

# PCM Practice Test Questions and Answers

## 1. Which factor increases collection risk?

- A) Strong credit history
- B) Poor payment history
- C) Prompt payments
- D) Regular communication

## 2. What is the function of credit scoring?

- A) Ignore risk
- B) Assess risk
- C) Increase sales unconditionally
- D) Delay payments

## 3. What is active listening in communication?

- A) Waiting to talk
- B) Fully concentrating and responding
- C) Ignoring speaker's emotions
- D) Interrupting frequently

## 4. Skip tracing in debt collection refers to:

- A) Removing inactive accounts from the collection system
- B) Locating a debtor who has moved or become unreachable using data search tools
- C) Skipping over low-balance accounts in the dialing queue
- D) Transferring accounts between collection teams

**Answers: 1-B 2-B 3-B 4-B**

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