

**EXHIBIT A1 – BIDDER’S CERTIFICATION**

Competitive Solicitation:	No. 01120 – Debt Collection Services		
Bidder:	<u>Financial Asset Management Systems, Inc. (FAMS)</u> Type/print full legal name of Bidder		
Bidder’s Address:	<u>665 Molly Lane, Suite 110, Woodstock, GA 30189</u> Type/print Bidder’s Address		
Bidder Organization Type: Check appropriate box	Corporation:	<input type="checkbox"/> Domestic	<input checked="" type="checkbox"/> Foreign
	Limited Liability Company (LLC):	<input type="checkbox"/> Domestic	<input type="checkbox"/> Foreign
	Partnership:	<input type="checkbox"/> Domestic	<input type="checkbox"/> Foreign
	Sole Proprietorship:	<input type="checkbox"/>	
State of Formation:	<u>Georgia</u> Type/print the state where the corporation, LLC, or partnership is formed – e.g., ‘Washington’ if domestic and the name of the state if ‘Foreign’ (i.e., not Washington)		

Bidder, through the duly authorized undersigned, makes this certification as a required element of submitting a responsive bid. Bidder certifies, to the best of its knowledge and belief that the following are true, complete, correct, and made in good faith:

1. **UNDERSTANDING.** Bidder certifies that Bidder has read, thoroughly examined, and fully understands all of the provisions in the Competitive Solicitation (including all exhibits) and the terms and conditions of the Master Contract and any amendments or clarifications to the Competitive Solicitation, and agrees to abide by the same.
2. **ACCURACY.** Bidder certifies that Bidder has carefully prepared and reviewed its bid and fully supports the accuracy of the same. Bidder further understands and acknowledges that Enterprise Services shall not be responsible for any errors or omission on the part of Bidder in preparing its bid. Bidder certifies that the facts declared here are true and accurate. Bidder further understands and acknowledges that the continuing compliance with these statements and all requirements of the Competitive Solicitation are conditions precedent to the award or continuation of the resulting Master Contract.
3. **NO COLLUSION OR ANTI-COMPETITIVE PRACTICES.** Bidder certifies that Bidder has not, either directly or indirectly, entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in connection with this Competitive Solicitation. Bidder certifies that Bidder’s bid prices have been arrived at independently, without engaging in collusion, bid rigging, or any other illegal activity, and without for the purpose of restricting

competition any consultation, communication, or agreement with any other bidder or competitor relating to (a) those prices, (b) the intention to submit a bid, or (c) the methods or factors used to calculate the prices offered. Bidder certifies that Bidder has not been and will not knowingly disclose its bid prices, directly or indirectly, to any other bidder or competitor before award of a Master Contract, unless otherwise required by law. Bidder certifies that Bidder has made no attempt and shall not make any attempt to induce any other person or firm to submit or not to submit a bid for the purpose of restricting competition. Bidder, however, freely may join with other persons or organizations for the purpose of presenting a bid.

4. **FIRM OFFER.** Bidder certifies that its bid, attached hereto, is a firm offer which cannot be withdrawn for a period of ninety (90) days from and after the bid due date specified in the Competitive Solicitation. Enterprise Services may accept such bid, with or without further negotiation, at any time within such period. In the event of a protest, Bidder's bid shall remain valid for such period or until the protest and any related court action is resolved, whichever is later.
5. **CONFLICT OF INTEREST.** Bidder certifies that, in preparing this bid, Bidder has not been assisted by any current or former employee of the State of Washington whose duties relate (or did relate) to this Competitive Solicitation, or prospective Master Contract, and who was assisting in other than his or her official, public capacity. Neither does such a person nor any member of his or her immediate family have any financial interest in the outcome of this bid.
6. **NO REIMBURSEMENT.** Bidder certifies that Bidder understands that the State of Washington will not reimburse Bidder for any costs incurred in the preparation of this bid. All bids become the property of the State of Washington, and Bidder claims no proprietary right to the ideas, writings, items, or samples unless so stated in the bid.
7. **PERFORMANCE.** Bidder certifies that Bidder understands that its submittal of a bid and execution of this Bidder's Certification certifies bidder's willingness to comply with the Master Contract, if awarded such. By submitting this bid, Bidder hereby offers to furnish the goods and/or services solicited pursuant to this Competitive Solicitation in compliance with all terms, conditions, and performance requirements contained in this Competitive Solicitation and the resulting Master Contract or, if applicable, as detailed on a Contract Issues List, if permitted, in this Competitive Solicitation.
8. **INSURANCE.** Bidder certifies as follows (must check one):
  - BIDDER HAS REQUIRED INSURANCE.** Bidder has attached a current, valid Certificate of Insurance with each and all of the required insurance coverages as specified in the Master Contract (note: Bidder must attach the Insurance Certificate).

OR

- BIDDER WILL OBTAIN REQUIRED INSURANCE.** Bidder does not have a current, valid Certificate of Insurance with each and all of the required insurance coverages as specified in the Master Contract but, if designated as the Apparent Successful Bidder, Bidder will provide such a Certificate of Insurance, without exception of any kind, to Enterprise Services within twenty-four (24) hours of such designation or notification by Enterprise Services or be deemed a nonresponsive bid.

OR

- BIDDER DOES NOT HAVE REQUIRED INSURANCE.** As detailed on the attached explanation (Bidder to provide), Bidder does not have a current, valid Certificate of Insurance

with each and all of the required insurance coverages as specified in the Master Contract and, if designated as the Apparent Successful Bidder would not be able to provide such a Certificate of Insurance to Enterprise Services within twenty-four (24) hours of such designation.

9. DEBARMENT. Bidder certifies as follows (must check one):

*NO DEBARMENT.* Bidder and/or its principals are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from contracting with any federal, state, or local governmental entity.

OR

*DEBARRED.* As detailed on the attached explanation (Bidder to provide), Bidder and/or its principals presently are debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from contracting with a federal, state, or local governmental entity.

10. CRIMINAL OFFENSE. Bidder certifies as follows (must check one):

*NO CRIMINAL OFFENSE.* Bidder has not, within the three (3) year period preceding the date of this Competitive Solicitation, been convicted or had a civil judgment rendered against Bidder for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a governmental contract; violation of any federal or state antitrust statute; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property. Bidder further certifies that it is not presently indicted or otherwise criminally or civilly charged by a governmental entity with commission of any of the offenses enumerated in this paragraph.

OR

*CRIMINAL OFFENSE.* As detailed on the attached explanation (Bidder to provide), within the three (3) year period preceding the date of this Competitive Solicitation, Bidder has been convicted or had a civil judgment rendered against Bidder for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a governmental contract; violation of any federal or state antitrust statute; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property.

11. WAGE THEFT PREVENTION. Bidder certifies as follows (must check one):

*NO WAGE VIOLATIONS.* Bidder has NOT been determined by a final and binding citation and notice of assessment issued by the Washington Department of Labor and Industries or through a civil judgment entered by a court of limited or general jurisdiction to have willfully violated, as defined in [RCW 49.48.082](#), any provision of RCW chapters [49.46](#), [49.48](#), or [49.52](#) within three (3) years prior to the date of the above-referenced Competitive Solicitation date.

OR

*VIOLATIONS OF WAGE LAWS.* Bidder has been determined by a final and binding citation and notice of assessment issued by the Washington Department of Labor and Industries or through a civil judgment entered by a court of limited or general jurisdiction to have willfully violated, as defined in [RCW 49.48.082](#), a provision of RCW chapters [49.46](#), [49.48](#), or [49.52](#) within three (3) years prior to the date of the

above-referenced Competitive Solicitation date.

12. PAY EQUALITY. Bidder certifies as follows (must check one):

*PAY EQUALITY FOR SIMILARLY EMPLOYED WORKERS.* Bidder's similarly employed individuals are compensated as equals. For purposes of this provision, employees are similarly employed if the individuals work for the same employer, the performance of the job requires comparable skill, effort, and responsibility, and the jobs are performed under similar working conditions. Job titles alone are not determinative of whether employees are similarly employed. Bidder may allow differentials in compensation for its workers based in good faith on any of the following: a seniority system; a merit system; a system that measures earnings by quantity or quality of production; a bona fide job-related factor or factors; or a bona fide regional difference in compensation levels. A bona fide job-related factor or factors may include, but not be limited to, education, training, or experience that is: consistent with business necessity; not based on or derived from a gender-based differential; and accounts for the entire differential. A bona fide regional difference in compensation level must be consistent with business necessity; not based on or derived from a gender-based differential; and account for the entire differential.

OR

*NO PAY EQUALITY FOR SIMILARLY EMPLOYED WORKERS.* Bidder's similarly employed individuals are NOT compensated as equals.

13. WORKERS' RIGHTS (EXECUTIVE ORDER 18-03). Bidder certifies as follows (must check one):

*NO MANDATORY INDIVIDUAL ARBITRATION CLAUSES AND CLASS OR COLLECTIVE ACTION WAIVERS FOR EMPLOYEES.* Bidder does NOT require its employees, as a condition of employment, to sign or agree to mandatory individual arbitration clauses or class or collective action waivers.

OR

*MANDATORY INDIVIDUAL ARBITRATION CLAUSES AND CLASS OR COLLECTIVE ACTION WAIVERS FOR EMPLOYEES.* Bidder requires its employees, as a condition of employment, to sign or agree to mandatory individual arbitration clauses or class or collective action waivers.

14. TERMINATION FOR DEFAULT OR CAUSE. Bidder certifies as follows (must check one):

*NO TERMINATION FOR DEFAULT OR CAUSE.* Bidder has not, within the three (3) year period preceding the date of this Competitive Solicitation, had one (1) or more federal, state, or local governmental contracts terminated for cause or default.

OR

*TERMINATION FOR DEFAULT OR CAUSE.* As detailed on the attached explanation (Bidder to provide), within the three (3) year period preceding the date of this Competitive Solicitation, Bidder has had one (1) or more federal, state, or local governmental contracts terminated for cause or default.

15. TAXES. Bidder certifies as follows (must check one):

*TAXES PAID.* Except as validly contested, Bidder is not delinquent and has paid or has arranged for payment of all taxes due to the State of Washington and has filed all required returns and reports as applicable.

OR

*DELINQUENT TAXES.* As detailed on the attached explanation (Bidder to provide), Bidder has not paid or arranged for payment of all taxes due to the State of Washington and/or has not timely filed all required returns and reports as applicable.

16. **LAWFUL REGISTRATION.** Bidder, if conducting business other than as a sole proprietorship (e.g., Bidder is a corporation, limited liability company, partnership) certifies as follows (must check one):

*CURRENT LAWFUL REGISTRATION.* Bidder is in good standing in the State of Washington and the jurisdiction where Bidder is organized, including having timely filed all required annual reports.

OR

*DELINQUENT REGISTRATION.* As detailed on the attached explanation (Bidder to provide), Bidder currently is not in good standing in the State of Washington and/or the jurisdiction where Bidder is organized.

17. **SUBCONTRACTORS.** Bidder certifies as follows (must check one):

*NO SUBCONTRACTORS.* If awarded a Master Contract, Bidder will not utilize subcontractors to provide the goods and/or services subject to this Competitive Solicitation.

OR

*SUBCONTRACTORS.* As detailed on the attached explanation (Bidder to provide), If awarded a Master Contract, Bidder will utilize subcontractors to provide the goods and/or services subject to this Competitive Solicitation. In such event, Bidder certifies that, as to the State, Bidder shall retain responsibility for its subcontractors, including, without limitation, liability for any subcontractor's acts or omissions. Note: Bidder must provide the precise legal name (including state of organization), business address, and federal tax identification number (TIN) for each subcontractor. Note: If the TIN is a SSN, provide only the last four (4) digits.

18. **WASHINGTON SMALL BUSINESS.** Bidder certifies as follows (must check one):

*WASHINGTON SMALL BUSINESS.* Bidder is a Washington Small Business as defined to RCW 39.26.010 (i.e., Bidder is owned and operated independently from all other businesses and has either: (a) fifty (50) or fewer employees; or (b) gross revenue of less than seven million dollars (\$7,000,000) annually as reported on its federal income tax return or its return filed with the Washington State Department of Revenue over the previous three consecutive years) and Bidder has certified its small business status in [WEBS](#).

OR

*NOT WASHINGTON SMALL BUSINESS.* Bidder is not a Washington Small Business as defined in RCW 39.26.010.

19. **DEBT COLLECTION SERVICES PERFORMANCE REQUIREMENTS.** Bidder certifies as follows (must check one):

*MEETS OR EXCEEDS PERFORMANCE REQUIREMENTS.* Bidder meets or exceeds the performance requirements specified in *Exhibit B – Debt Collection Services Performance Requirements*.

OR

- DOES NOT MEET OR EXCEED PERFORMANCE REQUIREMENTS.* Bidder does NOT meet or exceed the performance requirements specified in *Exhibit B – Debt Collection Services Performance Requirements*.

20. REFERENCES. Bidder certifies that the references provided to Enterprise Services have worked with Bidder and that such individuals and firms have full permission, without any additional requirement or release, to provide such references and information to Enterprise Services. Bidder hereby authorizes Enterprise Services (or its agent) to contact Bidder's references and others who may have pertinent information regarding Bidder's prior experience and ability to perform the Master Contract, if awarded. Bidder hereby authorizes such individuals and firms to provide such references and release to Enterprise Services information pertaining to the same.

21. LICENSING. Bidder certifies as follows (must check one):

- Bidder's debt collection services comply with both Washington's Collection Agency Act (RCW 19.16) regulations and the Fair Debt Collection Practices Act (FDCPA) and regulations.

OR

- Bidder is NOT compliant with both Washington's Collection Agency Act (RCW 19.16) regulations and the Fair Debt Collection Practices Act (FDCPA) and regulations.

22. COMPLIANCE WITH HIPAA. Bidder certifies as follows (must check one):

- Bidder's debt collection practices and operations pertaining to medical debt are performed by Bidder's staff who are trained and operate in compliance with the Health Insurance & Portability and Accountability Act (HIPAA) and regulations.

OR

- Bidder's debt collection practices and operations pertaining to medical debt are performed by Bidder's staff who are NOT trained and operate in compliance with the Health Insurance & Portability and Accountability Act (HIPAA) and regulations.

23. LICENSED, EXPERIENCED DEBT COLLECTOR AGENCY. Bidder certifies as follows (must check one):

- CURRENT LICENSED, EXPERIENCED DEBT COLLECTION AGENCY.* Bidder is a Washington licensed debt collection agency in good standing with a minimum of ten (10) years cumulative experience.

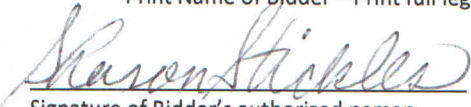
OR

- NOT CURRENT LICENSED, EXPERIENCED DEBT COLLECTION AGENCY.* Bidder is not a Washington licensed debt collection agency in good standing with a minimum of ten (10) years cumulative experience.

Bidder further certifies that it shall provide immediate written notice to Enterprise Services if, at any time prior to a contract award, Bidder learns that any of its certifications set forth herein were erroneous when submitted or has become erroneous by reason of changed circumstances.

I hereby certify, under penalty of perjury under the laws of the State of Washington, that the certifications herein are true and correct and that I am duly authorized to make these certifications on behalf of the Bidder listed herein.

BIDDER NAME: Financial Asset Management Systems, Inc. (FAMS)  
Print Name of Bidder – Print full legal entity name of the firm submitting the Bid

By:   
Signature of Bidder's authorized person

Sharon Stickle  
Print Name of person making certifications for Bidder

Title: Senior Vice President, Sales  
Title of person signing certificate

Place: Woodstock, Georgia  
Print city and state where signed

Date: April 30, 2020

Return this Bidder's Certification to Procurement Coordinator at:  
DESContractsTeamCedar@des.wa.gov

**EXHIBIT A2 – BIDDER’S PROFILE**

Competitive Solicitation No.:	01120 – Debt Collection Services
Bidder:	Financial Asset Management Systems, Inc. (FAMS)

BIDDER INFORMATION	
<p>Legal name (from Business License) and address: <u>Financial Asset Management Systems, Inc. (FAMS)</u></p> <p>Business Name <u>665 Molly Lane, Suite 110</u></p> <p>Address <u>Woodstock, GA 30189</u></p> <p>City, State, Zip Code</p>	
<p>Washington State Department of Revenue Registration Number</p> <p>Note: This is the Unified Business Identifier (UBI)</p>	<u>601-651-478</u>
<p>Federal Tax ID No. (TIN):</p> <p>Note: If your TIN is a Social Security number, provide only the last four digits.</p>	<u>58-2067428</u>
<p>Is your firm certified as a minority or woman owned business with the Washington State Office of Minority &amp; Women’s Business Enterprises (OMWBE)?</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If yes, provide MWBE certification no. _____</p>
<p>Is your firm a self-certified Washington State small business?</p> <p>Note: See definitions of ‘microbusiness,’ ‘minibusiness,’ and ‘small business,’ set forth in RCW 39.26.010.</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If yes, what is your business size? Small <input type="checkbox"/> Mini <input type="checkbox"/> Micro <input type="checkbox"/></p>
<p>Is your firm certified as Veteran Owned with the Washington State Department of Veteran Affairs?</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If yes, provide WSDVA certification no. _____.</p>



CONTRACT MANAGEMENT POINTS OF CONTACT	
Authorized Representative Name: <u>Sharon Stickles</u> Email: <u>s.stickles@fams.net</u> Phone: <u>404-293-7639</u>	Contract Administrator Name: <u>Sharon Stickles</u> Email: <u>s.stickles@fams.net</u> Phone: <u>404-293-7639</u>
Sales Reporting Representative Name: <u>Antoinette Mayfield</u> Email: <u>amayfield1@fams.net</u> Phone: <u>678-937-5044</u>	Sales Reporting Alternate Name: <u>Veronica McCabe</u> Email: <u>v.mccabe@fams.net</u> Phone: <u>678-254-3354</u>
Management Fee Representative Name: <u>Antoinette Mayfield</u> Email: <u>amayfield1@fams.net</u> Phone: <u>678-937-5044</u>	Management Fee Contact Alternate Name: <u>Veronica McCabe</u> Email: <u>v.mccabe@fams.net</u> Phone: <u>678-254-3354</u>
Address for Enterprise Services to send management fee invoices: Company name: <u>Financial Asset Management Systems, Inc. (FAMS)</u> Attn: <u>Antoinette Mayfield</u> Address: <u>665 Molly Lane, Suite 110</u> City/State/Zip: <u>Woodstock, GA 30189</u>	

ORDERING/SALES POINTS OF CONTACT (expand as necessary)			
Name	Phone Number	E-mail	Area of Responsibility
Sharon Stickles	404-293-7639	<u>s.stickles@fams.net</u>	Contract Management
Veronica McCabe	678-254-3354	<u>v.mccabe@fams.net</u>	Client Administration

**REFERENCES**

Provide a minimum of three (3) commercial or government references for which bidder has delivered goods and/or services similar in scope as described in the Competitive Solicitation.

<b>Reference 1</b>	
Company Name:	Washington Student Achievement Council
Contact:	Marla Skelley
Phone:	360.753.7851
Email:	MarlaS@wsac.wa.gov
<b>Reference 2</b>	
Company Name:	State of Washington Department of Financial Institutions
Contact:	Carolyn Sabin
Phone:	360.725.9698
Email:	Carolyn.sabin@dfi.wa.gov
<b>Reference 3</b>	
Company Name:	State of New Jersey
Contact:	Brian Friedmann
Phone:	609.292.4922
Email:	Brian.Friedmann@treas.nj.gov
<b>Reference 4</b>	
Company Name:	Commonwealth of Massachusetts, Dept. of Environmental Protection, Bureau of Waste Site Clean-up
Contact:	Grace Mannion
Phone:	617.292.5910
Email:	Grace.mannion@state.ma.us
<b>Reference 5</b>	
Company Name:	Emory Healthcare
Contact:	Nancy Malires
Phone:	404.778.7681
Email:	nancy.malires@emoryhealthcare.org

Return this Bidder's Profile to Procurement Coordinator at:  
[DESContractsTeamCedar@des.wa.gov](mailto:DESContractsTeamCedar@des.wa.gov)



**STATE OF WASHINGTON**  
**DEPARTMENT OF ENTERPRISE SERVICES**  
*1500 Jefferson, Olympia, WA 98504*

**EXHIBIT C1**  
**01120 - DEBT COLLECTION SERVICES BID PRICE**

The sole consideration to be paid to the Bidder for its services shall be the agreed-upon collection fee percentage of any monies recovered. Bidders are instructed to propose a collections fee percentage for each kind of collection in the table below, even though the contract will not be awarded by category, and also based on total debt owed by debtor.

For example: If the total debt owed is \$1,200 and the Bidder charges a collections fee percentage of 3%, the total owed by debtor would be \$1,236 (\$1,200 x 1.03). Bidder must record this in the table below as 3%, not .03 or .03%.

**PRICE PROPOSAL (300 POINTS) FINANCIAL ASSET MANAGEMENT SYSTEMS, INC. (FAMS)**

Pricing	Fee Percentage (%)	Fee Percentage (%)	Fee Percentage (%)
	Debts Below \$15,000	Debts Between \$15,000 - \$50,000	Debts Above \$50,000
General Collections	19.24%	14.24%	8.24%
Educational Collections	15.49%	11.24%	7.74%
Legal Services Collections	19.24%	14.24%	9.24%

Enterprise Services will not be awarding by category but below are examples of the most common debts the awarded Bidder may be asked to collect:

1. General Collections – Unsecured debts owed by individuals or businesses.
2. Educational Collections – Unsecured educational student loans. The methods for collecting private student loans are generally the same as any other type of consumer debt (like credit card debt, medical debt, etc.). It is fundamentally different from federal loans, where the Department of Education has fairly broad and far-reaching rights to collect the debt without a lawsuit.
3. Legal Services Collections – Legal Services associated with acting on filed warrants and judgments. This will include the levying of any money sources, as well as the garnishing of wages. All legal action will be taken in the name of the awarded bidder, in accordance with RCW 19.16.270.



## EXHIBIT C2 – DEBT COLLECTION SERVICES NON-COST FACTORS

### BIDDER NON-COST FACTORS - BID SUBMITTAL INFORMATION

Bidder must respond to all questions below to be considered responsive. This submittal has a total of 750 points possible. Scoring for this section of the Competitive Solicitation will be completed during the bid evaluation phase by the evaluation committee. The evaluation committee will review the answers and assign points based on the Bidder's ability to meet the qualifications. Once all of the points have been received from the evaluation committee, Enterprise Services will take an average from the evaluators' scores to determine the Bidder's non-cost factors score. This form must be used for responses. Enterprise Services recommends the Bidder not include any company names in their responses as the non-cost factors will be done by a blind evaluation.

#### 1. COMPANY PROFILE (62 POINTS)

Bidder must have sufficient capacity (i.e., personnel and equipment) to perform the contract. Provide information about the firm, and information about the relevant qualifications of staff who will be assigned to the contract, if awarded. Please include: training, certifications, experience, years in industry, key clients, assignments/projects, tenure with Bidder's firm, employment status (i.e. employee or contractor) and any related work experience with Washington State or other state or local governmental entities.

Founded and incorporated in 1993 in the State of Georgia. Corporate offices and operations center located in Woodstock, Georgia. Classified as a Georgia based small business and is fully licensed, bonded and insured to collect throughout the United States, cities, municipalities, provinces, and territories.

A network of 120 experienced accounts receivable recovery experts are employed. Each associate possesses an average of five years of collection experience and maintains an active inventory of 300-600 accounts. Government Services Division employs 36 full time recovery experts possessing at least five years of government services experience.

**Municipal Government Experience:** In 27 years of service to local, state and federal agencies, we have maintained inventories in excess of \$137 Billion and recoveries in excess of \$2.46 Billion for accounts that range in age from 30 days past due to more than 25 years past due, (accounts with no federal statute of limitations). We have provided competitive performance with no loss or breach of consumer data, or any findings, judgments, restrictions or cease and desist notices with any regulatory body.

Focused on a very narrow market segment of the Accounts Receivable industry; Local, State, Federal government, and Healthcare organizations.

Portfolios contain delinquent balances ranging from \$100 to \$10M with liquidation rates ranging between .5% to more than 50%. Within the government Lines of Business (LOB), balances range between \$100 and \$1M with recovery rates averaging in excess of 5% cumulative recovery.

**Washington State Experience:** Bidder was awarded a State of Washington Statewide contract in 2012 and performs collection services for the following Purchasers:

Washington Student Achievement Council – Since 2018

Office of Superintendent of Public Instruction – Since 2016

Office of Superintendent of Public Instruction – Child Nutrition – Since 2019

Department of Licensing – Since 2018

Department of Financial Institutions – Since 2018

Pierce Transit – Since 2013

Bidder currently manages an active inventory valued at \$20M under our current State of Washington Statewide contract.

**Non-Tax Debt Collections:** Since January of 2012, providing debt collection services under a statewide contract with the State of New Jersey’s Department of Treasury, Division of Revenue for non-tax debt. Manage an inventory in excess of 250,000 accounts in collection for the State of New Jersey. This statewide contract encompasses 21 different state agencies, comprised of 78 individual departments and the University Hospital. The debt portfolio includes, but is not limited to, the following agencies: The Department of Environmental Protection – Delinquent Code Compliance Assessment Fees, the Department of Human Services, and the Office of Public Defender.

In 2014, Bidder was awarded our first collection services contract with the City of Phoenix. Bidder manages an inventory valued at \$10M. Bidders’ City of Phoenix portfolio consists of accounts from City Services, Accounts Receivable, Privilege License Tax and Planning and Development.

Also provides non-tax debt collection services to Emory Healthcare, Emory Clinic at Coca-Cola, Southeast Health, the Commonwealth of Massachusetts, and Navient.

**State-wide Governmental Tax Collections:** In 2002, Bidder was awarded our first tax collection contract with the Georgia Department of Revenue (DOR). Received our fourth consecutive award as a result of the 2016 bidding process. Manage inventory in excess of 150,000 accounts for DOR. This inventory consists of both primary and secondary accounts for individual and business taxpayers.

**Court Fines:** Since 2012, we have worked with the State of New Jersey to collect court fines and fees, as well as various other State Receivables.

From 2002-2015 we partnered with the Georgia Department of Revenue to collect court costs and fees through a special State Attorney General.

For more than 10 years, we have provided collection services to the Illinois Department of Health and Family Services collecting past due child support.

**Miscellaneous Government Fines and Fees:** In four of our most recent contracts—the City of Phoenix, the State of New Jersey, the Commonwealth of Massachusetts, and the State of Washington—Bidder has been very successful in collecting Miscellaneous Government Fines and Fees, from transportation fines and traffic violations to permit fees, code violations and licensing fees.

**Federal Government:** In addition to state and government collection experience, Bidder also has extensive experience providing collection services on federal, state, and private student loan placements.

**KEY PERSONNEL**

The table on the following pages demonstrates the experience of Bidder Key Personnel who will be assigned to the State of Washington contract. All personnel are employees of our company. We do not utilize contract personnel.

NAME	TITLE	FUNCTION	YEARS OF EXPERIENCE
Jerry Hogan	CEO	Executive Oversight	16 years Bidder CEO 32 years accounts receivable management experience 32 years government industry experience 8 years State of Washington Statewide Contract experience
Tim Farmer	CFO	Executive Oversight	9 years Bidder CFO 19 years accounts receivable management experience 19 years government industry experience 22 years accounting, auditing, and internal control reporting 8 years State of Washington Statewide Contract experience
Sharon Stickles	Senior Vice President State of Washington Contract Manager	Management of Critical Client Relationships	13 years with Bidder 41 years accounts receivable management experience 41 years government industry experience 34 years project management, client implementation and contract administration experience 8 years State of Washington Statewide Contract experience
Kevin Inches	Vice President of Operations	Senior level operational management providing leadership in the implementation of effective collection strategy and staff development.	16 years with Bidder 22 years accounts receivable management experience 22 years government industry experience 8 years State of Washington Statewide Contract experience

NAME	TITLE	FUNCTION	YEARS OF EXPERIENCE
Ciera Dowdell	Operations Manager	Operational Management	5 years with Bidder 24 years accounts receivable management experience 24 years government industry experience 24 years operational management experience 5 years State of Washington Statewide Contract experience
Antoinette Mayfield	Vice President, Finance and Accounting	Overall management for payment processing and accounting related functions.	14 years with Bidder 14 years accounts receivable management experience 14 years government industry experience 14 years finance and accounting experience 8 years State of Washington Statewide Contract experience
Candace Albert	Human Resources Manager	Management of new hire process; e-verify, federal security clearance and background investigation. Employee payroll and personnel oversight.	5 years with Bidder 5 years accounts receivable management experience 5 years human resources and payroll management experience 5 years State of Washington Statewide Contract experience
Veronica McCabe	Director of Client Administration	Management of new client implementation, maintain strong client partnerships, ensure timely response to client deliverables and special requests.	7 years with Bidder 24 years accounts receivable management experience 10 years government industry experience 7 years State of Washington Statewide Contract experience



NAME	TITLE	FUNCTION	YEARS OF EXPERIENCE
Anne Gonzales	Director of Compliance	Overall management of compliance and quality assurance. Directly responsible for Bidder complaint investigation and issue escalation process as well as ensuring company-wide contractual compliance with client service level agreements and work standards. Monitoring compliance with federal, state and local laws and regulations for Bidder.	<p>5 years with Bidder</p> <p>19 years accounts receivable management experience</p> <p>19 years government industry experience</p> <p>19 years compliance oversight experience</p> <p>5 years State of Washington Statewide Contract experience</p>
Scott Stevens	Director of Information Technology	Design, implementation, and maintenance of the database infrastructure, in addition to the general administration of Bidder Recovery Management System. Responsible for developing policies and procedures pertaining to the management, security, and maintenance of Bidder Recovery Management System.	<p>10 years with Bidder</p> <p>10 years implementing Bidder Recovery Management solutions and migration</p> <p>10 years government industry experience</p> <p>20 years solution/integration experience</p> <p>8 years State of Washington Statewide Contract experience</p>
Howard Friedman	Director of Information Services	Responsible for Bidder Recovery Management System maintenance, reporting and programming. Bidder vendor liaison.	<p>9 years with Bidder</p> <p>27 years accounts receivable management experience</p> <p>27 years government industry experience.</p> <p>5 years information technology, project implementation and migration experience.</p> <p>8 years State of Washington Statewide Contract experience</p>

**2. TRAINING - FEDERAL AND WASHINGTON STATE DEBT COLLECTION LAWS (62 POINTS)**

Describe the training given, or other specific measures taken by your firm, to ensure an active understanding and adherence among your management and employees of Federal and Washington State law governing debt collection. This includes the rights, restrictions, and exemptions on general collections, student loan collections, related legal services, and any special requirements in law of any kind of debt collection that might be assigned under this contract.

This answer should include your firm’s knowledge and practice in compliance with the Washington State’s personal bankruptcy law, the rights and restrictions on collecting after bankruptcy has been declared, and your firm’s knowledge and practice in pursuing the debt of limited liability corporations.

Bidder conducts a thorough training course that covers all aspects of collection technique and procedures, including full compliance with all applicable local, state, and federal regulations, including the FDCPA. Associates must demonstrate a strong knowledge and comprehension of FDCPA, HIPAA, FCRA, FACTA, the Federal Privacy Act of 1974, and Bidders’ “Code of Ethics” before graduating from Bidders’ initial training program. Associates are tested on the FDCPA and other applicable collection regulations at the end of their initial training program. They must receive a perfect score on this test in order to continue employment. Associates are also retested on their comprehension of these regulations on an annual basis; associates must receive a perfect score on this test, or they must attend mandatory refresher training. A perfect score is required in order to continue employment.

Bidder utilizes service provider BANKO to perform bankruptcy scans. Accounts are processed through BANKO at time of placement and remain as an active inquiry for six months. Once that six months has passed, Bidder runs the same process again. This process ensures accounts are continuously monitored for bankruptcy. All bankruptcy filings are coded in Bidders’ system as Special Handling. A Bidder Bankruptcy Specialist, specifically trained in bankruptcy law and the rights and/or restrictions on collecting after bankruptcy has been declared, reviews these accounts to address the recovery methodology that applies to the individual or corporation as defined by State and Federal law.

Bidder has developed customized client modules specifically oriented toward educating personnel regarding client specific contract requirements. The training program is administered through Bidder Learning Management System (LMS) and accommodates varied learning styles. This technique also avoids the pitfalls of episodic training where trainees are not allowed the time to ground their new skills before the instructor moves on to new concepts. Bidder utilizes a blended learning approach, encompassing professionally designed, self-paced e-learning courses, instructor-led courses, electronic and hard copy job aids, on-line quizzes, and trainer evaluations.

Bidder training module outline is provided below.

<b>TRAINING MODULES</b>	
Module 1	Employee Orientation
Module 2	Overview of Federal, State and Local Laws
<b>TRAINING MODULES</b>	
Module 3	FDCPA Review
Module 4	Developing Effective Collection Techniques (Part I)
Module 5	Developing Effective Collection Techniques (Part II)
Module 6	Skip Tracing Tools and Techniques
Module 7	Refining the Talk-Off and Role Playing
<b>SPECIALIZED TRAINING</b>	
Special client-specific training to ensure compliance with State of Washington collection regulations.	
Ongoing refresher training to ensure compliance with client requirements	
<b>FDCPA ANNUAL TRAINING</b>	
Retest	100% Passing Grade Annually
<b>REFRESHER TRAINING/FLASH UPDATES</b>	
Weekly Refresher training, and Flash Updates to any FDCPA, HIPAA, Federal, State and Local laws.	

At the end of each training module, the associate must take and successfully pass an on-line test in order to advance to the next training module. After initial training, associates spend time in the training bay performing live collection calls side-by-side with a tenured associate. Throughout the course of an employee's career, further training and development programs are conducted as described below. The continuing education of the entire collection team is the foundation for outstanding performance and superior customer service.

Bidder associates are trained to take a “customer service” approach. This is accomplished through classroom training during the initial training as well as ongoing training sessions using role-playing and one-on-one coaching geared toward customer service, dealing with conflict, and effective communication. Bidder will not permit the non-ethical or non-professional treatment of consumers under any circumstances. Disciplinary actions up to and including termination are used to ensure superior and professional customer service. All employees are required to sign and comply with the standards listed in Bidders’ Code of Ethics.

Bidder collection system also provides system warning notices that describe specific Federal, State, and local laws that affect specific accounts prior to accessing the account. Associates are required to acknowledge these higher legal restrictions prior to working the accounts.

Bidder employees receive the following training courses upon hire and annually thereafter.

FDCPA	State Laws
SCRA	HIPAA
TPD	Cyber Security
Phishing	UDAA
FCRA	CFPB
EFTA	TCPA
GLBA	ECOA
Privacy Act of 1974	State of Washington Collection Regulations

**3. RECOMMENDED APPROACH AND METHODOLOGY (65 POINTS)**

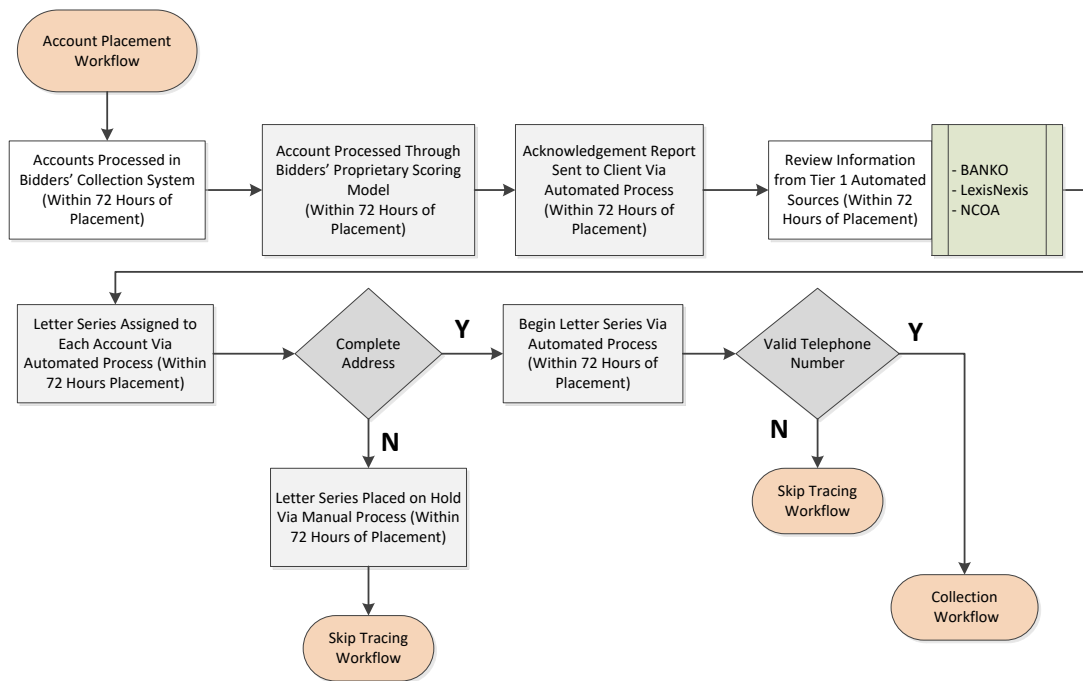
Describe Bidder’s overall debt collection process, tools, and methodologies. Also describe Bidder’s processes supporting effectiveness, efficiency, and greatest continuity of debt collection engagements spanning multi-year engagements. In addition, Bidder should address the Bidder’s capabilities on how they will handle the debt collection efforts of Washington State agencies and political subdivisions if awarded. Describe clearly the collection methods used and criteria for determining appropriate actions for accounts (for example an account less than \$500 vs. an

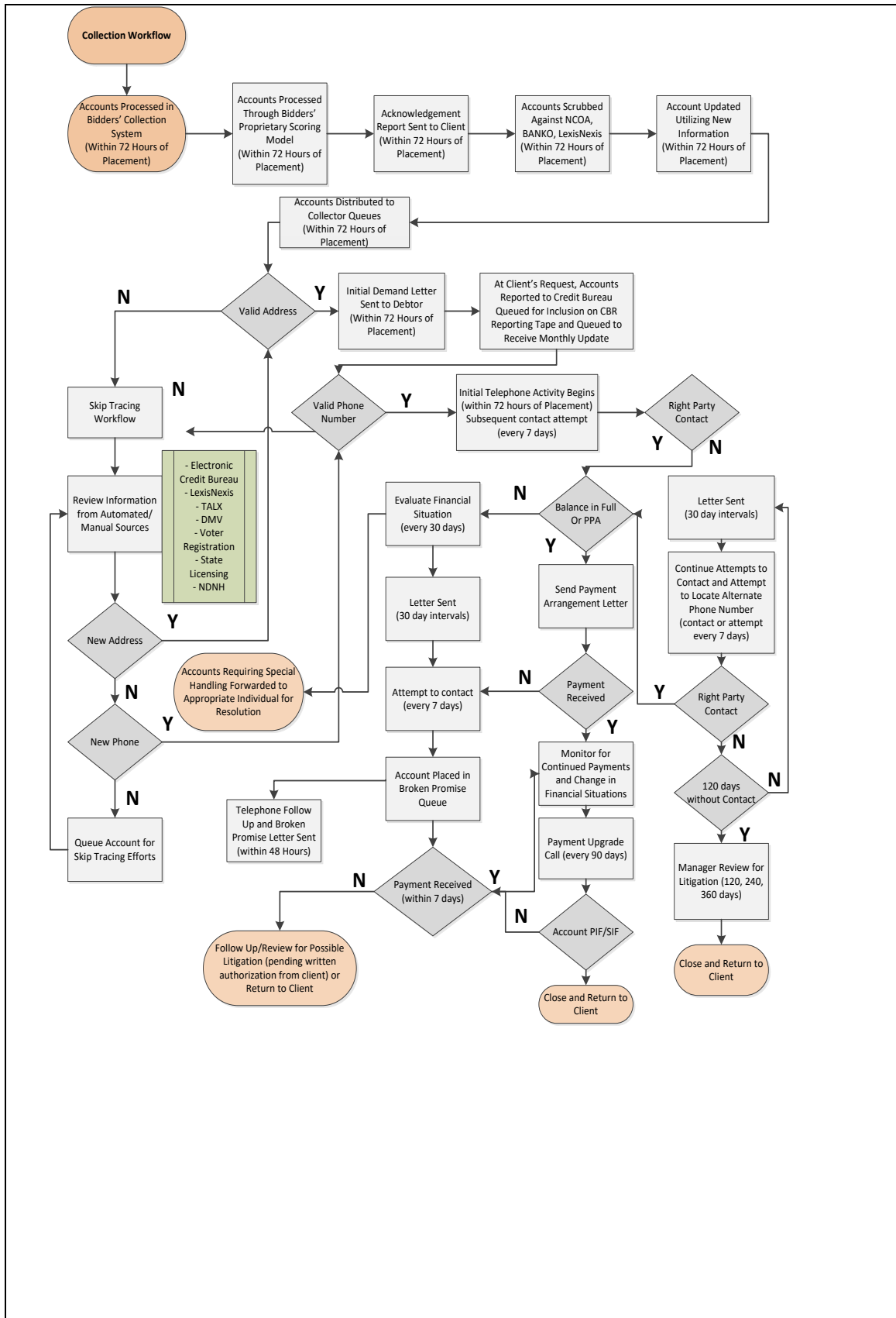
account of more than \$5,000). Attach a sampling of collection letters used. These sample letters MUST NOT include real debtor names or identifying numbers or addresses.

Bidders' collection process is dedicated to a thorough review of account activity at every step, geared towards satisfactory account resolution on behalf of the State and Purchasers. We use a standard workflow process that demonstrates comprehensive management of accounts. We have included our initial account placement workflow and our collection workflow below and on the following pages. These processes will be customized to meet the specific requirements of the State and Purchasers.

Bidder has provided samples of our standard letters utilized in the collection process. Additional letters will be used based on the success of collection efforts and the need for other specialized letters. Additionally, Bidder offers consumers the convenience of a secure web-based Payment Portal to facilitate easy access to debt information and repayment options.

**Account Placement Workflow**





**Skip Tracing:** Bidder utilizes a wide range of electronic and manual skip tracing tools to locate consumers quickly from public record and customized databases. Accounts are automatically enriched with updated account information from electronic sources.

A summary of Bidders' skip tracing tools and resources is included in the chart below:

Source	Information Garnered
BANKO	Identifies bankruptcies and death notification
Collection Advantage	Tool for collectability scores, estimated income
Department of Motor	Provides last known address and driver's license
Equifax	Location Information
Experian	Location Information
Interactive Data	Updates residential phone number and provides alternative addresses
	Provides deceased data
LexisNexis	Provides surnames, alternate phone numbers, and contact information
National Directory of New Hires	Provides employer contact information
NCOA	Updates residential address
Netwise	Provides incarceration data
PAWK	Provides employer information
PROLIC	Provides professional license information
Request Active Duty Status	Provides active duty status for all branches of military
State Licensing Bureau	Identifies business ownership, place of employment, trade licenses and last known residential address
Talx	Provides employer contact information and updates residential address and phone number
TLO	Provides surnames, alternate phone numbers, and contact information on nearby contact information
TransUnion	Location Information
VeriFacts	Provides employer contact information
Voter Registration	Last known residential address and phone number

Consumer communication occurs via telephone, letters, email, and web portal.

All account balances below \$100 will receive the following minimum work activity:

- 24 Telephone Attempts
- 4 Letter Notices
- Skip Tracing Efforts to Identify

<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Death Record
<input type="checkbox"/> Incarceration	<input type="checkbox"/> Employment
<input type="checkbox"/> Surnames	<input type="checkbox"/> Address
<input type="checkbox"/> Phone Numbers	<input type="checkbox"/> Email Address

All account balances greater than \$100 but less than \$2,000 will receive the following minimum work activity:

- 50 Telephone Attempts
- 8 Letter Notices
- Skip Tracing Efforts to Identify

<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Death Record
<input type="checkbox"/> Incarceration	<input type="checkbox"/> Address
<input type="checkbox"/> Surnames	<input type="checkbox"/> Employment
<input type="checkbox"/> Phone Numbers <input type="checkbox"/> Email	<input type="checkbox"/> Credit Inquiry

All account balances greater than \$2,000 will receive the following minimum work activity:

- 75 Telephone Attempts
- 12 Letter Notices
- Skip Tracing Efforts to Identify

<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Death Record
<input type="checkbox"/> Incarceration	<input type="checkbox"/> Address
<input type="checkbox"/> Surnames	<input type="checkbox"/> Employment
<input type="checkbox"/> Phone Numbers <input type="checkbox"/> Email	<input type="checkbox"/> Credit Inquiry



**4. DATA ENCRYPTION CAPABILITIES (64 POINTS)**

Bidder will provide a written description of current data encryption capabilities (if applicable), systems access, and information technology security protocols for all systems and/or file transfers. If selected for a contract, Bidder must conform to any system and file security protocol standards that are required by the Department of Enterprise Services and/or Purchaser.

Bidder understands, agrees, and will comply. Bidder takes extensive measures to safeguard consumer and client information. Provided in this Section are summaries of the administrative, physical, and technological safeguards in place to protect the infrastructure hosting Bidder's system, confidentiality, integrity and availability of the information used or disclosed on behalf of the State and Purchasers.

**INFRASTRUCTURE SECURITY**

- Perimeter patrolled by security personnel 24/7
- Security personnel positioned in reception area of each office location
- External doors armed with security system linked to national security firm control center
- Office equipped with motion detectors, glass break sensors and CCTV
- CCTV recordings stored for 60+ days
- All doors equipped with door prop alarms
- Entrances equipped with electronic badge readers which restricts building access to approved personnel based on a security clearance tree
- Single ingress/egress point of entry for Operation Centers
- Badges are automatically disabled after 7 days of inactivity
- Fire pulls located at exits with smoke detectors and fire extinguishers
- Visitors processed in receiving center with national background credential check
- Visitors are always accompanied by an employee of the Bidder while on premise
- Accounting area contains biometric scanners and badge access
- Servers kept in locked secure cabinets

**INFRASTRUCTURE SECURITY - SYSTEM SECURITY PLAN**

- FISMA compliant in accordance with the National Institute of Standards and Technology (NIST)
- PCI DSS compliance; completed Security Attestation Questionnaire (SAQ) D and an Attestation of Compliance (AoC)
- Bidders' system is encrypted with Microsoft SQL Server Transparent Data Encryption (TDE)
- Bidders' system and data backups are encrypted with FIPS 140-2 level of encryption
- Offsite backups are replicated to alternate Operations center for disaster recovery
- Annual penetration testing is performed by an independent security assessor
- Annual disaster recovery tests are performed to ensure uptime and resiliency of datacenters

- All production collections systems have console access monitored and recorded
- Vulnerability and security patch scans run monthly on network and server systems
- Intrusion detection and protection systems from endpoint to network devices
- Bidder employs two-factor authentication for associates and subcontractors to log-in

#### **INFORMATION SECURITY - COMMUNICATIONS SECURITY PLAN**

- VOIP Softphone technology is utilized for production and dialing is restricted by DNC
- All Inbound and outbound voice communications recorded except payment information to ensure PCI-DSS compliance
- No cell phones utilized in production capacity or in production areas
- Any discarded equipment is destroyed and certificate of destruction issued
- All mail correspondence is securely destroyed after being scanned to the system.
- Bidder email does not have access to the collection database to prevent cyber attacks
- Bidder servers are protected by Cisco firewalls and access control appliances
- Computers utilize anti-virus and antimalware software for endpoint protection
- Nessus and Qualys scans are performed quarterly to review network and server security
- Cyber Incident Response Plan tested internally by a Security Analyst on an annual basis; testing logs, results, and other documentation are maintained for auditing purposes
- Audit logging processes are enabled on all host and server systems as well as the firewalls' alarm and alert functions; audit logging of firewalls and other network perimeter access control systems are enabled and checked weekly
- All trouble reports are reviewed daily for symptoms indicating intrusive activity and addressed if any intrusive activity is identified
- Any compromised system is isolated by disconnection from the network.
- IT department searches for signs of intrusion on Bidder system, including reviewing the logs generated by Bidders' firewalls, network monitors and routers
- IT department identifies how access was gained to Bidder system as well as what the intruder did while accessing the system.
- Laptops and portable computing or storage devices are not distributed to Bidders' Operations personnel
- Passwords on all systems to which the attacker may have access are immediately changed and any means for intruder access are removed immediately
- Protection mechanisms, including firewalls, file monitoring, intrusion detection systems are reviewed and improved to prevent data breaches.
- Comprehensive logging from security devices is aggregated and parsed on a loglogic system for more effective review and alerting.

## INFORMATION SECURITY - PERSONNEL SECURITY PLAN

- Access to Bidders' and client systems, servers and files granted on essential job function basis only
- User access granted by Bidders' manager with client written approval
- Users must read and sign Acceptable Usage Policy before access is granted
- Users assigned a unique confidential username to access Bidders' system
- Client specific contract and Task Order personnel assigned unique confidential user ID to access client systems
- Passwords are required to be complex meeting stringent composition requirements
- Passwords have a time-to-live (TTL) of 60 days and are recorded for 10 generations
- User name is disabled after three unsuccessful login attempts
- User name and password changes or reissues must be requested through the IT department
- Associate usernames and passwords allow access to collection system but not to collection system server or other mission critical systems
- Password files maintained on individual application servers and are concealed by proprietary encryption algorithm
- Sign-on and network access are revoked immediately when user leaves Bidder
- Email and voicemail accounts are deactivated immediately when user leaves Bidder
- Access to client systems revoked immediately when user leaves Bidder
- Termination paperwork forwarded to client, the same day as user leaves Bidder (or based on client requirements)
- Sign-on is not reissued for at least six months
- Accounts are redistributed and sensitive information is secured
- Associates returning from a leave of absence receive new system security settings

## INFRASTRUCTURE SECURITY - DATA CENTER CERTIFICATIONS

- ISO/IEC 27001:2013
- SOC 1, Type 2; SOC2 Type 2; SOC3, Type 2
- FedRAMP
- PCI-DSS
- Various MCSA and MCSE
- Linux+
- A+
- PMP
- Annual SSAE16 Attestation
- FISMA
- ITIL Foundation
- HIPAA/HITECH Act
- CCNP R&S
- CCNA Security
- FIPS 140-2
- ITAR

## 5. CONFIDENTIALITY AND DATA SECURITY (65 POINTS)

The Bidder must have an established history of ethical and legal collection practices, especially with confidentiality of client and debtor information and the level of professional standards displayed by the Bidder's employees. Describe your specific practices and processes to maintain confidentiality of clients and debtors. In addition, Bidder must have data security measures for hardcopy and digital files. Describe your specific data security practices.

Note: Any Bidder assigned to collect medical-related debt through this contract must show certification of compliance with the Health Insurance Portability and Accountability Act (HIPAA) before accepting such assignment or beginning any medical collections work.

Please see above response to Item 4. for summaries of the administrative, physical, and technological safeguards in place to protect the infrastructure hosting Bidder's system, confidentiality, integrity, and availability of the information used or disclosed on behalf of the State and Purchasers.

### **Compliance and Quality Assurance**

In an era when collection agencies are penalized, fined, and restricted by regulatory bodies such as the Federal Trade Commission and State Attorneys General, Bidder is proud of our pristine compliance record. Bidder has never been the subject of an Attorneys General investigation, settlement, or restriction. Nor has Bidder ever been implicated in any wrongdoing by the Federal Trade Commission or any other regulatory body. The State and Purchaser can feel secure in your expectation that this Bidder will maintain our compliance record and continue to perform in the best interest of the State, the Purchaser, and your customers.

Bidder is committed to Quality Assurance. Bidder employs a fulltime Director of Compliance that leads a dedicated Quality Assurance Team. All inbound and outbound calls are recorded. The Quality Assurance Team is directly responsible for monitoring call recordings for all business products. Calls are evaluated and scored for associate adherence to Bidder and the Purchaser work standards. Remedial action is taken promptly for any failed calls. The team produces regular reports for both internal Bidder use and as may be required by the Purchaser. Bidders' Director of Compliance will work directly with the Purchaser on specialized quality criteria they wish to add to Bidder existing scorecard.

Bidder coordinates our compliance policies with our Corporate Counsel to ensure our adherence to all Federal, state, and local laws. The Bidder is also a member in good standing with the American Collectors Association, receives email updates and regularly monitors their site for proposed and implemented regulatory changes relating to our

industry. As to our character and community good standing, Bidder is an accredited member of the Better Business Bureau with an A rating.

**6. LEGAL SERVICES (62 POINTS)**

Bidder will be required to have access to legal services, either through in-house attorneys or contracted attorneys. Describe how your firm handles legal services pertaining to debt collection, including a description of lawsuit and garnishment procedures and guidelines.

Bidder maintains a network of attorneys to assist in the litigation process. The minimum dollar amount for litigation is \$1,500. Written authorization from the Purchaser is required before legal action can be initiated.

Bidder will identify accounts for litigation at the completion of all letters in Bidders' series, 90 days of telephone attempts, and identification of an attachable asset such as employment or real property.

Bidder pre-legal department reviews accounts routinely where litigation is the only method of recovery and assets have been identified. The Bidders' pre-legal department will obtain authorization for litigation from the Purchaser and, once litigation has been approved, validation of debt will be requested. Bidder will then forward potential litigation accounts to a local attorney in the consumer's area from Bidders' attorney network. Bidder will follow up with the attorney on a weekly basis to track progression of the legal process; attempted contacts, letter communications, conversations, court filings and court date, to name a few. Bidder will also update our collection system in order to maintain a complete account history. The Purchaser will be able to view this legal activity via access to Bidders' collection system. Bidder will also require the local counsel to document Bidders' system with pertinent information as well.

Bidder requires attorneys to litigate with Purchaser as the plaintiff with all rights reserved. With authority of Purchaser, Bidder will add court costs and attorney fees to the consumer account to be recovered from the consumer.

**7. ACA INTERNATIONAL (62 POINTS)**

Bidder must show proof of membership (attach a .pdf document) in the Association of Credit and Collection Professionals (ACA International). Please describe in the space below the training and/or certification of your employees in the ACA Code of Ethics and Code of Operations.

Bidder ACA International Certificate of Membership attached.

Bidder incorporates the ACA Code of Ethics and Code of Operations in our daily philosophy of assisting consumers to the best of our ability while continuously remaining professional and being respectful of the consumers privacy. This is expressly trained in each new hire class as well as annually thereafter. This philosophy also goes hand-in-hand with Bidders' training of UDAAP (Unfair, Deceptive, Abusive Acts or Practices), which reiterates our expectations that all staff remain within Bidders' Code of Conduct expectations in all communication with consumers and/or third parties.

**Bidder Code of Conduct**

The integrity of our company is measured by the conduct of our employees. Employees at all levels must behave in an honest and ethical manner in all business dealings and in outside matters where their actions reflect on the company. We do not allow employees to solicit or accept gifts, entertainment, or other benefits intended to influence company business with customers, vendors or other current or potential business contacts.

Every employee is charged with the duty to preserve the company's assets, its property, facilities and equipment and any property that has been furnished by our customers and suppliers. We expect all employees to respect the nature of any confidential information pertaining to Bidder, our employees, as well as to our customers. Employees, due to the nature of their work, will be asked to review and sign a confidentiality agreement.

Each employee must be familiar with our Code of Business Conduct and use this in operating our business.

Disciplinary action, up to and including termination, are taken against any employee not following Bidders' Compliance and Ethics Program and Collector Code of Conduct.

**8. ELECTRONIC NOTICING (64 POINTS)**

Please describe your firm's active practice or capability for electronic noticing (demand letters) and automation of return mail (no human intervention). Describe clearly the procedures used to locate debtors and the steps taken to ensure that contact is made with the correct individual.

**Electronic Noticing:** On accounts where an email address is available, Bidder utilizes electronic noticing. Through this electronic method, communicating with consumers is more efficient and processing times are reduced. Consumers have the option to discontinue electronic communication at any point in time.

**Return Mail:** Bidders' letter vendor scrubs our letter files through many different filters to provide the most up to date address information available. The return mail process is automated with no human intervention.

*NCOA (National Change of Address)* returns any change of address information that is immediately updated in the record and provided to Bidder daily. The letter is then mailed systemically to this updated address.

*AEC (Address Element Correction)* returns corrections to any element of an address and is immediately updated in the record and provided to Bidder daily. The letter is then mailed systemically to this corrected address.

*ERM (Electronic Return Mail)* provides Bidder with an electronic update indicating the address supplied is deemed to be a bad address by the postal service. This information is provided to Bidder daily and the letter is not generated.

*MLNF (Moved Left No Forwarding)* provides Bidder with an electronic update indicating the party has moved with no forwarding available by the postal service. This information is provided to Bidder daily and the letter is not generated.

*CASS (Coding Accuracy Support System)* certification standardizes address information and barcoding. CASS certified barcodes are eligible for automation bulk mailing rates thereby reducing costs.

Mail where the postal service has attempted delivery, but is rejected, is returned to a specified postal box and the bar code scanned. This information is electronically sent to Bidder daily. The address is updated in Bidder system, the State and Purchaser is advised of the new address and the original document is destroyed by shredding.

**Locating Consumers:** Bidder utilizes a wide range of electronic and manual skip tracing tools to locate consumers quickly from public record and customized databases. Accounts are automatically enriched with updated account information from electronic sources.

A summary of Bidders' skip tracing tools and resources is included in the chart below:



Source	Information Garnered
BANKO	Identifies bankruptcies and death notification
Collection Advantage	Tool for collectability scores, estimated income
Department of Motor Vehicles	Provides last known address and driver's license
Equifax	Location Information
Experian	Location Information
Interactive Data	Updates residential phone number and provides alternative addresses
	Provides deceased data
LexisNexis	Provides surnames, alternate phone numbers, and contact information
National Directory of New Hires	Provides employer contact information
NCOA	Updates residential address
Netwise	Provides incarceration data
PAWK	Provides employer information
PROLIC	Provides professional license information
Request Active Duty Status	Provides active duty status for all branches of
State Licensing Bureau	Identifies business ownership, place of employment, trade licenses and last known
Talx	Provides employer contact information and updates residential address and phone number
TLO	Provides surnames, alternate phone numbers, and contact information on nearby contact information
TransUnion	Location Information
VeriFacts	Provides employer contact information
Voter Registration	Last known residential address and phone number

**Identifying Consumers:** Bidder associates must verify consumer identity at the beginning of each call. Acceptable methods of verification include at least one of the following: date of birth, address, or last four digits of social security number Bidder associates are trained not to disclose this information, rather to request that the consumer provide the information for confirmation purposes.

**9. AUTOMATED INFORMATION SHARING CAPABILITY (125 POINTS)**

Bidder must offer Purchasers immediate, on-demand, password-protected, electronic (online) access to comprehensive information about the methods, specific actions, and progress of any and all collection accounts assigned by the Purchaser to the Bidder. Describe your firm's current capabilities for this requirement and/or your plans for having this Purchaser resource in place within 180 days from award of the contract.

Bidder provides our clients with a secure, encrypted, remote, view-only access to accounts on Bidders' collection system. The Purchaser can view collection activity on accounts by utilizing the Bidder Client Portal. This access also provides the Purchaser with the ability to download customized reporting. The Purchaser will provide Bidder with the IP address that will be used to access the Client Portal. This IP address will be white listed to allow access to the Portal. All browsers and devices are acceptable to access the Portal once the IP address has been white listed. All sites utilize SSL certificates by a Certificate Authority (CA).

**10. TELEPHONE VOLUME (64 POINTS)**

Bidder shall include a statement identifying the out-bound and in-bound call volume capacity Bidder plans to apply to State of Washington accounts per day. Also, provide a statement that specifies the number of accounts monthly on which the Bidder can effectively provide collection services in accordance with the solicitation requirements.

Bidders' telephone system has unlimited outbound dialing capacity without restriction. Bidder routinely handles in excess of 10,000 inbound calls daily, with scalable capacity for up to 90,000 calls.

Bidder utilizes the InContact IP based contact center solution as our call center platform. This system provides granular call routing to skill-based groups of associates.

Bidder produces detailed call reports for management purposes and maintaining the highest quality service to our clients. Call routing can be modified for changing business needs, inclement weather, or disaster recovery purposes. This system will provide the capacity and flexibility needed to fully support the State and Purchasers.

All inbound and outbound calls are recorded and made available to Purchasers at their request. Call recordings are maintained for up to two years or as requested by the client.

**11. INTERPRETER SERVICES (55 POINTS)**

Bidder shall either maintain bi-lingual staff (Spanish speaking at a minimum) or maintain agreements with an interpreter service during the duration of any resulting contract. Include a description of how Bidder will comply with this requirement.

Bidder employs bilingual associates at our Operations centers to ensure accessibility to multilingual consumers. Upon determining an account is non-English speaking, the consumer will be assigned to one of Bidders' bilingual associates. The majority of Bidders' bilingual associates speak Spanish; however, there are also representatives who speak other languages. Additionally, Bidder uses an interpreter service to communicate with consumers in over 170 languages. This service is a 3-way interpreter conversation service to increase debt collection, regardless of the language a consumer speaks.