**Tax Defense Network**

**Affiliate Partner Program**

**Bridging the Gap – Sales to Case Assignment**

**Maintain Urgency and Continuity**

Housekeeping – New Finance Program – Close Cases -

The purpose of this Webinar is to familiarize you with the TDN Sales Process (Client Boarding Process), and to give you some tools to help you get the documents that you need from clients quickly so that the client’s case can be resolved efficiently.

First, let’s consider the TDN Sales Process, or what we call the “Client Boarding Process”. Often, you will hear from clients that they have spoken to many people at Tax Defense and they are upset because they have spoken to so many people. If the client states this, please just tell the client that yes, we know you have spoken to several people, but I will now be your primary point of contact going forward, and will be the person that works directly with you to resolve your tax issues. Also, you can tell them that we are a “Network”, so we have taken a close look at your case, and assigned your case to someone who is best suited to help you.

**The Beginning with the TSA:**

* The TSA (Tax Solution Analyst) is typically the 1st point of contact for when a potential client reaches out to MoneySolver. The TSA’s work in a call center environment averaging 20 plus calls an hour.
* As you will hear throughout the company each employee starting with the TSA must provide each client with **FIRE** (Fully Informed with Reasonable Expectations) and **ICE** (Ideal Client Experience).
* The TSA will go through a series of questions to determine if MoneySolver can assist the client with their IRS and State tax issues. The amount of debt, whether it is business or personal, state or federal.
* Once the TSA determines MoneySolver is a good fit for the client the next step is for the client is to be transferred to an RC (Resolution Consultant) for a no fee consultation and review the of steps we would take in resolving their tax debt.

**Consulting with the RC:**

* The RC’s are basically the sales team. However, it is very ***IMPORTANT*** we *never* refer to the RC’s as the salesmen or sales department. Client’s like to feel they have purchased the service to resolve their tax debt and have not been sold the service.
* Each of the RC’s have a different skill sets from handling the low debt services to more complicated issues including high debt from a business. Each client will be assigned to an RC that can best assist them with the products and services they need to resolve their tax issues.
* The RC will take the client through a consultative conversation about the client’s tax situation to determine what services are needed for a resolution while maintaining a sense of URGENCY throughout. The information received is based on the client’s perception of their situation. We will get the information from the IRS and or State after the client signs up for services.
* IRS or State actions or current agreements
	+ bank or wage levies
	+ IRS or State notices received
	+ If the client is in a current installment agreement
* Installment agreement history
	+ What is or was the payment amount of the agreement?
	+ Are they currently making payments or has the agreement defaulted?
* Causes of debt
	+ What the created the tax debt (example: not enough withholdings, withdraw from a pension, bad preparer, etc.)
* Compliance
	+ The RC will ask if they have filed all returns for Federal and State for the last 6 years (state may require more than 6 years for compliance).
* Hardship and Financial situation
	+ The RC may go through a preliminary financial (client’s income verses expenses) to best determine what type of resolution may fit the client’s financial needs.
* Client concern/goal/motivation
	+ Rock = Reason – what happened to make to make them want to resolve. Gem = Goal – what are they trying to accomplish
* Tax Professional instruction
	+ The RC will outline the client’s personal situation, client’s expectations on getting this resolved, and the sizzle that made the client decide to go with us. This information will be the DICE for the Tax Analyst to review.
* MoneySolver is not only taxes anymore, so the RC will also consult with the client if they have student loans, need monthly bookkeeping for their business, or interested in our TaxSafe program. This is a 60-day free trial for ongoing credit monitoring and monitoring of their tax resolution. After 60 days the client can cancel or will automatically be charged.
* The RC will give the client a quote for all services to be performed. The RC will be responsible for sending out the client service agreement and ensuring the client sends the signed agreement back to us.

We will NOT accept an initial payment from the client until we have completed a CASE REVIEW. So the next step is for us to use the authority granted by the 8821 to do a Debt, Compliance and Collection check. At this point, we have a picture of the client’s actual tax situation.

**The next step in EC:**

* After we receive the signed service agreement the case will be transferred to our Expert Care team for an analysis of the tax debt and a second look to ensure we are contracted for the right services.
* The Initial Review Specialist will contact the IRS through PPL (Practitioner Priority Line) to determine the specifics related to the client’s IRS account. This information will be uploaded in DICE on the personal debt sheet for the Tax Analyst (reviewed in detail on a future training). States do not have this service.
	+ Compliance (tax returns filed)
	+ Assessed and Accrued balances
	+ Filing status
	+ Collections
	+ Statute date (CSED)
	+ Lien filing
	+ Exams
	+ RO (Revenue Office) assignment
* Also, while in Expert Care the case will be assigned to a CRO (Case Review Officer) to determine if the actual tax situation matches the client’s perception. If the actual situation differs, the CRO may reach out to the client to reset expectations or add additional services needed to get them in a resolution. Again, adding **FIRE** (Fully Informed with Reasonable Expectations) about the services they are contracted for and to provide **ICE** (Ideal Client Experience).
* At this point, we will now accept an initial payment from the client, and the case gets assigned to either Foxhound our in-house resolution team, or to an Affiliate Partner.

**Assigned to the Network Partner:**

Now, it is the job of the Affiliate Partner to “carry the ball” forward. At this point, your initial contact with the client will set the tone, and timing of what happens next. It is VERY important that you do not kill the client’s urgency to resolve their tax situation. The Resolution Consultant would have said things to the client to increase their urgency. Obviously, we do this so that the client will move forward to resolve their tax problem, and get the necessary documents back to us so that we can get started.

Keep in mind that some clients will test us at every turn. Be aware that we typically do not sell OIC as a service. If a client makes the claim that we promised them we would “eliminate their debt”, or that they “would not have to pay anything to the IRS” keep in mind that every call is recorded. We can and often will pull the call to make certain that the client was not promised or guaranteed anything by the Resolution Consultant or the Expert Care representative. In this case, either the client is testing you for a response, or the client just heard what he wanted to hear and did not listen to the Resolution Consultant or to the Expert Care representative.

**Things NOT to Say:**

“We have plenty of time, so get the docs to me whenever”

“You are in no danger from the IRS, so get the docs to me when you can”

**Things to say to increase urgency:**

“To get you fully protected, we must have all the requested documents no later than “XX date” --- make the “XX date” a short time frame – typically no more than 2 weeks. Set a follow up call for the day before the due date to remind them. If you do not get the docs, send an M-80 on the day after the deadline.

Let the client know, that in 30 to 60 days the “moratorium” on collections runs out, and we need to be prepared to send the IRS a proposal for resolution. Once the proposal is sent, then we no longer need to worry about collections, and that we cannot send the proposal unless we have the documents.

Some clients get really hung up on the idea of a “moratorium” on collections, which is used as “sizzle” by the Resolution Consultant to calm the client’s fear of working with us, and to increase the client’s level of urgency. Some clients will ask, “has the moratorium on collections been put into place”. Sometimes, a really good response is, “We are waiting to get all of your IRS Transcripts so that we can see exactly where you are in the IRS collections process. The IRS is only going to give us one 30-60 day moratorium on collections, and so we do not want to use that chip until it becomes necessary. Does that make good sense to you?”

It is very important that you READ THE DEAL tab in DICE before speaking to the client. Why, because the client’s perception of their tax situation, and their motivation for getting their tax situation resolved are in the notes. Do not ask a new client – “So, tell me what happened?” - We already have the answer to that question, and the answer is in the DEAL tab in DICE. Also, the client has already been asked that question at least three (3) times at TDN. We know what happened, it is in the notes. So, instead of asking “What happened?”, Tell the client what you see in the notes as to what happened, get their agreement, reiterate their motive for resolving the debt, increase the client’s level of urgency to get their debt resolved, and set a short/attainable/agreed upon deadline with the client to get the necessary documents to you so that their case can be resolved.

Try to maintain continuity from the process that the client went through to become a TDN Client, through to the end of their case with TDN. Maintain **FIRE** and **ICE** - clients need to be **F**ully **I**nformed with **R**easonable **E**xpectations and all of us need to provide them with the **I**deal **C**lient **E**xperience.

Set clear and agreed upon contact time-frames, and then make certain that you communicate with the client when you said you would. This simple step adds value, and significantly decreases the client’s anxiety about working with us.