

## **Interview with ex Strategia/Suntasia Marketing employees.**

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Alex Eckelberry: Hi, this is Alex Eckelberry with Sunbelt Software. Today is Friday, July 27 and with me I have two ex-employees of Suntasia Marketing. Their names are changed, because they want to speak anonymously. I have Stephanie and Carol. We're going to be talking today about the extraordinary scam that occurred and was recently shut down – a company by the name Suntasia Marketing, also known as Strategia. An operation which was allegedly having telemarketers call up consumers and offering various travel programs. Customers were asked for their credit card number or checking account information and then got billed, often against their wishes. And apparently, it was impossible to stop the billing. One federal official called this, said that this may well be the biggest telemarketing fraud he's ever seen.

So, with that introduction, I'd like to get going on the interview. We'll start with Stephanie. Stephanie, why don't you briefly tell me what you did at Suntasia or, we'll call it Strategia Marketing. What was your experience there?

Stephanie: Well, I started just listening on the phone, you know, to see how they actually talked to the people and how they dealt with the questions that they would ask. And then I started getting on the phone and they had me rebuttal, rebuttal them. People would not want to give up their account numbers. We had to trick them just by asking their city, where they bank at and their name, the name of the bank, where they bank at. Then we would pull up their routing number and we would read their routing number to them. By then, the person would be, you know, kind of scared caused they say, "Oh she's got my routing number." So we had to explain that the routing number was simply just their electronic address to their bank and that they had to verify their account number. What we did is, they would say, "No I'm not going to verify my account number," and we had to rebuttal them. "Well your account is your member ID to your bank." And they would say no, "I'm not giving it to you." We had to keep rebuttal, rebuttal, rebuttal. And then finally they gave it up and they, you know, verified their account number and then we put them into the recorded line that they are not being billed, charged for anything TODAY. Which the main key word was for you to say "TODAY." Because that was stating to the recording that they are not being

billed for that day, but that they're going to be billed for the next, and the next, and next days to come.

So my experience with that was, I was feeling kind of very upset because I tried to get out of that company two time and they just kept telling me "No, its, you know, it gets better. The money, you know, is good, and whatever," so, but I was very, I was getting very upset because I knew for a fact that it was scamming people all over.

Alex Eckelberry: Very interesting. So, now lets just go through a typical call. So you would call, and by rebuttal you mean, how you handled their objections?

Stephanie: Yes.

Alex Eckelberry: Ok. So, you would call the customer, offer them some sort of travel club or something like that and then when they objected to providing financial information, you would find out their bank or their city, trying to get an idea where they were and then pull up the bank routing information. You actually got a screen shot, a picture you took with your mobile phone, which I'm going to post in the blog and people can see the type of instructions that Stephanie was given. You would then basically kind of scare the person into giving you their account numbers.

Stephanie: Yes.

Alex Eckelberry: Ok. And so once that, at that point then you took the person into a recorded mode, obviously to protect Strategia, on the legal side, where you told the customer that they would not get billed THAT day.

Stephanie: Yes.

Alex Eckelberry: But you never said they wouldn't get billed tomorrow or the day after.

Stephanie: Yes.

Alex Eckelberry: And in fact, you say that they would get billed, and basically they would get ripped off.

Stephanie: Yes.

Alex Eckelberry: And so, how long were you there?

Stephanie: I think I was there about, like I don't remember, 15 days, a month, or two months, I don't remember, actually, cause it was something that

it was so hard, you know, its just so, it was not a good thing, that I can't actually remember how long I was there for.

Alex Eckelberry: You were there for a short period of time?

Stephanie: Yes.

Alex Eckelberry: And then you just left basically because immorally you felt this was wrong?

Stephanie: Yes. Like one time I left, I got up and left and then I came back and then they, you know, they showed me all these checks from like the high reps. They used to, you know, what they were making and that like kind of motivated me back into them, but then I kept seeing that it wasn't true, you know. They were scamming the people and they were also scamming their employees.

Alex Eckelberry: Oh, Ok. They were showing you these big checks, but in fact these big checks weren't for you. And, when you say big checks, I mean, how much were they saying that you could make?

Stephanie: Um, like \$1,200.00 in a week.

Alex Eckelberry: \$1,200.00 a week?

Stephanie: Yes.

Alex Eckelberry: How much actually were you being paid?

Stephanie: Oh my God, \$200, \$300 a week.

Alex Eckelberry: \$200, \$300 a week and that was with commissions and everything?

Stephanie: Yes, with commissions and everything. Then, like I would stay out, confront them and say, this is not right. And they would invent all these excuses, you know. So yeah, they were scamming also the employees too.

Alex Eckelberry: Got it. And how did you feel about what was being done to the customers?

Stephanie: Oh, really bad.

Alex Eckelberry: I believe it.

Stephanie: Really bad because I knew it wasn't right, you know.

Alex Eckelberry: Yeah, well it sounds like it. That's just so fascinating.

Now, lets just switch gears and move over to Carol. Again, that's not your real name. But you also offered to do this pod cast with me. Carol won't you briefly tell me how you found out about Strategia or, as we call Santacia Marketing, what happened there?

Carol: Well I was told by one of my friends that there's this place called Santacia and they're always hiring people and they're paying \$30 an hour so.

Alex Eckelberry: \$30 an hour, that's not bad money at all.

Carol: Of course and that's probably, you know, a motivating factor for people who actually want to make good money. So, you know, it sounded fine to me. So I said okay, let's try because I was in search of a job. So I went there and I was told they're understaffed. That \$30 an hour is the pay for the people who work for the night shift and not the people who work in the day shift. So the day shift people actually get paid \$10 an hour but, if you are late by two minutes or three minutes and you forgot to call in and let them know that you will be late, then you get paid \$7.50 an hour for the rest of the week.

Alex Eckelberry: Wow, okay.

Carol: And if you do not make a sale by 12:00, then you are sent home and then again you get paid \$7.50 an hour. So I was actually selected the same day when I went.

Alex Eckelberry: Okay.

Carol: They wanted me to join the same day. Like within the hour, they wanted me to join but I had something to do, so I said Ok, can I just have one day, one more day and then I'll join, you know, the next day. And that's what I did.

Alex Eckelberry: Paint a picture of what the place was like. When you're a new prospective employee, I mean, was it really nice or was it shoddy, did it look like really, you know, attractive kind of place?

Carol: Ok, for some people who really just care about making money, certainly, what it does, seem to have potential, you know, you enter, and you feel like, "Oh you know, it looks like a wonderful big place there," when you have an opportunity to make good money. But. for people who actually want to do a job, a decent, honest job, it actually, you know, give you the wrong intuition the minute that you walk in. It's actually a huge place – I never got to see the first floor or the second floor of the company.

Alex Eckelberry: So you're saying, if you just want to make money, you might look pass some of the bad indicators but, if you just actually want to do honest work, you would see through that and get a bad feeling out of it?

Carol: Yes.

Alex Eckelberry: Interesting.

Carol: Yes. You would get that feeling right the minute you walk into the door.

Alex Eckelberry: Interesting. And what sort of indicators that you get that, you know, people were too slick, or they were ...

Carol: No. The main thing is, first of all, I don't know how other people take it, but I certainly see how people dress up, you know what I mean, like. I'm not thinking about too professional or too casual. There's something about the person, the way the person presents him or herself in the office atmosphere. That didn't seem right. And the second thing is that, I wasn't even asked, you know, any questions related to my academic or my qualifications or my, you know, experience or anything. I was just hired just like that.

Alex Eckelberry: In my understanding, you have a Masters Degree, right?

Carol: Yes I do.

Alex Eckelberry: So you're fairly well-educated. They didn't even care about that. They just wanted to get you on the phone.

Carol: Yeah, I mean, you know what, I have a habit of actually making the person look into my resume, so that I just wanted to tell them that this is actually what's me and I'm not lying. So I just go through my papers. They didn't even care to look at my papers.

Alex Eckelberry: Fascinating. Ok, so then you got on the phone the next day and then, tell us what happened.

Carol: Well I was on the phone for three days, actually.

Alex Eckelberry: Okay.

Carol: And, it was supposedly my training period – after the orientation. And, I was listening to three mega-sellers.

Alex Eckelberry: Okay.

Carol: Who were supposedly the most money-making people.

Alex Eckelberry: Okay.

Carol: And all three were females.

Alex Eckelberry: Okay.

Carol: So I was, you know, asked to sit with three of them. You know, like an hour with one person, an hour with the second and an hour with the third one.

Alex Eckelberry: Aha.

Carol: So, they are pretty good, you know. They pretty good convincing over the phone some of the people what they are supposed to do. And I was on the phone and I could not understand most of the part where they actually talk about the money and the conditions and the terms. They just, you know, wrap it up, like in a few seconds and its like blub, blub, blub and its done. And I have no idea what they were saying other than the part where they actually say, "Is it ok," you know, when they have to get a yes, right or okay out of the person. That is the only part that you understand.

Alex Eckelberry: That part is recorded, right?

Carol: They say that its recorded for two years. Which means, they try to tell the customer that we are recording this for verification purposes and for your ...

Alex Eckelberry: Protection.

Carol: Protection. Just in case you want to come back to us and we can make you hear the thing that we recorded for you. So that you cannot blame us for anything.

Alex Eckelberry: Okay, so by the way, what was the products that these mega sales people were selling, was it travel clubs or ...?

Carol: No. They actually have different rooms for different products. I have no clue because, you know, I'm telling you this one more thing that, within that premises of that office, that place that we were working, it felt like they were restricted area, which means that one room of people were not allow to do anything with the other room people. So in a way, every room had different secrets, and they would not come out.

Alex Eckelberry: Interesting.

Carol: You know, otherwise you would lose your job. So I was in the room which was named particularly after money, I do not want to mention but, it was named particularly up to money because it was the most sale-producing room. And I could not do well for more than ten minutes and actually have a time to talk to somebody because it just felt, it just did not feel right to talk to somebody because I know that everybody is listening plus they going to say something and then I'm going to get fired.

Alex Eckelberry: Okay.

Carol: Yeah.

Alex Eckelberry: Wow. So what product were you selling?

Carol: I was ... okay ... the a thing called Variety.

Alex Eckelberry: Variety.

Carol: Yeah, they say – they have to say that I'm calling with Variety and we are a discount company. That is what I am suppose to say.

Alex Eckelberry: Okay.

Carol: But I didn't get a chance to say that. But that was what we were suppose to say, "I'm calling with Variety. We are a discount company and, you recently purchased something with one of our associates, so congratulations, you have just won a, two free tickets, one is a \$100 worth of free gas vouchers and the second is \$400 worth of free airline ticket vouchers which is good for any international or domestic flight of your choice.

Alex Eckelberry: Oh, okay.

Carol: And along with that, we actually have three products and one trip. Which is the first one is, we have to convince them that they actually have won these two products, the gas voucher and the airline vouchers. The second one was ...

Alex Eckelberry: I'm sorry, I didn't catch. So you had, on the script you had three different products and the first product ...

Carol: Three different products, yes.

Alex Eckelberry: Okay. And the first one was the gas voucher?

Carol: Yes. The first one is actually, is not a product. That's what we have to convince, to the customer, that they had actually won these two things.

Alex Eckelberry: Oh, okay. That's the winning offer that they get.

Carol: Yes.

Alex Eckelberry: Okay.

Carol: The second one is the Variety discount card which actually allows you to spend at least close to \$2,500, that's your credit line with that card. And the third one is [Upbill], it's a phone card that you can use for your international calling or for your domestic callings.

Alex Eckelberry: Okay. So, first of all, the free gas offer, was that a real offer – do they really get a \$100 of free gas?

Carol: You know, I wish had something to say about that. Honestly, I never saw anything in front of me. With my own eyes, I never saw any vouchers. I never saw any gifts that they were sending out.

Alex Eckelberry: So, you have not been able to confirm that. Okay.

And Stephanie, how about you? Were you able to actually, I mean, these free things they were giving out, were you actually able to see or did you know that the customers in fact, did get the free things?

Stephanie: Okay. What I did, I did totally different from what Carol did.

Alex Eckelberry: Okay, you sold a different product, right.

Stephanie: Yes. Well, we called them we would say that they have just won three days and two night of hotel accommodations and \$400 of free airline savings vouchers, okay.

Alex Eckelberry: Okay.

Stephanie: And then we would, by that, the person would they go, "I just won something?" And then we would have to, and then they would ask, "Oh, but you know, how do you know I purchased something," you know. And then we would say that, "Oh you, with one of our affiliates with the Carnival Cruise Line or Universal Studios, Westgate Resort, you know. We have to convince them in a way. And after we pull their bank information, all that stuff, we briefly told them about the other, not the products but the other travel plans that we had. The cell phone that we had was like a travel discount



card that they could save up 50% off on airline, cruise and hotel accommodations.

Alex Eckelberry: Okay.

Stephanie: The second one was a getaway to Orlando. It was six days and five night in Orlando and Coco Beach, Florida and that was \$149 for that package. And the third package was the phone card. That was \$50 a month and you had like 15 days to use it for free, okay. They would receive all these three packages, okay, and they would be given a time period to look at those packages, okay.

Alex Eckelberry: Okay.

Stephanie: Okay, and if they didn't look at those packages before that time period was done with, what they did is, they started billing them.

Alex Eckelberry: Okay.

Stephanie: That's where the problem was. Because you would receive, you first receive your free travel vouchers, along with the vacation to Orlando and then you will receive the other two. So by the time you receive all of them, you know, the time of period to call and cancel was over with and now you're being billed for so many things that you don't even know, you know. And each one of them has a different number to them. And each one of them, you know, you have to call and cancel each one separately.

Alex Eckelberry: Ah, so okay, so the difference of these three different offers would come in staggered formation. It would come a week or two apart or whatever.

Stephanie: Yes.

Alex Eckelberry: The customer had a certain time period, say what, two weeks?

Stephanie: Yes. About two weeks.

Alex Eckelberry: Okay, so they had two weeks to cancel but they would actually, they may even get the product after the two weeks is over and then in order to cancel them, they would actually have to call the number and cancel each specific one separately.

Stephanie: Yes. And then what we do is, we would briefly talk about them but not get into details. But when we got them in the recorded line, we had to read a script verbatim.

Alex Eckelberry: Okay.

Stephanie: Okay. Like we would say that, you know, we had to have them agree on them accepting to receive these travel vouchers for them to look at, okay. These travel plans for them to look at. They had to say yes to them, okay. And then they would say, But I'm not being billed for anything until?" And then you would say "Yes, NOT TODAY." You are not being billed for anything, TODAY.

Alex Eckelberry: Um, like "today" was the key word.

Stephanie: Today, okay. If you wouldn't say "today" they couldn't even process the order, because they would get, you know, sued for it, you know.

Alex Eckelberry: Right, right. And these products themselves, I mean were they [junkers?]

Stephanie: I never even seen them.

Alex Eckelberry: I'm sorry?

Stephanie: I've never seen them.

Alex Eckelberry: Yeah.

Stephanie: And now one person, when I went to work there, she was about to leave and she told me that the free airline vouchers and the two-day, I mean, yes, two night and three days with hotel accommodations, was true, but it was, you know, in the worse hotel you can ever think of, okay. The hotel and the airline vouchers were just \$400. You know, and they say oh its for you to go there and back, so it wasn't true.

Alex Eckelberry: So it was just a \$400 discount for the airline, you think?

Stephanie: Yes.

Alex Eckelberry: Okay, but you were never able to actually confirming it?

Stephanie: No.

Alex Eckelberry: Okay. Now Carol, so you actually never hit the phones, right, you just left in disgust before you actually got to be on the phone?

Carol: Yes. I was there for three days training. I actually was on the phone like maybe a minute. I wanted to see, you know, if I can pull it off.

Alex Eckelberry: Aha.

Carol: But I can do it and I was just so, I was just so restless, because I wanted to run away from there. I actually went home and I cried and I told my husband afterwards. You know, this is the most dishonest job I've ever got in and I'm so, you know, I'm disgusted with myself that I actually, you know, I actually went there and I started. And what got me was, I was on the phone listening to one of the reps, she actually was a very good sales person and she does not use the verbatim script that we are suppose to.

Alex Eckelberry: Okay.

Carol: And she was talking to this 60-year old woman.

Alex Eckelberry: Yeah.

Carol: And she sounded – she did sound like somebody really old and she said, “Hon, are you sure that nobody is going take money out of my bank, you know. I work really hard to get a little bit of money in my account.” And she said, “No maam. We don't care if you have a dollar or a million dollar in your account, we do not care, we just want, we just want to make sure that your free gift arrive and you get them.” And I looked up and was just like, I swear, I was like, how can you do this to somebody, you know, I was thinking of my parents. If somebody did that to my parents I would probably sue them.

Alex Eckelberry: Oh, that's horrible.

Carol: That was it, that was it. And I just told my husband I said, I'm not going back.

Alex Eckelberry: So the whole lie was based around this concept of a negative option which I'm not sure, I mean, I know many people know about this but not all people know that a negative option means that the customer have, is going to be billed unless they say otherwise. And negative option may be the idea of some direct marketer's dream, but it invariably causes these types of problems and is subject to great abuse, as we've just seen. Or a customer is promised that they won't get billed in a very specified period of time such as today or this week, but in fact, they may end up by getting billed if they don't specifically pick up the phone and cancelled. Now, Carol?

Carol: Yeah, I wanted to tell you one thing specifically. Now when the customer talks to them, you know, at the time, they actually figure it out that they have just given their bank information out, they realize that they almost committed a mistake, they ask them, you know, “So why don't you tell us, you know, what products are we buying,”

something like that, you know. They want to make sure they actually did buy something.

Alex Eckelberry: Aha.

Carol: And, the sale person would say that, “Maam, we don’t have that information, we are just in the shipping department. We are just here to make sure that you receive your products.” So with that, you have to call this and this number, you know, they give a number. But in fact, I have never seen that number exist in there either, because they do not have any customer service or somebody calling up and canceling. So I have not seen that department there.

Alex Eckelberry: But we extensively believe that there is a department there but, we or you have just never been able to ever confirm that there was one.

Carol: Yeah. But the thing is that they specifically say, and I asked the girl, I asked the sales person. I asked her, “So can they actually call at this number and cancel it?” She said, “Well, most of time, most of the people, they don’t have time and they don’t get through because, you know, of this line gets so busy, should somebody should starts calling.” So I was not convinced that there is actually a department where they actually have customer service for people who actually want to cancel the product.

Alex Eckelberry: Or if there is one, its poorly staffed or is never picked up or something like that.

Carol: Yeah. It was not mentioned in anything that I listened to.

Alex Eckelberry: That’s very interesting. So the customer is, you’re alleging that the customer is fraudulently led to believe that all they’re getting is a free gift, that they got through some promotion.

Carol: Yes.

Alex Eckelberry: And, but as part of this, they need to provide their bank routing information and account number and as Stephanie said, one of the tricks you would use was to actually find out where their bank was and then pull up the routing number to then ...

Stephanie: Yeah, and another thing I would like to add ...

Alex Eckelberry: Aha.

Stephanie: They would say why do you need my bank information, why do I need to give you. And we would have to say, cause we need to verify that you still maintain an open checking account. That’s why

they would say that, you know, they needed the bank information, which it was not true, cause they need the information to pull out money from it.

Alex Eckelberry: So the customer was led to believe that they were not in fact going to have the opportunity to bill, that instead you were merely verifying that they had an open checking account?

Stephanie: Yes. And then they would say, "Why do you need my account number and my routing number?" And then we have to rebuttal them and say well do you write checks and they would say, "Yeah." "Well you provide the same information, you know, to me right now, the same information that you provide to everybody when you write a check." They're trying to tell the person, you know, you can't pull any money by using a routing and a account number without using a check number, but you can. But they are trying to tell the customer that they couldn't do that. That they could only verify if they were an active or not active checking account number.

Carol: I'm sorry, there's one thing interesting that happen with me. The rebuttal for when the customer say, why do you need my account information, why do I give you my checking account number and when they say that, "You know maam, on the left-hand side of the bottom of your check, is the routing number, I'll read it to you and you read back to me." And sometimes the customers don't realize that they just given their account number as well, you know, along with the routing number. And the rebuttal for that is, they say that, "Maam, if you think that this information was wrong or harmful to you, the bank would not print these information on your check book in the first place."

Alex Eckelberry: Oh my gosh! And this is part of your script?

Carol: Yes. It was a rebuttal. And the second thing would happen with me was, there was this woman, you know, she listened to the whole information and she said yes, okay, the recording was done and after the recording was done and the sales person was about to close the call, that router, the woman who actually give the routing number off of the web pages that she gets to, she screamed she said, no, no, no, she does not qualify. And I was just looking at her. What just happened here. She said, yes, and the sales person is about to make a sales, she said, no, no, no she does not have any money in her bank. That was one thing that actually was the first thought that made me ...

Alex Eckelberry: Oh my gosh! So now I admit I'm, I've got some follow-up questions for that. Okay, so there was a separate person who would check the account?

Carol: No, there's one person. And he or she is called a router, and what they do is, when you ask the person's bank and bank name, they actually go on the web page that they have for the bank routing numbers.

Alex Eckelberry: Aha.

Carol: They just go there and they shout the bank routing number out real loud and the sales person say, "Okay maam, now I'm going to read you some set of numbers and you verify that is true." The person would say, "Oh yeah, that is true." "Okay maam, that is written at the bottom of the check, your check book. Why don't you read me the next set of numbers." Sometimes they do that, which is your account number, checking account number. Sometimes they don't. And some customers actually do not understand, and they just read it out, and then they realize that its their checking account number.

Alex Eckelberry: I got you.

Carol: Then the woman, the woman was disqualified after listening to the whole script and everything, she was excited she won something. Now I asked her, I said to her why did she disqualify. Why was she disqualified. She said, to be able to qualify somebody, it doesn't matter if you're poor or what, you have to have at least \$1 in your bank, because when the money comes out, you know, even if you have just \$1, when the money comes out, it doesn't matter because that person will be charged.

Alex Eckelberry: Yeah, they'll get a bounce check fee.

Carol: Bounced check and then overdraw.

Alex Eckelberry: Oh my gosh! So they could really just hammer people. So they were just looking for the existence of \$1 in the account?

Carol: Yes.

Alex Eckelberry: Okay, so Stephanie, you were on the phone quite a bit, right. How many calls did you make a day?

Stephanie: Um, about, well to do with the automated, you know, you were connected automatically to the telephone and about we would make at least 300 to 400 calls.

Alex Eckelberry: Per day?

Stephanie: Yes, per day.

Alex Eckelberry: And you were on what we often refer to as a predictive dial system?

Stephanie: Yes.

Alex Eckelberry: Okay, so which is automatic call numbers. Now, were these numbers on the do-not-call list. Or how these numbers, how were these numbers acceptable to call?

Stephanie: Um, I might say, I don't know that, because I never asked. But some numbers were, do-no-call list and they would say, and if they would say to us, um, take me off your do-not-call list, or put me on your do-not-call list, we had to read a script to them, okay, so that they would not be called ever again. Because that was for our protection, you know.

Alex Eckelberry: Okay, so you would put them on the DNC and move on, okay.

Stephanie: Yes.

Alex Eckelberry: So, out of 300, 400 calls a day, I mean, how many live people were you actually able to get?

Stephanie: Um, about at least 200 people.

Alex Eckelberry: 200 people everyday, you were able to talk to.

Stephanie: Yes, and like they would either like hang up on you, you know after you were talking or you know, you wouldn't get 200 sales.

Alex Eckelberry: Right, of course.

Stephanie: You would get three to four sales out of those 400 calls. But you will at least speak to 150 to 200 people a day.

Alex Eckelberry: My gosh.

Stephanie: Yeah.

Alex Eckelberry: And, you just read right from the script, right – the script that's on your computer screen, you would just read right from the script?

Stephanie: Yep.

Alex Eckelberry: So, lets just do a run through here. Just kind of lead me through how a call might run. So you, the predictive dialer calls a number, it

picks up, you get somebody on the line and you are able to actually talk to them. How would that call go? Just a very brief sort of example.

Stephanie: Okay, let me see if I can remember. I would say ...

Alex Eckelberry: You can paraphrase too, you don't have to say it exactly.

Stephanie: Yeah. I would say like, "Hi, Jan, how are you doing today, I'm calling from Travel Life. You've been selected to win a free weekend getaway which is a two-night and three days of hotel accommodation and \$400 of free airline savings vouchers. And the person is like, "Wow, how did I win that. What did I do?" "You purchased something with one of affiliates, you know, and that's what got you qualified for this free vacation, all you need to ..."

Then we would say, "All we need to do is verify that you still maintain an open checking account because that is what got you qualified to receive this free gift." Then you would read their address to them. "Oh I see that you're still at ... and your number is ... right? And they would like, "Yeah." Then you would say, oh I have a quick question, where did you open up your bank, what is the name of your bank and city you opened it up. And some people would say, oh Bank of America, Largo, Florida, or some people would, "Why do you need it for," you know.

Alex Eckelberry: Right.

Stephanie: And then we would say, another rebuttal, we would say, "Well your bank name is nothing harmful to you" okay. "I bank at Bank of America in Largo, Florida. You can't do nothing with that," you know.

Alex Eckelberry: Right.

Stephanie: But you would make the person feel stupid and they will say okay, Wachovia in Largo, Florida. And then by that you would press mute, yell routing to the router and then somebody would come up to you and read their bank name and the city that they opened it up and yell it out to the router. The router would look for it and read back the number, that person would type in the numbers for you and then you will start saying the numbers to them.

Alex Eckelberry: So somebody, okay, the process when you would put them on mute, you would yell "router" somebody would walk over to your office, stand next to you and then the routing person on the floor would yell out the routing information and then that person next to you would then type into the screen?



Stephanie: Yes.

Alex Eckelberry: Okay. And so then at that point, what happens?

Stephanie: And then at that point you would read, you know,” Oh, okay, I’m going to read these first set of numbers, you know, to see if you can verify this with me,” then you would read it 22556678 right, and then the person, “Where did you get that from? “Oh its just your routing number, its your electronic ID to your bank, can you go ahead and verify me your account number? And they go, “Why do you need that for?” you know. Then we have to rebuttal them again. And say that their routing number, I mean their account number is simply just their member ID to their bank. That we can’t do nothing. All we’re doing is just verifying that they maintain open checking account. Cause people would fall for it and go ahead and tell you their account number. As soon as you got their account number, you would start telling them okay, well I’m going to place you in a recorder line for your protection and my protection as well. And then you would briefly tell them about the other programs, okay.

Alex Eckelberry: While on recording or before you record.

Stephanie: No, before I record.

Alex Eckelberry: Okay, so you would talk about your free, the phone card, the \$50 phone card etc.

Stephanie: Yeah, the vacation to Orlando and Coco Beach, Florida.

Alex Eckelberry: Aha.

Stephanie: And the free getaway that they’re going to save. And then, once we took them to recording, we have to read it verbatim. And we had to get a yes, after each plan that we, you know, explain to them. We had to, “Okay, can I get your permission to go ahead and send this out to you, and the person state yes, and then okay, well, you would have to verify their information, all that stuff and then, they’ll be billed.

Alex Eckelberry: Wild, okay. So lead us through very, very roughly how that script, that recorded verbatim script might have gone, obviously you can’t do verbatim, I’m sure because you’ve been gone for a while, but how might that sound?

Stephanie: Okay, we would, actually I can remember probably the whole thing.

Alex Eckelberry: [Laugh] Okay, go ahead, go ahead.

Stephanie: Okay, I'm going to place you on the recorder line, okay, okay. So you press to record line and you are back on the phone with them, you say okay, and any portion of this call will be recorded, okay, and the person would say, okay. And then you say, "Yes I'm speaking to Dan Gonzalez at 2463 Oak Trail, Clearwater, Florida 33760. And today's date is July 27, 2007. And we'll be shipping your package out to, you know, his address and blah, blah, blah and your phone number is still blah, blah, blah. And then we would drop down after, then we'll verify their bank information, their bank name, the bank city and you would read their router number and they would read their account number.

Alex Eckelberry: Okay.

Stephanie: And after they've read all that stuff and we verified all their information ...

Alex Eckelberry: You would read it to them and they would say, yes that's correct?

Stephanie: Yes. No, but actually they would have to read their account number.

Alex Eckelberry: Ah!

Stephanie: We couldn't read their account number, they had to.

Alex Eckelberry: Oh, okay.

Stephanie: Right after we got done verifying that information, we drop down to the schedule that says that, "Unless you call to cancel during the pretrial period, you will be billed \$19.95 plus a \$40.00 activation fee after each member trial period."

Alex Eckelberry: Okay.

Stephanie: And you, you know, they think that they have like 14 days to look at the product. If they didn't want it they'll call and cancel during the pretrial period.

Alex Eckelberry: And did you say that part really fast?

Stephanie: Yes, oh yeas. At the end of the day, chop chop. Cause by the end of that, the person was like, "I won't be billed right?" And then you would say yes, not today. You're not being billed for today, you know. And the person, okay, go ahead.

Alex Eckelberry: So, lets just have some fun here. Go ahead and tell, give me an example how fast you might give that. Let see, because Carol said

that that goes by very, very quickly. So give us an example of how you might have said that. Lets say, I'm on the phone as a customer.

Stephanie: Okay. We would say, "Unless you call to cancel during the free trial period, you will be billed \$19.95 for the full activation fee after each individual trial period."

Alex Eckelberry: And that's how fast you would go.

Stephanie: That fast.

Alex Eckelberry: Okay. So you're just moving fast.

Stephanie: Yes.

Alex Eckelberry: And the customer then said usually, I presume, usually would say, "I'm not going to get billed for something?"

Stephanie: Yeah.

Alex Eckelberry: And you say, no, no, not today.

Stephanie: Yes.

Alex Eckelberry: Interesting, well okay. Its absolutely fascinating.

Carol, did you have anything else you wanted to add to this. Any other observations you made.

Carol: Oh, well one thing that we were not suppose to talk to each others so much.

Alex Eckelberry: You weren't allowed to talk to each other. I mean I presume you talked to other employees cause, you know, people go outside for a smoke breaks or a cup of coffee or ...

Carol: Yeah. That's what I was telling you but its like a very restrictive environment.

Alex Eckelberry: Okay.

Carol: Very restrictive in a way that you do not want to talk to somebody. Because most of the people there are not working because they want an honest job. They are working there either to support a drug habit or just to support, you know, their baby daddy, or whatever you call it, you know. I do not want to but, that's actually what happened there. So nobody's actually concerned how you make money as long as you're making money. And they actually brag about it. "Oh, you know my last week's paycheck was this, and that." So you

will feel threaten if you actually go ahead and talk to somebody and actually ask a question about the company.

Alex Eckelberry: Aha.

Carol: Because that word will actually reach to the manager or somewhere.

Alex Eckelberry: I got you.

Now, Stephanie, were you able to talk to other employees?

Stephanie: Yes, I was.

Alex Eckelberry: Did you also experience such restrictive environment that Carol mentioned?

Stephanie: Well, kind of, yes, when it came to, down to like asking about my paycheck.

Alex Eckelberry: Yeah.

Stephanie: When I confronted my ... in each room there was a manager ...

Alex Eckelberry: Aha.

Stephanie: And two, I forgot what they were called, [ ] yeah, and one router.

Alex Eckelberry: There were two managers and one router, is that what you said?

Stephanie: Yes. No, there was a manager ...

Alex Eckelberry: Aha.

Stephanie: A ... I forgot the other name, but there was another girl beneath the manager ...

Alex Eckelberry: Aha.

Stephanie: And there was a girl that would go around to give you routing numbers and there was the router. There was four people in there trying to help everybody get sales.

Alex Eckelberry: Okay. And these other employees, I mean, did you talk to them about what your problems were or your concerns or ...

Stephanie: Well actually there was not enough time for you to talk at all, because they would give you a five minute break in the morning.

Alex Eckelberry: Aha.

Stephanie: And then you would only get 15 minutes for lunch.

Alex Eckelberry: Aha.

Stephanie: And then a five minute break in the afternoon. The day shift would be from 8:50 to 3:00.

Alex Eckelberry: Wow.

Stephanie: So you didn't get that much talking. You're mostly talking on the phone.

Carol: And one more thing, we were not suppose to have anything on our desk. Yes, no phones, because if that, you know what, it's very sensitive information. Because we're getting people's bank information so you're not suppose to take out your camera cell phone and stuff. You cannot have a piece of paper and pen either, all you had to do is look at the screen and use your phone with the headhone and you talk to people. And I am really proud of Stephanie here that she managed to actually get a photograph.

Alex Eckelberry: Yeah, that photograph is quite interesting. Explain to us what that photograph has on it. It's a little blurry.

Stephanie: I didn't take it to do anything bad to it. I took it cause I was trying to show my ex-husband.

Alex Eckelberry: Aha.

Stephanie: The environment where I was working at, you know. The work station, and the computer, just trying to show him where I worked at. I wasn't, you know, I wasn't taking a picture, listen look at this contact, you know.

Alex Eckelberry: Right, sure.

Stephanie: But, yeah, I managed to do that and nobody saw me [laugh].

Alex Eckelberry: [Laugh] And the left-hand side talks about a routing number and that's basically your instructions as to how to pull the routing number?

Stephanie: Yes.

Alex Eckelberry: Okay, and then the right-hand side is just a number of rules or something?

Stephanie: Actually the screen only contains the names, the last name, the address and the rest you have to fill out which was the routing number, the account number, your name, their e-mail address and all that stuff. There was nothing like, huge in the screen.

Alex Eckelberry: Okay, but on the right-hand side there's something that says Strategia, and its not in my blog. And that is what, the script?

Stephanie: Yes.

Carol: That basically, those are rebuttals.

Alex Eckelberry: Oh, those are the rebuttals, okay. The objections – how you handled the objections.

Carol: Yes. There's something interesting. They would say, most of the sales people they would say, "All I'm asking for is one percent of your address and I will get the rest of 95% when you received your vouchers."

Stephanie: Yeah, that's what they'll say.

Alex Eckelberry: The sales person would say, all they need is the address, and then they'll get the rest ...

Carol: No, they would say all I need from you right now is your one percent of your ...

Alex Eckelberry: Oh, one percent of your information ...

Carol: One percent of your trust in me, and then I will get the 99% when you receive your vouchers.

Alex Eckelberry: I understand.

Carol: Yeah.

Alex Eckelberry: Okay, just give me a little of trust and you'll believed in me in the end.

Stephanie/Carol: Yeah.

Alex Eckelberry: Fascinating.

Stephanie: Which was then not true.

Alex Eckelberry: Interesting. Okay, well, anything else you want to add, Stephanie or Carol?

Carol: They don't hire anybody for the higher positions from outside because that's what I actually tried for. They say we hire everybody from within.

Alex Eckelberry: Okay. We assume because they want to have proven criminals.

Carol: Yes. And they have, I think probably like 9 or 10 different names. But they have the same female who answers for each and every single company name.

Alex Eckelberry: Ah.

Stephanie: Yes. Cause I remember I tested them. Like after I left, I tested them out. Cause if you go to the classifieds in St. Petersburg Time, there's like four different listings, "Oh make money, \$800 a week, bah, bah, bah," and the other one says "\$30 an hour," and the other one says, "\$25 an hour." But if you would call, the same girl would answer, with a different name.

Alex Eckelberry: [Laugh]

Stephanie: It would be her. And like the third time I called, or the fourth time I called, I'm like, "Listen, I got a question, how many different advertisements do you guys have and how many different other names do you have?" She got quiet.

Alex Eckelberry: [Laugh]

Stephanie: Then she got quiet and then I hung up on her.

Alex Eckelberry: Oh, that's funny.

Stephanie: Yeah.

Alex Eckelberry: Okay, any final words? Stephanie, Carol?

Stephanie: I'm done.

Carol: I'm happy that they are being raided and, you know, people will at least have a quiet time now, a peaceful time and they won't be worried that somebody is taking money out of their bank account.

Alex Eckelberry: Yeah, and I read somewhere that 30 unmarked police cars showed up for the raid. That must have been quite an experience for the management of this company.

Alright, well thanks again and to both of you and we appreciate you being on this edition of the Sunbelt Blog Pod Cast.

Stephanie: Thank you.

Carol: Thank you.