See **Time-barred debt** and **Statute of limitations**)	**Ansyen dèt** (Gade **"Dèt preskri"** ak **"Lwa limitasyon yo"**)
Original creditor (See **Creditor** also) A person or business that provided the original service, product, or credit that is the source of a *debt* collection attempt.	**Kreyansye Orijinal** (Gade **"Kreyansye"** tou) Yon moun oswa biznis ki te ofri sèvis, pwodui oswa kredi orijinal ki lakòz gen yon tantativ rekouvreman *dèt*.
Outstanding balance (See **Current balance**)	**Balans ki rete pou peye a** (Gade nan **"Balans Aktyèl"**)

P

Payday Loans Short-term, high-*interest* loans that consumers are required to repay on their next paycheck. Payday loans are illegal in New York State.	**Prè sou salè** Prè akoutèm ki gen gwo *enterè* konsomatè yo oblije remèt lè yo touche pwochen salè yo. Prè sou salè yo ilegal nan Eta New York.
Phantom debt (also *Fake debt*) *Debt* that is made up and that a consumer does not owe. If a consumer does not recognize a debt or believe they owe that debt, they have a right to *dispute a debt* and receive *debt verification* from *debt collectors.*	**Dèt fantom** (Gade *"Fo dèt"* tou) *Dèt* yo kreye ki fo epi yon konsomatè pa dwe l vre. Si yon konsomatè pa rekonèt yon dèt oswa pa kwè li dwe dèt sa a tout bon vre, li gen dwa pou li *konteste yon dèt* epi resevwa *verifikasyon dèt ajans rekouvreman dèt yo.*
Principal The initial amount of the *debt* or the amount that remains unpaid by a consumer. It does not include *collection fees* and *interest*.	**Prensipal** Montan inisyal *dèt* la oswa kantite lajan konsomatè a rete pou peye an. Li pa gen ladan l *frè rekouvreman* ak *enterè*.

S

Scams A scheme to defraud or trick a consumer into paying a *fake debt* the consumer does not owe. Scammers may threaten consumers with criminal charges or refuse to give information about the *debt collection agency*, the *original creditor*, or the *debt*. Legitimate *debt collectors* must provide their company name, mailing address, telephone number, *DCWP license number*, and information about the debt. It is good practice to always ask for information to be sent in writing to the address that the debt collector should already have on file before you discuss the debt.	**Eskwokri oswa fwod** Yon konplo pou twonpe oswa fè fwod sou yon konsomatè pou fè l peye yon *fo dèt* konsomatè a pa dwe vreman. Fwodè yo ka menase konsomatè yo ak pouswit penal oswa yo ka refize bay enfòmasyon sou *ajans rekouvreman dèt* la, *kreyansye orijinal* la, oswa *dèt* la. *Ajans rekouvreman dèt* lejitim yo dwe bay non konpayi yo, adrès postal, nimewo telefòn, *nimewo lisans DCWP*, ak enfòmasyon sou dèt la. Li se bon pratik pou toujou mande pou yo voye enfòmasyon yo alekri nan adrès ajans rekouvreman dèt la ta dwe deja gen nan dosye li anvan ou konteste dèt la.
Statute of Limitations (also *Time-barred debt or Old debt*) A certain time after which a *debt collector* may no longer file a *lawsuit* to collect on a *debt*. The New York time limit to sue for consumer debt is three years. Debt collectors may not attempt to collect an *old debt* whose statute of limitations has passed unless they first inform consumers in writing that*:	**Lwa limitasyon yo** (Gade *"Dèt preskri" oswa "Ansyen dèt"*) Yon sèten kantite tan yon *ajans rekouvreman dèt* pa ka fè yon *pwosè* apre li ankò pou l fè rekouvreman yon *dèt*. Limit tan eta New York la bay pou pousuiv yon moun pou dèt konsomatè se twa (3) lane. Pèseptè dèt pa ka eseye kolekte yon *ansyen dèt* ki gen twa (3) lane depi lwa limitasyon yo pase sof si yo te premyeman enfòme konsomatè yo alekri konsènan*:

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- the legal time limit (statute of limitations) to sue to collect the debt has expired,
- it is illegal under federal law to sue or threaten to sue a consumer for an old debt; and
- if sued illegally, consumers may defend the case by informing the court that the statute of limitations has expired to prevent the *creditor* from obtaining a *judgment*.

- limit tan legal (lwa limitasyon) pou pousuiv moun lan nan kad rekouvreman dèt la ekspire,
- li ilegal dapre lwa federal yo pou yo pousuiv oswa menase pousuiv yon konsomatè lajistis pou yon ansyen dèt; epi
- si yo pousuiv yo lajistis nan yon fason ki ilegal, konsomatè yo ka defann ka yo a lè yo fè tribinal la konnen lwa limitasyon yo ekspire, nan lide pou anpeche *kreyansye* a benefisye yon *jijman*.

Substantiation of a debt (See **Debt verification**)

Jistifikasyon yon dèt (Gade **"Verifikasyon Dèt"**)

T

Time-barred debt (See **Statute of limitations** or **Old debt**)

Dèt preskri (Gade **"Lwa limitasyon yo"** oswa **"Ansyen dèt"**)

Tradeline

A term for a credit *account* on a consumer's *credit report*. There is a separate tradeline each time a consumer is approved for *credit*. Tradelines include, but are not limited to:

- credit limits;
- *current balance*;
- payment history; and
- lender or *original creditor* names and addresses.

Liy Kredi

Yon tèm pou yon *kont* kredi nan rapò kredi yon konsomatè. Gen yon liy kredi separe ki kreye chak fwa yo apwouve yon konsomatè pou yon *kredi*. Men kèk egzanp liy kredi, men yo pa limite a sa sèlman:

- limit kredi;
- *balans aktyèl*;
- istorik pèman; ak
- non ak adrès ajan prè a oswa *kreyansye orijinal* la.

U

Unverified debt notice

A written notice that the *debt collector* must send within 60 days of receiving the consumer's *dispute* or *debt verification* request.[*]

Consumers should save a copy of this notice and send it to any other collector that attempts to collect on the *debt*.

Avi sou dèt ki pa verifye

Yon avi alekri *ajans rekouvreman dèt* la dwe voye nan 60 jou apre li resevwa *kontestasyon* konsomatè a oswa demann *verifikasyon dèt* la.[*]

Konsomatè yo ta dwe konsève yon kopi avi sa a epi voye li bay nenpòt lòt ajans rekouvreman ki eseye kolekte *dèt* la.

V

Validation notice

A letter a *debt collector* must mail to consumers within five days after first contacting them in relation to a *debt* that discloses general information about the debt and the consumer's rights.

This notice must tell consumers they have a right to *dispute a debt* and to request *debt verification* from the debt collector at any time in the *collection* process. Consumers can dispute a debt or request debt verification orally or in any of the ways that the debt collector uses to collect upon a debt.

Avi validasyon

Yon lèt yon *ajans rekouvreman dèt* dwe voye bay konsomatè yo nan senk (5) jou apre premye kontak li avèk yo an rapò ak yon *dèt*, ki divilge enfòmasyon jeneral sou dèt la ak dwa konsomatè a.

Avi sa a dwe fè konsomatè yo konnen yo gen dwa *konteste yon dèt* epi mande *verifikasyon dèt* ajans rekouvreman dèt la nenpòt ki lè pandan pwosesis *rekouvreman* an. Konsomatè yo ka konteste yon dèt oswa mande verifikasyon dèt la nan fòma oral oswa nan nenpòt fason ajans rekouvreman dèt la itilize pou kolekte yon dèt.

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Zombie debt

Debt that a *debt collector* suddenly seeks to collect after a long period of time. The term refers to the debt's resurrection from the dead.

Zombie debt may include:

- debt already settled;
- debt from a *bankruptcy discharge*;
- *time-barred debt*;
- debt that no longer shows up on a consumer's *credit report*; and
- debt that was never owed.

Consumers have a right to *dispute a debt* and request that the debt collector provide *debt verification.*

Dèt zonbi

Dèt yon *ajan rekouvreman dèt* deside al fè peye toudenkou apre yon peryòd tan long. Se kòmsi yo ta di w se yon dèt yo resisite pami moun mouri yo.

Dèt zonbi yo kapab se:

- dèt ki deja peye;
- dèt ki se rezilta yon *liberasyon fayit*;
- *dèt ki preskri*;
- dèt ki pa parèt ankò sou rapò kredi yon *konsomatè*; epi
- dèt ki pa t janm gen moun ki dwe l vre.

Konsomatè yo gen dwa pou yo *konteste yon dèt* epi mande pou ajan rekouvreman dèt la fè yon *verifikasyon dèt.*