

# REQUEST FOR PROPOSALS

By



on behalf of

***The North Central Texas Council  
of Governments (NCTCOG)***

for

***Ambulance Debt Collections and  
Billing Services***

***Bid #: 2023-056***

**Response Submitted by:**

RSI Enterprises, Inc.



**SOC II TYPE 2**

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**TAB A: COVER SHEET**



**REQUEST FOR PROPOSALS  
For  
Ambulance Debt Collections and Billing Services  
RFP # 2023-056**

Sealed proposals will be accepted until **2:00 PM CT, Tuesday, September 12 2023** then publicly opened and read aloud thereafter.

**RSI Enterprises, Inc.**  
Legal Name of Proposing Firm

**Lynne Wisheart** **President & COO**  
Contact Person Title

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Telephone Number E-Mail Address

**5440 W. Northern Avenue** **Glendale, AZ** **85301**  
Street Address of Principal Place of Business City/State Zip

**Same as Above**  
Complete Mailing Address City/State Zip

Acknowledgment of Addenda: #1 \_\_\_\_\_ #2 \_\_\_\_\_ #3 \_\_\_\_\_ #4 \_\_\_\_\_ #5 \_\_\_\_\_

By signing below, you hereby certify that the information contained in this proposal and any attachments is true and correct, and may be viewed as an accurate representation of proposed services to be provided by this organization. You agree that failure to submit all requested information may result in rejection of your company's proposal as non-responsive. You certify that no employee, board member, or agent of the North Central Texas Council of Governments has assisted in the preparation of this proposal. You acknowledge that you have read and understand the requirements and provisions of this solicitation and that the organization will comply with the regulations and other applicable local, state, and federal regulations and directives in the implementation of this contract. And furthermore that I certify that I am legally authorized to sign this offer and to submit it to the North Central Texas Council of Governments, on behalf of said offeror by authority of its governing body.

  
**Christian P. Ulrich, CEO** Authorized Signature **09/06/2023**

## Statement of Understanding / Summary of Qualifications

In response to the *Texas SHARE, North Central Texas Council of Government (NCTCOG)'s Request for Proposal (RFP) for Ambulance Debt Collection and Billing Services*, RSI Enterprises, Inc. (RSI) is pleased to submit the following proposal which will serve as a basis for evaluation to provide the collection services.

As encouraged, RSI is responding even though we do not offer all of the desired services. In addition and as allowed, **RSI is ONLY bidding on the debt collection project deliverables associated with this RFP** and is not proposing to provide billing services; this is further explained/demonstrated in TAB D, whereby we are required to explain (in detail) our responses to each item in the Scope of Work as well as Exhibit B. Because RSI's focus of its response is specifically on the debt collection portion of this proposal, the following narrative and the remainder of this proposal response is focused solely on that specific project deliverable.

RSI has demonstrated its ability to successfully perform collection services (*incl. ambulance patient debt collection and medical claim collection/follow-up services (after initial filing)*) through its partnerships with various government entities as well as other private, medical facilities/entities, *including in Texas*.

*RSI describes, in detail on Pages 33 & 47 below, both of these proposed collection processes and offers these as separate and independent services. RSI has provided separate pricing for these two types of collection services and stands ready to accept award for one or both of these service types/deliverables.*

In submitting this response, RSI explicitly affirms their ability to qualify and comply with all provisions listed in the referenced RFP. RSI understands that the NCTCOG desires to enter into an agreement for professional services with a qualified firm or agency who can demonstrate competency and experience in providing debt collection services, specifically on ambulance accounts. RSI is an experienced and effective partner that can assist the NCTCOG in minimizing costs, will work effectively with patients and insurance companies, will maximize the use of advanced technology, will provide excellent customer service, and commits to perform thorough, ethical, legal, and complete collections.

RSI has engaged in debt collection for over thirty-six (36) years. RSI has both the knowledge of the industry and its history as a collection agency, allowing the combined expertise necessary for the best service possible to its clients. Possessing the knowledge is only one key to collection success. Equally important is the approach taken to providing these services. RSI's understanding of this project, strategies for pursuing final resolution of the referred inventory and unique qualifications for providing value-added services are best described/presented throughout this proposal.

RSI's philosophy is one of professionalism and customer service in all aspects of our business, including clients, consumers, suppliers and employees. As supported by its mission statement, RSI's unique customer service-oriented strategy has provided its clients with successful, ethical debt recovery. The reasons for RSI's success and rapid growth are its professionalism and respect for its customers and their consumers, resulting in lasting business relationships and maximum recovery.

RSI management uses all the best tools and technology available to manage the workflow and performance in the office. By utilizing more productive people, and providing them with compliant dialing solutions, automated skip tracing and links to client systems (if applicable), RSI has minimized the labor necessary to exhaustively pursue each account on the system. Automation has also permitted RSI to provide clients with their required reports in the desired formats without expensive system customization. RSI believes that its prior successful experience and unique techniques toward collections give RSI an advantage over the rest of the industry. RSI's collection methodologies that have proven effective include:

- *Superior Collection Performance*
- *Customer Service Approach*
- *Professionalism / Staff Quality*
- *Exceed Customer Objectives & Goals*
- *Debt Collection (Incl. w/Cities, Counties) Experience*
- *Industry-Specific Staff Training*
- *Unique, Customized & Dedicated Solutions*
- *Secure / Compliant Solutions & Certifications*

RSI utilizes advanced technology solutions for all their contracts and in addition with RSI's experience handling similar/related contracts, their array of trained professionals, **National licensing**, access to additional services provided by RSI affiliates and its innovative approach to collection services distinctly demonstrate RSI's ability to perform the requirements, functions, and services proposed by the NCTCOG. RSI's quality of service will ensure the NCTCOG is represented in the most ethical, friendly, and lawful manner, always.

RSI believes they are the best qualified to provide these services to the NCTCOG, as they have vast experience as a collection management firm, including ambulance debt collection and claim follow-up services. RSI has demonstrated its ability to successfully accomplish this through its partnerships with various entities, ***including other Cities, Counties and Municipalities as well as private, medical facilities.*** This experience, as well as 36+ years of collection services, clearly demonstrates RSI's capabilities in performing services for the NCTCOG.

RSI's quality of service will ensure the NCTCOG is represented in the most ethical, friendly, and lawful manner, at all times. Furthermore, RSI has many years of experience with other government/municipal clients, as evidenced by references contained in this response. RSI should be selected as the agency of choice due to its consistently higher recovery and successful contact rate against the national average, as well as its record of accomplishment when competing against other agencies. ***The results will be more dollars collected, fewer complaints and a higher level of service to the client and its customers.***

***The remainder of the page was intentionally left blank.***

## TAB B: EXECUTIVE SUMMARY

### Executive Summary / RSI Experience Overview

RSI Enterprises, Inc. began as a collection agency in 1986 (*36+ years' experience*) whose primary focus, since its inception, has been in the public/government market. RSI is *Nationally licensed*, including licensure in the *State of Texas*, which creates transparency in servicing not only RSI's customers but our client's customers/consumers as well. RSI's annual growth in this market has sustained, since its inception in 1986, by employing the following strategies: diversification, sustainable competitive advantage, innovation, market leadership and partner strategies.

RSI is recognized nationally for its collection services and has developed an impressive list of satisfied public/government/medical customers throughout the United States. RSI has *36+* years of experience in the collections industry and currently provides the proposed services to many clients across the nation, including other municipalities. These services are demonstrated through its current clients. *RSI retains 95.7% of its customers on an annual basis.* RSI is proud of its long tenured partnerships with its customers, ranging anywhere from 5 years to 30+ years. For thirty-six (36) years, RSI has focused on follow-up and recovery services for public entities such as the NCTCOG. RSI Enterprises, Inc.'s primary business is in trusted revenue solutions, including accounts receivable management, extended business office, customer service, *third party insurance claim collection & follow-up, patient debt collections*, revenue technology solutions, conversion services and consulting.

RSI's entire approach is based on its customer service, which encourages more problem resolution, leading to higher dollars collected, fewer complaints, and better business relationships. RSI's professionalism, advanced technology, quality personnel and continuous training result in "*The Solution*" to receivables management. This professional approach sets RSI apart from the competition. *Clients stay with RSI, because RSI performs!*

RSI Enterprises, Inc. is proud of its history in the collection industry. RSI has invested its resources, experience and capital in the public/government market; thus, supporting the local communities and the providers/facilities that make a difference in our neighborhoods. RSI, *having experience with other Texas municipalities* provides easy access, expertise and knowledgeable resources to this project. This history and experience have served to improve our internal efficiencies, process, procedures and workflows, as we know what to expect and how to apply the most effective strategies. RSI has already gone through its "trial and error" period, whereby we were able to learn from mistakes, improve processes and implement "tried and true", tested strategies. *This is an advantage that RSI has over its competitors!* While others will spend time trying to determine how this program works, what strategies work best and how to improve efficiencies, RSI has already established those efficiencies, thus maximizing its efforts in the right places, on the right accounts and initializing the best procedures to affect payment quickly. Our history and knowledge of the guarantor populations, local payers and community issues allows us to get out of the gate quicker and eliminate inefficiencies that would otherwise hinder us from focusing on improving collections.

RSI believes, very strongly, that its knowledge of and history provides a solid foundation for improving collections. We will not be wasting the NCTCOG's time with inefficient processes but rather will be focusing on maximizing collections, without the hurdles/obstacles of a normal start up project. RSI proposes to apply all of its extensive experience on this program to improve performance for the NCTCOG collection program.

RSI's philosophy is one of professionalism and customer service in all aspects of our business, including clients, guarantors, suppliers and employees. As supported by its mission statement, RSI's unique customer service-oriented strategy has provided its clients with successful, ethical debt recovery. The reasons for RSI's success and rapid growth are its professionalism and respect for its customers and their guarantors, resulting in lasting business relationships and maximum recovery. RSI does not enter into engagements with the "vendor-client" mentality, but instead strive to build partnerships. To RSI, that means understanding the culture and philosophy of the clients and incorporating their mission, goals, vision and policies/procedures into our training. RSI understands and believes the key to any successful partnership is communication and that this communication must be consistent.

RSI has put into place the management, systems, operating methods and talented experts to provide these services at a level consistently higher than any competition it has faced in the thirty-six (36) years that they have been in business. RSI's clients will attest to this fact. RSI's recovery specialists know how to find guarantors, find those with the capacity to pay and collect from them, utilizing a customer service and problem resolution approach. The specific expertise of RSI has assisted in improving reimbursement and cash flow to a diverse client base allowing

us to have built strong business relationships with an array of government entities, financial institutions, insurance companies and medical facilities. By carefully listening to our client's issues and objectives, RSI designs a customized strategy targeted to meet their unique goals.

RSI management uses all the best tools and technology available to manage the workflow and performance in the office. By utilizing more productive people, and providing them with compliant contact solutions, automated skip tracing and links to client systems (if applicable), RSI has minimized the labor necessary to exhaustively pursue each account. Automation has also permitted RSI to provide clients with their required reports in the desired formats without expensive system customization. RSI believes that its prior successful experience and unique techniques toward collections give RSI an advantage over the rest of the industry.

It is with these experiences and capabilities that RSI would like to offer successful and quality assured services to the NCTCOG for their debt collection needs. Because of RSI's customer service approach and performance, RSI has been awarded exclusive contracts on many of its competitive contracts. It has achieved this goal by making sure it is responsive to its clients' requests and needs and outperforming its competition, while receiving fewer complaints. The ownership, management and staff at RSI are all fully committed to its clients and their needs. This is demonstrated best by clients' testimonials.

RSI will clearly demonstrate, throughout this proposal, that it has expert program leadership, technical abilities, built in public & government collection processes, financial performance, and the knowledge and understanding of this program to successfully meet the needs and requirements of the NCTCOG; details will include its organizational structure, staff levels, staff experience, workflow distribution, technology and process knowledge. RSI has provided current references to attest to our capabilities in this area. ***RSI has a proven record of accomplishment of providing such services to various public/government/medical entities, including other municipalities and medical clients in Texas***; thus, RSI believes it is the ideal choice for award of this contract.

### **COMPANY: Background, History & Experience**

*While maintaining the highest level of integrity, RSI will be the recovery services provider of choice, delivering superior quality and Client service in our markets through successful partnerships with our people, suppliers and customers. -RSI Mission Statement*

RSI Enterprises, Inc. (RSI) began as a collection agency in 1986 and has expanded into one of the fastest growing receivables management companies in the Country. RSI has been responsible for managing the professional, ethical, and successful recovery of several hundred thousand accounts, totaling billions of dollars, for a vast array of clients in several different industries. The results for RSI's clients have been:

- ***significant decrease in the operating costs of collection***
  - ***improved customer service with nearly zero complaints***
    - ***superior level of total skip-trace and collection services***
      - ***substantial increase in collection rates/accelerated cash flow***
        - ***seamless system integration for reconciling balances and efforts***
          - ***internal support for customer service and information sharing***
            - ***improved feedback system to improve the revenue cycle management***
              - ***declining costs of outsourcing over time tied to process improvement***
                - ***new & advanced technology –Scoring Models, VoIP Messaging, etc.***
                  - ***high client satisfaction and performance results using the RSI solution!***

With offices in the Phoenix and Washington DC Metro areas, RSI is positioned to provide the highest level of customer service for its clients nationwide. Through **national licensing**, RSI is able to provide services to clients nationwide, giving the advantage of being able to contact guarantors in their respective time zones. RSI provides a Suite of Services to such industries as Government (Federal, State, Cities, Towns, & Counties), Financial Institutions (Credit Unions and Banks) and Healthcare (Hospitals, Physicians, Medical Centers, Medical Groups).

### The Suite of Services RSI provides:

- ♦ **Primary Debt Collection** (*with above average liquidation / recovery rates*)
  - ♦ **Pre-Debt Collections / Extended Business Office (EBO)**
  - ♦ **Customer Service / Call Center**
  - ♦ **Third Party Claim Follow Up/Collection Services (Medical)**
  - ♦ **Probability-to-Pay Scoring Models (Initial & Proprietary)**
  - ♦ **Skip-tracing / Mail Management Services**
  - ♦ **In-bound / Out-bound Call Management**
  - ♦ **Automated Messaging Services**  
(*TCPA compliant messaging / call campaigns*)
  - ♦ **Electronic Payment Processing – Online Portal**  
(*w/Virtual Negotiator*)
  - ♦ **Electronic Communication Options (*Text / Email*)**
  - ♦ **Customized Letters / Notices / Reporting / Analytics**
  - ♦ **Client View – *Online Client Portal*** (available 24/7)
  - ♦ **Credit Reporting / Client Training**
- 
- A map of the Western United States, highlighting the states of Washington, Oregon, California, Nevada, and Alaska. The map is positioned on the right side of the slide, partially cut off by the edge. The states are colored in shades of orange and yellow, with black outlines. Labels for each state are placed near their respective locations on the map.



It is with these experiences and capabilities that RSI would like to offer successful and quality assured services to the NCTCOG for their collection service needs.

## COMPANY PROFILE

| RSI Enterprises, Inc.                    |                                                                                                                                                                                                 |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Full, Legal Name                         | <i>RSI Enterprises, Incorporated</i>                                                                                                                                                            |
| Office Locations                         | <i>Glendale, Arizona (Call Center &amp; Corporate Office)</i> <i>(Proposed Location / Call Ctr)</i><br>Washington D.C. Metropolitan Area (Branch Office)                                        |
| Years in Business                        | Since 1986 ( <b>36+</b> Years' Experience)                                                                                                                                                      |
| Corporate Status                         | <i>S-Corp / Privately Held Firm</i>                                                                                                                                                             |
| Core Competencies & Specialization Areas | Early-Out & Pre-collection / Customer Service / <i>Bad Debt Collections / Medical Claim Follow-Up &amp; Collections</i> / Negotiating / Propensity-to-Pay Scoring Models (Proprietary & Custom) |
| Certifications / Authorizations          | <i>Nationally Licensed; SOC 2 TYPE 2 Cert; Bonded; PCI Cert.</i>                                                                                                                                |
| Location of Client Base                  | Located throughout the United States                                                                                                                                                            |
| Size of Client Base                      | 100+ Unique Clients, Making up to 300+ Unique Client Divisions                                                                                                                                  |
| Annual Collection Volume                 | 985,000 Accounts / \$967 Million                                                                                                                                                                |
| Total Volume of Inventory                | 3.7 Million Records (current & archived) / \$1.2 Billion Open-Active                                                                                                                            |

## Company Qualifications & (Public / Government) Experience & History

RSI is proud to have established long-term partnerships with its customers, some as long as 30+ years; thus, clearly evidencing RSI's extended experience in the collection industry. Please note that the below list is not an exhaustive list of contracts/experience.

RSI, for the last 35 years, has been responsible for managing the professional, ethical, and successful recovery effort for several hundred thousand accounts, totaling billions of dollars, for various public entities, including services to other government clients, alike. RSI is a proven performance leader in the public/government collection marketplace. Throughout this proposal, RSI demonstrates its superior service and recovery performance on each of its past and current contracts with medical/government entities, as well as other industries. The references presented will attest to RSI's professional customer service, as well as superior financial performance. RSI has past and current experience in performing services similar in size and scope as the services described in this RFP.

RSI lists below a detailed description of its experience, including medical/government collection contracts, listing contract duration, types of accounts and total volume under each contract. The listed data demonstrates RSI's vast experience with other government bodies and proves RSI's ability to service the NCTCOG. RSI can provide all required services, as we have held or currently hold contracts, evidencing over ***100 years of combined Public Sector/Government collection experience***, with the following entities:

**Current Public/Government & Private (Medical):**

**Emmet County, MI (EMS):** Since 2022 (1 Year)(Public Sector)  
**UMC El Paso, TX:** Since 2010 (12 Years)(Public Sector)  
**University of Arkansas Medical Sciences:** Since 2013 (11 Years)(Public Sector)  
**University of Southern California Medical Group:** Since 2010 (12 Years)(Public Sector)  
**VA Commonwealth University Health System:** Since 1998 (24 Years)(Public Sector)  
**Tucson Medical Center, AZ:** Since 1999 (23 Years) (Private)  
**Children's National Medical Center:** Since 1990 (32 Years) (Private)  
**Sonora Quest Labs (Banner Health):** Since 2005 (17 Years) (Private)

**Current Public/Government (Non-Medical):**

**City of Corpus Christi, TX:** Since 2020 (2 Years)(Municipal)  
**City of Garland, TX:** Since 2023 (6 Months)(Municipal)  
**City of Fresno, CA:** Since 2009 (13 Years)(Municipal)  
**Union County, NC:** Since 2014 (8 Years) (Municipal)  
**VerraMobility (formerly Redflex Traffic Systems)** (10 Years)(Municipal Subcontractor)  
**Washington, D.C. Office of Tax & Revenue:** Since 2010 (12 Years) (Municipal)  
**California Department of Justice:** Since 2009 (13 Years) (Municipal)  
**City of Redlands, CA:** Since 2021 (1 Year)(Municipal)

**Past Public/Government Programs:**

**State of Colorado / DPA:** 2017-2020 (3 Years)  
**Racine County, WI:** 2010-2020 (10 Years)  
**State of Arizona, CSED:** 1998-2012 (18 Years)  
**State of Oklahoma, CSED:** 1998-2002 (4 Years)  
**State of Florida, CSED:** 1996-1999 (3 Years)  
**State of Ohio, DHFS:** 1996-2003 (7 Years)  
**State of Illinois, DCSE:** 1998-2017 (19 Years)  
**Maricopa County Integrated Health:** 2005-2011 (6 Years)

THIS CLIENT LIST IS: CONFIDENTIAL / PROPRIETARY

| RSI Enterprises, Inc.               |                                  |
|-------------------------------------|----------------------------------|
| % of Public Sector Clients          | 68%                              |
| Client (Annual) Retention Rate      | 95.7%                            |
| Avg. Length of Partnership/Contract | Ranges from 5 to 30+ Years       |
| Annual Collection Volume Processed  | 985,000 Accounts / \$967 Million |

**Requirements Not Met / Not Proposed by RSI**

As stated above, **RSI is ONLY bidding on the debt collection (including patient collections & claim follow-up) project deliverables associated with this RFP** and is not proposing to provide billing services. RSI is not proposing to file any insurance claims and/or handle any deliverables associated with claim filing; instead, RSI proposes to follow-up and collect on outstanding patient accounts as well as work with insurance companies to collect already filed claims (this would include denials, no responses, short pays, etc.); as such, the following deliverables will **not be met or proposed by RSI:**

- 1) **Scope of Work, Section 1.1** (Page 8 of the RFP): Electronically submitting claims to Medicare/Medicaid.
- 2) **Scope of Work, Section 1.12** (Page 9 of the RFP): Meet or exceed OIG compliance program for Third-Party Medical Billing companies. RSI is not a medical billing company but instead, we are a nationally licensed collection agency that collect from patients as well as insurance companies AFTER the claims have been coded/billed.
- 3) **Scope of Work, Section 2, Ambulance Supplemental Payment Services, Items 2.1-2.8** (Page 9-10 of the RFP): RSI is not proposing, nor can it meet the requirements of this section in assisting/managing the TASSPP program as well as cost reporting requirements.

## TAB C: KEY PERSONNEL

### Staffing Plan: Experience, Qualifications, Compliance, Roles & Responsibilities

RSI has a dedicated team of *Recovery Specialists* currently available for assignment of accounts from the NCTCOG. The following narrative provides an overview of the roles and responsibilities of each position, which is important in demonstrating the experience/qualifications of the RSI team that would be assigned to this project.

#### Personnel Introduction:

RSI believes it important that the NCTCOG understands RSI's approach to staffing; as such, we provide an overview of RSI's personnel qualifications, prior experience, individual competencies, and organizational chart, below. By committing to creating, building, and maintaining solid working relationships throughout the organization, RSI continues to benefit from happy, loyal, dedicated, and long-term employees. As such, RSI has enjoyed a stable/steady workforce and has not experienced much fluctuation in staffing levels in many years. In addition to the listed experience, training and background of its people, RSI provides evidence of long-term employee commitment. This employee commitment, coupled with program experience, fosters a solid foundation for success.



#### RSI's Personnel Qualifications (General)

One of the primary reasons for RSI's success is the people who make up its team. RSI selects its entire personnel (Bad Debt, Biller, Customer Service, Recovery Specialists and Senior Management) from the finest talent available in the recovery, financial, accounting, medical, and managerial fields. RSI's professional standards, personnel compensation and incentive strategies guarantee it. RSI's team is proud of what it does and is constantly striving to surpass its latest accomplishments. RSI does not share the same high turnover rates as other companies within the industry. RSI encourages long-term employment by:

- Providing a positive physical work environment & the latest technological tools available
- Providing substantial training to build job duty confidence & encouraging input from all personnel
- Establishing reasonable productivity/performance standards & providing talented leaders

#### Staff Qualifications:

- Two (2) years' work experience: government receivables and/or collection/sales/customer service.
- Established Negotiating/Communication/Customer Service Skills
- Preferably, Experience with Automated Collection Systems

#### Key Personnel Qualifications:

By providing the existing staff with extensive training in industry knowledge, communication skills, problem-solving skills, approach to collections, past job continuity, management development and work ethic, RSI creates the ideal environment to promote from within. RSI prefers to look internally for management candidates, as they possess the skills and are best equipped to take care of RSI's number one priority: *our customer*. If an ideal or the best candidate is not available from existing staff, RSI will utilize placement companies to select top candidates for any open position in the company. RSI prefers to recruit its management candidates from within the company, but will always choose the best candidate, whether internal or external. ***RSI conducts criminal and financial background checks as well as drug screenings as part of our hiring process.*** RSI will not employ any individual who has been convicted of any criminal offense involving dishonesty or breach of trust.

RSI recognizes that its number one resource in meeting customer needs is its people. RSI is committed to providing employees with the best resources available and the training needed to use those resources. Well-trained people who enjoy their work are best equipped to take care of RSI's number one priority, its customer. This commitment is demonstrated by RSI's measures of success. RSI measures success through testimonials, competitive performance and results of surveys conducted with its internal and external customers. *The result of this philosophy is the best possible team to provide the desired leadership, services and outcomes requested in this program.*

| RSI Enterprises, Inc. – Length of Service Statistics |            |
|------------------------------------------------------|------------|
| Key Personnel                                        | 14.4 Years |
| Supervisors                                          | 9.5 Years  |
| Recovery Specialists                                 | 7.2 Years  |

### Collection Experience – Personnel

All of the work performed on this program will be managed by existing, skilled personnel in RSI's Glendale, Arizona office. These individuals have specific experience in this type of project, including those listed in RSI references. Within the RSI organization, a dedicated recovery service division is in place just for the bad debt accounts. RSI has created this separation to ensure the privacy and confidentiality of information provided by each Client, while committing resources undiluted to an individual Client's reimbursement efforts. Securing a dedicated team provides the highest level of quality and service by RSI, whose primary goal would be to service the NCTCOG.

All recovery specialists working these accounts will be dedicated and have extensive collection experience. Many of RSI's employees are certified, which requires them to receive updated training on a regular basis to ensure they maintain their certifications. RSI also uses materials to train its staff in GLBA, PCI, Red Flags, FDCPA, FCRA, HIPAA, and other statutory/regulatory programs. At the end of training, testing is required in each section and staff must achieve a score of 90% or better before they are allowed to work accounts. Each team member also receives regular training/updates on changes to regulations, to ensure their certifications stay up-to-date and compliant. RSI recognizes that its number one resource in meeting customer needs is its people. RSI is committed to providing employees with the best resources available and the training needed to use those resources. Well-trained people who enjoy their work are best equipped to take care of RSI's number one priority, its customer. RSI measures success through testimonials, competitive performance and results of surveys conducted with its internal and external customers. *The result of this philosophy is the best possible team to provide the desired leadership, services and outcomes requested in this program.*

### Bilingual Staff

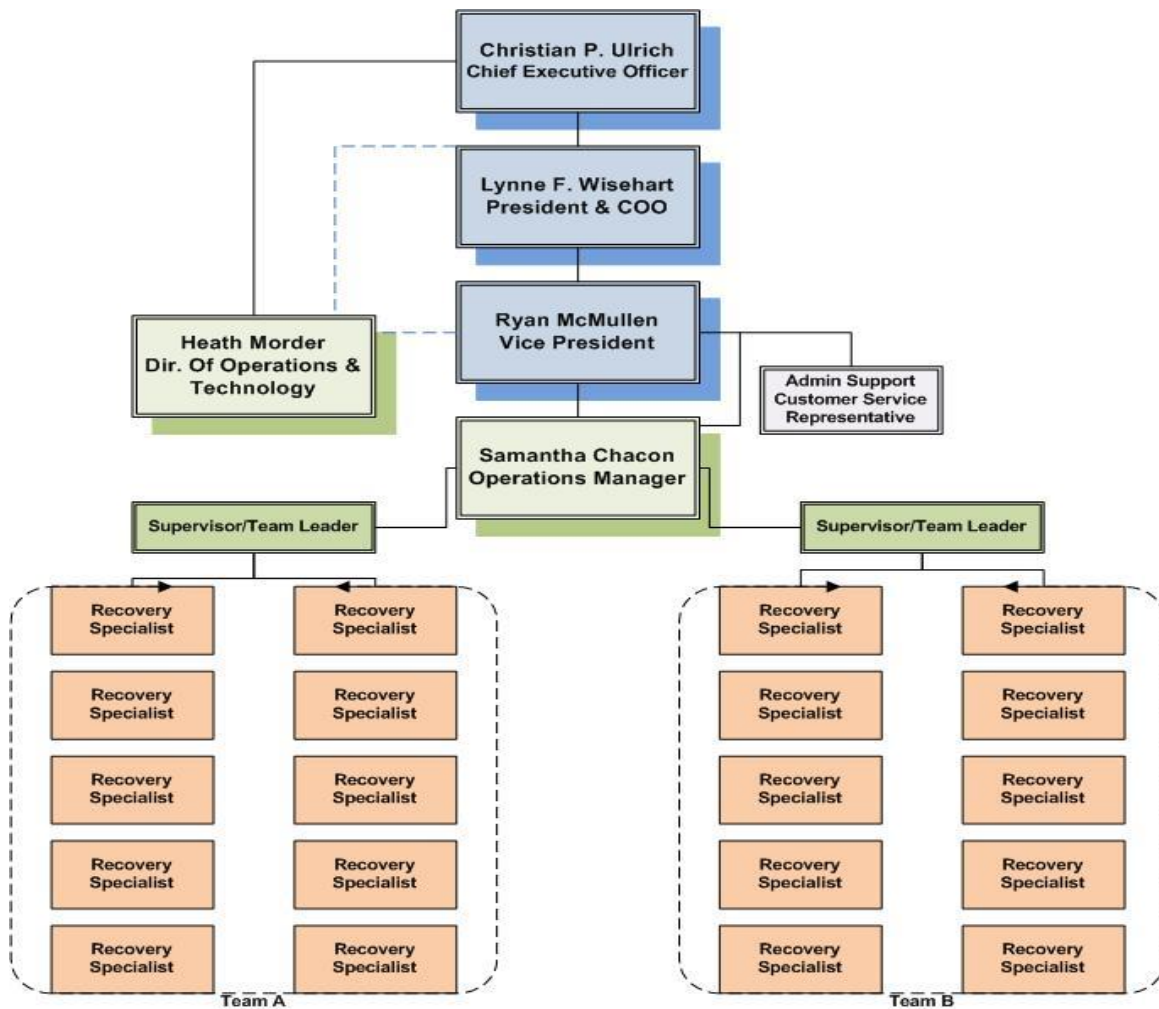
RSI is able to provide instant access to Spanish-speaking recovery specialists and can recruit recovery specialists that speak other languages based on the requirements needed from the NCTCOG. If the guarantor does not speak English, the call is transferred, and the account is then reassigned to one of our representatives who speak the guarantor's language. Our bilingual representatives are proficient, and this added capability and cultural understanding helps to resolve accounts quickly and effectively. RSI also utilizes a language service for any interpretation needs not available on-site. Language service interpreters are proven to be 20% faster (average 20% less call length) and 3 times more accurate than competitors. Language Line Services' customer directly benefits on every call, by saving 20%, ensuring accuracy and reduced callbacks. *Additionally, RSI letters/notices/statements can be customized in both format and language to ensure seamless communications with the NCTCOG guarantors.*

### SUBCONTRACTING / THIRD-PARTY SUPPLIERS

RSI does not subcontract or use sub-consultants on any of its projects and does not intend to outsource any portion of the scope of work to a subcontractor or sub-consultant; however, we do use various partners/suppliers that provide support to RSI in providing the services outlined in the Scope of Work. Those support services include letter processing, payment processing, skip-tracing databases, etc. As such, all of the collection services and tasks for this project will be completed by RSI Enterprises, Inc. staff.

## Organizational Chart:

This organization chart provides the lines of responsibility and accountability within RSI; thus, supporting the accessibility of key personnel.



## Biographies (Experience & Qualifications) of Key Personnel

**Christian P. Ulrich – RSI CEO (Since 1996) (Owner/Shareholder)**  
[chris.ulrich@rsico.com](mailto:chris.ulrich@rsico.com) / (602) 627-2348 Direct

Mr. Ulrich has over twenty-six (26+) years of experience in this industry, in varying capacities. He has worked in each department of RSI, beginning with collections. Over time, he assumed the duties of client satisfaction and sales. As CEO, he oversees the entire operation, including Information Technology, Sales and Operations. Each department head reports directly to him, and, with Mr. Ulrich's direction and oversight, each assist him in strategic and financial planning. Mr. Ulrich has served as the contracting officer and provided project management support for RSI's contracts with *City of Garland (TX)*, *City of Corpus Christi (TX)*, *UMC El Paso (TX)*, *Emmet County MI (EMS)*, *Tucson Medical Center (AZ)*, *Honor Health (AZ)*, *VCU Health System (VA)*, *Children's National Medical Center (DC/MD)*, *DC Office of Tax and Revenue*, *Union County Public Works (NC)*, *City of Redlands (CA)*, *City of Fresno (CA)*, *City of Phoenix (AZ)*, *California Department of Justice*, *University of Southern California (USC)*, *Verra Mobility (formerly Redflex Traffic Solutions)*, State of Illinois, State of Arizona, State of Oklahoma, State of Ohio, State of Florida, and the State of Colorado, among others. He is a life member of the Thunderbirds, has held the position of President of the Phoenix Boys and Girls Clubs and is a participant in many other civil and charitable organizations. The extent to which Mr. Ulrich will be involved in this project will be at a high level (as needed), overseeing each department ensuring RSI is meeting the needs, goals, and expectations of this program.

**Lynne F. Wishart – RSI PRESIDENT AND COO (Since 1994)**  
[lynne.wishart@rsico.com](mailto:lynne.wishart@rsico.com) / (888) 854-4904 Direct

Ms. Wishart directs RSI's regional business operations and related services, including internal and external customer relationships, financial performance analysis and reporting, business development efforts and special project management. Ms. Wishart provides leadership and support to all employees. She is also responsible for RSI's overall client relationships, ensuring RSI meets its clients' performance and response expectations. Responsibilities of this position include recruiting, training, and monitoring staff for productivity and compliance. She has successfully managed our Government, Financial and Medical Facility clients and these clients can attest to her professionalism and diligence. She has served as an alternate operations contact for the projects with *City of Garland (TX)*, *City of Corpus Christi (TX)*, *UMC El Paso (TX)*, *Emmet County MI (EMS)*, *Tucson Medical Center (AZ)*, *Honor Health (AZ)*, *VCU Health System (VA)*, *Children's National Medical Center (DC/MD)*, *DC Office of Tax and Revenue*, *Union County Public Works (NC)*, *City of Redlands (CA)*, *City of Fresno (CA)*, *City of Phoenix (AZ)*, *California Department of Justice*, *University of Southern California (USC)*, *Verra Mobility (formerly Redflex Traffic Solutions)*, State of Illinois, State of Arizona, State of Oklahoma, State of Ohio, State of Florida, and the State of Colorado, among others. Ms. Wishart's level of involvement will be at mid-level, ensuring that the implementation goes smoothly, and overseeing the overall processes and results of the operations team.

**Ryan McMullen-RSI VICE PRESIDENT (Since 2001) (*Dedicated Account Rep/Assigned Project Manager*)**  
[ryan.mcmullen@rsico.com](mailto:ryan.mcmullen@rsico.com) / (602) 445-3392 Direct

Ryan's responsibilities include overseeing the day-to-day operations. He will serve as an additional point of contact for service and project management needs. Ryan provides overall operations and project management support for RSI's Operations. His primary role is to manage the relationships with RSI's key clients by providing exceptional service through responsiveness, assessing customer satisfaction, resolving outstanding issues, optimizing client workflow processes and regular communications. He will ensure that RSI is meeting all customer expectations by measuring not only internal customer service practices, processes, and procedures, but also by assessing RSI's customer's satisfaction with those internal practices. He has experience in managing projects similar in scope and size, such as the *City of Garland (TX)*, *City of Corpus Christi (TX)*, *UMC El Paso (TX)*, *Emmet County MI (EMS)*, *Tucson Medical Center (AZ)*, *Honor Health (AZ)*, *VCU Health System (VA)*, *Children's National Medical Center (DC/MD)*, *DC Office of Tax and Revenue*, *Union County Public Works (NC)*, *City of Redlands (CA)*, *City of Fresno (CA)*, *City of Phoenix (AZ)*, *California Department of Justice*, *University of Southern California (USC)*, *Verra Mobility (formerly Redflex Traffic Solutions)*, and various other government/municipal clients. Ryan has also been responsible for creating custom reporting to ensure that the expectations of our clients are being met. Ryan's analytical support has allowed for increased revenues, and for areas of opportunity to be more readily seen. Ryan has extensive experience successfully demonstrating his leadership qualities and his ability to apply his knowledge to positively affect RSI's business interests, customers, and people, while incorporating RSI's business philosophies.

**Samantha Chacon-OPERATIONS MANAGER (Since 2012)**  
[samantha.chacon@rsico.com](mailto:samantha.chacon@rsico.com) / (623) 792-6137 Direct

As Operations Manager of RSI Enterprises, Inc., Sam is responsible for managing all teams and for achieving their combined installed unit objective targets. She will provide day-to-day project/staff management to ensure that all goals, objectives, and project initiatives are met. Her responsibilities include overseeing the operation of the collection portfolios assigned by the clients. In this role, she will manage the productivity, compliance, training, reporting and performance of this project and associated staff. She is also responsible for supporting and maintaining company initiatives and metrics related to department performance and client satisfaction. Measuring customer perceptions and awareness levels of services provided on a daily basis and interact with client leads and managers. Sam has held various roles with RSI over her tenure span that has exposed her to receivables management as well as all procedures critical to the success of the client projects. Sam's past project experience included overseeing the operation of the assigned projects such as the *City of Garland (TX)*, *City of Corpus Christi (TX)*, *UMC El Paso (TX)*, *Tucson Medical Center (AZ)*, *Honor Health (AZ)*, *Sonora Quest Laboratories*, *City of Fresno (CA)*, *City of Redlands (CA)*, *California Department of Justice*, *University of*

*Southern California (USC), Verra Mobility (formerly Redflex Traffic Solutions), City of Corpus Christi (TX), among others, and including the supervision of project staff as well as maintaining relationships with her key customers.*

#### **Heath Morder-DIRECTOR OF OPERATIONS & TECHNOLOGY (Since 2003)**

[heath.morder@rsico.com](mailto:heath.morder@rsico.com) / (602) 627-2208 Direct

Mr. Morder has nineteen (19) years of experience in the industry. His role for this program will be responsibility in providing overall support for the Recovery Specialists' efforts as they carry out the proposed services. The Recovery Specialists, as well as the management, consist of highly trained individuals who bring collection experience from other RSI projects. Mr. Morder is responsible for overseeing the database management at an operational level. He has experience managing similar projects for *City of Garland (TX), City of Corpus Christi (TX), UMC El Paso (TX), Emmet County MI (EMS), Tucson Medical Center (AZ), Honor Health (AZ), VCU Health System (VA), Children's National Medical Center (DC/MD), DC Office of Tax and Revenue, Union County Public Works (NC), City of Redlands (CA), City of Fresno (CA), City of Phoenix (AZ), California Department of Justice, University of Southern California (USC), Verra Mobility (formerly Redflex Traffic Solutions), and various other government/municipal clients.* Heath's focus has been geared towards ensuring the database is running optimally to ensure that the efficiency and quality of work that the staff provide to our clients is maintained, in addition to a high level of production. This experience successfully demonstrates his leadership qualities and his ability to apply his knowledge to positively affect RSI's business interests, customers, and people, while incorporating RSI's business philosophies.

***\*\*RSI will gladly provide key personnel resumes upon request\*\****

#### **Assigned Staff**

The following is a list of personnel located in RSI's Glendale, Arizona office and are assigned specifically to RSI's Bad Debt Collection team. Some, or all, of these individuals will be assigned to the project, depending upon initial and on-going inventory volume. This staff is experienced in all aspects of collections, are well-versed in successful call strategies, and are available for immediate assignment of collection accounts from the NCTCOG. All of the staff listed below have worked with the following Municipal agencies (see the chart for their level of involvement): *City of Garland (TX), City of Corpus Christi (TX), UMC El Paso (TX), Tucson Medical Center (AZ), City of Redlands (CA), California Department of Justice, University of Southern California (USC), Verra Mobility (formerly Redflex Traffic Solutions), City of Phoenix (AZ), Racine County Clerk of Courts, State of Colorado DPA, and various other government/municipal clients.* In addition, please see previous text for the level of involvement for Key Personnel with each of these projects.

As workloads fluctuate, the staff level will be added or subtracted in the same proportionate share to ensure that the resulting workloads, reduced by cancellations and paid accounts, will maintain at a manageable level. The ultimate effective ratio for this exact business will be constantly reevaluated to ensure maximum performance competitively on this contract.

#### **Corporate / Operations Management:**

Christian P. Ulrich –CEO  
Lynne F. Wischart – President & COO  
Ryan D. McMullen – Vice President  
Heath Morder – Director of Operations & Technology

#### **IT Management / Support Team:**

Heath Morder–Application/Data Admin  
Mariza Lopez – Network Administrator  
SimplifiIT (IT Support – Contracted)

#### **Recovery Specialists (Collectors):**

|                                               |                                    |
|-----------------------------------------------|------------------------------------|
| Maria Manzanarez                              | Christopher Johnwell               |
| Annalisa Clark                                | Melissa Hernandez                  |
| Lydia Miranda                                 | Heather Carr                       |
| Theresa Johnwell                              | Amanda Clark ( <i>Supervisor</i> ) |
| Shannon Edwards                               | Lindsey McMullen                   |
| Samantha Chacon ( <i>Operations Manager</i> ) |                                    |

#### **Customer Service Representatives:**

Heather Alexander  
Dina Aponte

***In an effort to remain succinct and not duplicate data, the chart below (next page) excludes the five (5) Key Personnel listed above/previously on Pages 11-13 (Biographies of Key Personnel).***

## RSI Enterprises, Inc. - Staff Qualifications

| Name                 | Title / Position                | Experience / Qualifications                                                                                                                                                                                                           | Collection Experience | Years @ RSI        |
|----------------------|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|
| Lydia Miranda        | Recovery Specialist             | 8+ years' experience in bad debt collections and customer service. Lydia is also bilingual.                                                                                                                                           | 8 years               | 6 years            |
| Amanda Clark         | Lead Recovery Specialist        | 15+ years' experience in government/public sector collections and customer service.                                                                                                                                                   | 15 years              | 8 years            |
| Heather Carr         | Lead Recovery Specialist        | 8+ years' experience in call center/customer service and/or collection environment.                                                                                                                                                   | 8 years               | 6 years            |
| Melissa Hernandez    | Recovery Specialist             | 3+ year experience in bad debt collections and customer service. Melissa is also bilingual.                                                                                                                                           | 3 years               | 3 years            |
| Lindsey McMullen     | Recovery Specialist             | 9+ years' experience in call center/customer service and/or collection environment.                                                                                                                                                   | 9 years               | 6 years            |
| Shannon Edwards      | Recovery Specialist             | 15+ years' experience in call center/customer service and/or collection environment.                                                                                                                                                  | 15 years              | 11 years           |
| Teresa Johnwell      | Recovery Specialist             | Over 25 years' experience in the collections industry. Teresa is a veteran collector with great collection and customer service skills.                                                                                               | 25 years              | 7 years            |
| Maria Manzanarez     | Senior Recovery Specialist      | 22+ years' experience in government/public sector collections and customer service. Maria is also bilingual, with Spanish as a 2 <sup>nd</sup> language.                                                                              | 22 years              | 17 years           |
| Christopher Johnwell | Recovery Specialist             | 31+ years' experience in bad debt collections. Chris is a veteran collector and brings years of techniques, strategies and styles to teach his peers. He is very successful in maximizing recoveries while generating -0- complaints. | 31 years              | 9 years            |
| Annalisa Clark       | Recovery Specialist             | 20+ years' experience in government/public sector collections and customer service. Prior history includes providing collection services.                                                                                             | 20 years              | 17 years           |
| Heather Alexander    | Customer Service Representative | 10+ years' experience in customer service. Heather is a senior CSR handling all administrative functions for clients, including cash posting, invoices, month-end reporting.                                                          | 10 years              | 9 years            |
| Dina Aponte          | Customer Service Representative | 11+ years' experience in customer service. Dina acts as a Liaison to RSI's customers to assist in day-to-day contract administration.                                                                                                 | 11 years              | 7 years            |
| Mariza Lopez         | IT Coordinator                  | 24+ years' experience in the industry; Manages the hardware/network administration. Mariza is also bilingual (Spanish).                                                                                                               | 24 years              | 23 years           |
| SimplifiIT           | IT Support (Contracted)         | 23+ years' experience of Information Technology management, design, and support experience.                                                                                                                                           | 23 years              | 4 years Contractor |

*RSI will gladly provide resumes for each staff member (above), upon request.*

### Collaboration / Team Interface Between RSI & the NCTCOG Participating Entities:

RSI does not enter into engagements with the “vendor-client” mentality, but instead strives to build partnerships. To RSI, that means understanding the culture and philosophy of the NCTCOG and incorporating the NCTCOG’s mission, goals, vision, and policies/procedures into our training of RSI staff. RSI understands and believes the key to any successful partnership is communication and that this must be consistent between all stakeholders. The primary stakeholders that RSI envisions will be a part of the data gathering and planning process will include RSI Operational staff, RSI Technology Staff, NCTCOG Department/Business Office Leaders, and Technology staff.

During the initial process, RSI will inquire and review the Client’s needs and goals to determine the delivery requirements. Once awarded a contract, RSI will participate in kickoff meetings with all stakeholders and a thorough orientation and review of the Client’s environment, methods, approach, systems, and organization in

order to arrive at a detailed work plan that will result in rapid and targeted implementation. RSI then proposes to regularly participate with office staff in receivables management meetings to make sure that everyone has all the information they could benefit from in pursuing their goals. The result will be a set of shared objectives, focused goals that ensures RSI, in collaboration with the NCTCOG Entities, exceeds the expectations for this program.

RSI's expectations of NCTCOG Entity staff and data processing support will be more concentrated at the start of the project. The business office staff (or designated personnel) would serve as main points of contact for RSI, assisting in project direction, issue resolution, initial training (during implementation phase) and answering questions/issues as they arise. Once implementation has been completed RSI will contact the NCTCOG Entity staff only as requested or on an 'as needed' basis in the event of questions regarding accounts, policies, and procedures. Regarding the data processing support, RSI would only require some time during implementation to ensure that all data layouts, data transfers / protocols are established and working to everyone's satisfaction. We expect that after implementation, we would only need NCTCOG Entity IT or data processing support on an "as needed" basis or as issues/changes arise.

**The primary tasks for NCTCOG Entity Stakeholders will be:**

1. **IT/Data Programming Resources:** Concentrated at project start-up & troubleshooting throughout the life of the contract.
2. **Business Office/Operations:** Work with RSI to establish day-to-day procedures/processes. Contact/tasks more heavily concentrated at the start of the project.
3. **Business Office/Operations:** Ongoing communication (day-to-day and "as needed") to clarify account details, obtain debt validation (as required by law) and communicate any questions/discrepancies regarding accounts or the project as a whole.

**The primary tasks for RSI Stakeholders will be:**

- 1) **IT/Data Programming Resources:** Concentrated at project start-up & troubleshooting throughout the life of the contract.
- 2) **Business Office/Operations:** Work with the NCTCOG Entity to establish day-to-day procedures/processes. Contact/tasks more heavily concentrated at the start of the project.
- 3) **Business Office/Operations:** Ongoing communication (day-to-day and "as needed") to clarify account details, obtain debt validation (as required by law) and communicate any questions/discrepancies regarding accounts or the project as a whole.
- 4) **Business Office/Operations:** All other tasks as outlined in this RFP (I.e., calls, letters, communication with guarantors, reporting to the NCTCOG Entity, payment processing, etc.).

RSI's key personnel will be intimately involved in the day-to-day operation of the project and will remain so for the life of the awarded contract. RSI's IT personnel will be heavily involved with the implementation and will be available to the NCTCOG on an on-going basis, as needed throughout the life of the awarded contract. RSI most commonly communicates with its client partners via email and phone calls; this is in addition to any face-to-face meetings. RSI will communicate with the NCTCOG Entity staff in a manner that is best suited for them (i.e., some prefer email over calls etc.). RSI proposes to conduct regular operations meetings (usually at a minimum of 1x per month at the beginning of the project) and hold conference calls on an as-needed basis throughout the life of the contract. RSI designates specific managers, team leads and staff to each client, so that its customers have designated and consistent points of contact for day-to-day operations. RSI will communicate and establish a seamless communication stream with the NCTCOG Entity, in a manner that is most convenient.

**Continued Collaboration/Tasks:** Every project requires continued collaboration and communication throughout the life of the project for it to be successful. As mentioned above, the required resources from the NCTCOG Entities will be concentrated during the implementation phase; however, RSI would expect that there will be open lines of communication and ongoing contact (as needed) to ensure a successful program. That being said, RSI strives to ensure that all communication with its partners reflects professionalism, responsiveness, flexibility and resourcefulness. Outstanding customer relationship management and superior performance by RSI staff will be the minimum standard for RSI on this program. As specific client needs are identified, RSI will add staff as necessary to ensure proper standards and expectations are met. ***Approaching the implementation in this manner ensures a smooth, error-free conversion that is mutually beneficial for the NCTCOG Entities and RSI.***

## TAB D: TECHNICAL PROPOSAL

This section should constitute the major portion of the submittal and must contain a narrative in specific response to items identified below and to all to the specifications outlined in **Section 5.0 –Scope of Work and Exhibit B.**

### **SECTION 5.0 “General Scope of Work” Responses**

As encouraged, RSI is responding even though we do not offer all of the desired services. In addition and as allowed, ***RSI is ONLY bidding on the debt collection project deliverables (patient debt collection and collection/claim follow-up services (after initial filing)) associated with this RFP*** and is not proposing to provide billing services; this is further explained/demonstrated below, whereby we explain (in detail) our responses to each item in the Scope of Work as well as Exhibit B. Because RSI’s focus of its response is specifically on the debt collection portion of this proposal, the following narrative and the remainder of this proposal response is focused solely on that specific project deliverable.

- 1.1 The chosen contractor/s must have the ability to electronically submit claims to Medicaid, Medicare and third-party payers. This includes expertise in unique coding and claims processes utilized by the medical insurance industry.**

Not applicable, as RSI is proposing to collect on insurance claims AFTER the initial billing/filing of the claim as well as collecting from patients, as applicable. RSI is not an Insurance billing company but instead is a collection company that collects from both patients as well as insurance payors. This process includes but is not limited to filing appeals, managing denials, short-pays, resubmitting claims, etc. and is described further in response to **TAB D, Description of Services, Item 1(8) (Pages 33 & 47, below)** after the responses to this section 5.0, as required.

- 1.2 Personnel devoted to this collection effort shall be competent, qualified, and experienced to assure a vigorous collection effort with a substantial likelihood of success. Personnel profiles or resumes shall be submitted.**

In an effort to remain succinct and not duplicate responses, please see the previous **TAB C on Pages 9-15, above** for complete details on the qualifications, competencies and experiences of RSI’s personnel, including profiles, as required.

- 1.3 During the term of the contract, the successful proposing firm shall provide, pay for, and maintain General Liability Errors & Omissions insurance in the amount of \$1,000,000.00. In addition, Contractor shall obtain and file with any TXShare Entity a Standard Certificate of Insurance and applicable policy endorsement evidencing the required coverage and naming the owner as an additional insured on the required coverage.**

RSI understands, agrees and can comply with this requirement to provide E&O, General Liability in the required amounts during the term of the contract. RSI further agrees to obtain and file with any TXShare Entity a standard certificate of insurance with applicable policy endorsements. As evidence that RSI can comply with this requirement, we submit a ‘verification of coverage’ certificate ***at the rear of this proposal under the Attachments TAB.***

- 1.4 During the term of the contract, the successful proposing firm shall maintain a Third- Party Debt Collectors Bond in an amount that is agreeable with any TXShare Entity that is utilizing services, otherwise at a minimum of \$10,000.00.**

RSI understands, agrees and already complies with this requirement. RSI not only has collector bonds through ACA International, but we are also licensed and bonded through the State of Texas, as listed below.

|                                         |                 |
|-----------------------------------------|-----------------|
| ACA International Bonds (29 for \$570K) | Varies by State |
| TX COA                                  | 11824906        |
| TX Bond \$10,000                        | 775224777       |

### 1.5 The successful proposing firms shall respond to all requests and inquiries, either written or verbal in a courteous and timely manner, not to exceed five (5) business days

Outstanding customer relationship management and superior performance by RSI staff will continue to be the minimum standard for RSI on this program. With regard to client communication, all recovery specialist(s) are responsive to client requests and are professional in all interactions. *Depending on the nature of the communication, the sensitivity of the issue, etc., RSI's response time is usually no later than 24 hours after inquiry;* often times, it is much sooner than that. Each client is unique and as such, RSI will work with the NCTCOG Entity to set up response protocols that are most convenient for them. RSI's standard is to immediately respond to all requests. When necessary, procedures will be implemented for client / recovery specialist(s) contact; otherwise client interaction would be between client / RSI manager(s). As specific client needs are identified, RSI will add staff as necessary to ensure proper standards and expectations is met.

RSI's key personnel, as listed previously, are intimately involved in the day-to-day operation of the project and will remain so for the life of the awarded contract. All of these designated personnel will be available and always on alert to assist the NCTCOG Entity staff with daily operations. *NCTCOG Entities will have direct phone access (via personal phone line and cell phone number) as well as email with RSI Key Personnel. This access will be available to the Entity staff 24/7, including Holidays and Off-Hours.*

NCTCOG Entities will also have complete access (24/7) to view account details through the use of the *Client View (CV) – (A Client Access Web based Tool for Reporting and Account Review)* web portal. This portal has indefinite data reporting possibilities available and can be accessed anywhere an internet connection is available. *See description of this and other technological tools in TAB D, Item 8 "Special Features", Page 65, below.*

RSI most commonly communicates with its client partners via email and phone calls; this is in addition to any face-to-face meetings. RSI will communicate with and be available to the NCTCOG Entity staff in a manner that is best suited for them (i.e., some prefer email over calls etc.). RSI proposes to conduct regular operations meetings/conference calls (usually at a minimum of 1x per month at the beginning of the project) and continue conference calls on an as-needed basis throughout the life of the contract. RSI designates specific managers, team leads and staff to each client, so that its customers have designated and consistent points of contact for day-to-day operations. *RSI will communicate and establish a seamless communication stream with the NCTCOG Entities, in a manner that is most convenient for them.*

### 1.6 The successful proposing firm shall provide TXShare Entities with monthly aging reports reflecting the status of all accounts that are currently active and the contractor's collection results.

#### **REPORTING**

RSI's system is set up on a UniVerse database that allows it to generate any type of report the NCTCOG would like to see, with sorting capabilities limited only by the existence of the data element being tracked. The Collector System™ permits the creation of a nearly infinite number of fiscal records, which can be used to customize the tracking and subsequent reporting of certain client-specific information. RSI's system allows users to select, sort, print and save data electronically from any field. Rarely does any special reporting needs require custom programming. RSI can provide various reports that minimally include the following:

- **New Account Acknowledgment** –This report will provide a listing and confirmation of accounts that the client has referred to RSI, including balances referred. It is generated and mailed or delivered *electronically* within forty-eight hours following referral.
- **Monthly Financial Summary Report (Remittance/Statement) (Invoice)** - This report provides a listing of all transactions that occur on the client's accounts within a specified timeframe. These can be either Net or Gross remits. Detailed statements will include amounts paid, commission earned, status of accounts and payment types. This report can be generated monthly, semi-monthly, or weekly, depending on the preference of the individual client.
- **Cancellation / Uncollectible Report** – This report will inform the client regarding accounts that have been cancelled, along with reason codes (*including uncollectible accounts*).
- **Monthly Balance Report (Client Inventory)** – This report provides a snapshot of the activity on all of a client's accounts to date. It will show the total dollars assigned, the dollars collected, adjusted amounts,

remaining balances (including credit balances) and the status of the account (active, paid-in-full, payment plan, bankruptcy, etc.). This report can be provided in a detailed or summary format. Summary reports can be segmented by age and balance.

- **Collector Activity Report** - Every collection attempt and activity are tracked on a daily “Collector Activity Report,” detailing the day’s activity for analysis and audit purposes. Recovery specialist goals are updated daily and provided to recovery managers and the recovery specialist for monitoring pace and requirements to meet goals for the month.
- **Statistical Performance Analysis (*History & Stair-Step Analysis*)** - This report will show the assignments by month and year, along with collections on those assignments monthly and overall. This report will provide original assigned amounts, cancels, average assigned amounts, average age of account referred and *cumulative recovery rates* on each referral month and year. The history report can also be accompanied by a stair-step analysis showing, by month, the collections on each inventory of assignments. This report is ultimately used as a forecasting model for future collections.
- **Monthly Status Summary / Aging Report** - This report provides a summary of assignment, collection and balance statistics by status code and a summary of *statistics by age of account*. Select inventories of previous assignments can also be sorted and reported separately on these summary reports.

RSI produces standards reports as well as *customized, ad hoc reports*, as desired by the client. In addition to the standard reports listed above, *which are all available electronically* or on paper, data extracts from the system for the purpose of providing advanced analysis of performance and trends can be generated on demand at any time. These reports can be provided in text or any desired Microsoft format such as Excel. RSI has created a number of other such reports around inventory reconciliations, new address updates, regression analysis, stair-step collections performance and many more.

The use of the *Client View (CV) – (A Client Access Web based Tool for Reporting and Account Review)* has indefinite data reporting possibilities available to the NCTCOG and can be accessed anywhere an internet connection is available. *See description of this online tool below in response to item #1.11 on Page 21.* Due to the flexibility and infinite custom possibilities for reporting, along with its standard reports listed above, RSI demonstrates its compliance with the required reporting under the scope of service for this RFP.

*\*Report samples can be found in the ‘Attachments Tab’ at the rear of this proposal\**

## **1.7 Given reasonable notification, the Contractor agrees to allow free and open inspection by a TXShare Entity or its designee of Contractor’s equipment and records for, the purpose of ensuring continuing compliance with the terms of the Agreement and all applicable laws, rules and regulations.**

### **☞ Maintaining, Accessing, Retaining & Inspecting Facilities & Auditing Records**

RSI understands and agrees that it shall maintain records, books, documents, and other relevant information pertaining to collections carried out for the TXShare Entities. RSI further agrees to maintain such records for the number of years required by contract and to allow free and open inspection by the TXShare Entity or its designee for the purposes of ensuring continued compliance with the terms of the agreement and all applicable laws, rules and regulations. All records, books, documents, and other relevant information pertaining to the contract are maintained in various ways, allowing access by authorized TXShare representatives. For example, information is maintained as follows:

- All on-site paper files are secured at RSI in a central filing area. RSI maintains a secure, central filing area that can only be accessed using a separate key. Each filing cabinet has its own lock and is secured each evening before the office closes. The door to this filing room is also locked to ensure multiple layers of physical security for documents. Faxes are received a central point in a secure media room. A CSR receives faxes & logs them as ‘fax received’ in the same process used for incoming mail.
- Electronic data security has multiple layers and protections. Access to any system within RSI is controlled by multiple levels of passwords and logons. Passwords are required to have an upgraded level of complexity and must be changed on regular intervals.
- The RSI system maintains auto-documentation of all account activity from the referral of the account to the final liquidation. The accounts maintain chronological records of every activity that occurs on an account

from the time the account is referred until the account is terminated and returned to the NCTCOG. RSI also maintains the records beyond the term of the contract in the event the account is ever returned to RSI for locate & collection efforts, for Federal/State auditing requirements.

- Once the data files are loaded into the CUBS system, they are placed within a “LOGON Branch” that is only accessible by RSI management & administrative staff and employees that are assigned to the project. The raw files are placed on a secure and access-controlled SharePoint site with native Microsoft encryption and logging/auditing. This location is secured by two layers of authentication and the has all latest security patches/updates. RSI uses a combination of Veeam for the CUBS system and servers and DropSuite for Office365 emails and SharePoint/OneDrive files.
- RSI archives files/backups per NIST, SOC 2 Type 2 and other audit requirements.
- **Immediate Access (Day-to-Day):** RSI has the systems, tools, and staff to effectively track and monitor all aspects of contract performance; this includes detailed and customized reporting, based on any data element residing in our system, as well as giving the NCTCOG complete access (24/7) to view account details using the *Client View (CV) – (A Client Access Web based Tool for Reporting and Account Review)* web portal. This portal has indefinite data reporting possibilities available to Desert Financial and can be accessed anywhere an internet connection is available.

Any data, whether it be hard copy or electronic, related to the contract will be maintained, as listed, and made available for authorized representatives. RSI understands that audits of RSI may be performed, as may be reasonable, by the Entities or persons retained by the Entity, to include a review of collection effort, adequacy of cash controls, promptness of recording and remitting payments, compliance with this agreement and any other normal audit procedures and test.

**1.8 Fees shall be proposed as percentages of actual collections. Fees shall be expressed as percentage of actual collections. TXShare Entities desires awarded bidder to deduct fee prior to remittance. Payments shall be accompanied by detailed reporting documenting amounts paid.**

RSI understands and agrees that fees proposed will be percentages of actual collections and that TXShare Entities prefer that the contractors deduct fees prior to remittance. RSI agrees to provide detailed reporting of amounts paid. Please see **TAB F on Page 79** below for RSI proposed pricing/fees.

**1.9 Credit card transaction fees should be paid by the claim payor and not passed to a TXShare Entity in any billing.**

RSI does not charge any credit card transaction or convenience fees to clients, debtors, payors or patients. RSI’s merchant processor may charge processing fees but that is outside the scope of this contract and those charges are never passed on to RSI or their clients.

**1.10 Successful vendor must be able to gain access to cities electronic patient care reporting software system.**

**Data Exchange (Ability to Securely Interface, Receive & Transmit Data in Various Formats)**

RSI can accept receipt of accounts through paper media and electronic media, i.e., either email or fax. RSI understands and certifies it can accept assignment of delinquent accounts on a weekly, biweekly, or monthly, basis accordingly. The following narrative specifically describes our electronic data exchange capabilities, including its interface abilities; notwithstanding, however, RSI can and will accept data/referrals in any manner the Client prefers. RSI understands and acknowledges that the Client has sole authority over what information may be released or contained within files. *RSI, at a minimum, requires debtor demographics (i.e., address, phone numbers, etc.), transaction date, original charges, any interest, penalties, payments or adjustments since the time of the transaction date, remaining (assigned) balance, service location, service or balance type, and any other data deemed important by the NCTCOG or required by regulatory/governing bodies (i.e., Regulation F, CFPB, etc.).* RSI will gladly provide, upon award, a file layout containing both required (for regulatory reasons) and desired data elements. RSI further understands that all account information referred to RSI must be maintained in confidentiality, including with any subcontractors.

RSI is able to receive and transmit all placement, transaction, notes, and reporting data via electronic transmission. We are currently transmitting to and receiving from various systems, between other clients and RSI; RSI can

accommodate any frequency desired by the Client. RSI's information systems team has an extensive technology foundation and upon announcement of the contract award, will begin implementing the required programming to interface RSI's system with the Client systems in order to receive case referrals and payment reporting. Furthermore, this programming will allow RSI to send electronic transfers of data to the Client in order to help meet mandated timeframes, rules, and regulations.

RSI's current interfaces allow, not only the daily transfer of data between RSI and its clients, but also allows RSI to provide an electronic notes file to the Client for importing data / activities into the Client host systems, and currently does this for other clients. This file can include any data element or information that resides on RSI's host system, including letters sent, account status updates, call attempts and results, updated demographics, and account activity. This file can also be provided in a variety of formats, so as to match the needs of the Client for importing data. The maximum amount of time it has taken for programming, under the worst of circumstances, is 3-4 four weeks from the delivery of file layouts, protocols, and test media by the Client to RSI. ***RSI has successfully interfaced with a multitude of client systems in over 600 implementations and anticipates it will have no compatibility issues in connecting or working with the Client systems.*** RSI has provided & accepted files/data transfers to/from these systems, in many formats.

***RSI can send and accept data files/transfers in virtually any format (delimited text, excel, fixed length format, XML etc.).*** The file specs are customizable to meet the needs of the Client and can vary based on the Client system being used to send/accept files. To maintain security, RSI prefers that all account placement, payment, and close transactions as well as reports/files will be transmitted electronically between the client and RSI.

***RSI requires the use of multi-factor authentication (MFA) when accessing its systems and virtual private network (VPN) to protect its systems and information from threats originating outside of its system boundaries.*** The organization requires its passwords to be encrypted at rest and in transit to ensure they are rendered unreadable and are protected from threats originating outside RSI's system boundaries.

As described throughout this proposal, RSI has advanced technology, custom programming, and ***sophisticated networks to accommodate any interfaces***, data transfers and account updates desired by the client (***including system integration***). RSI has built a highly sophisticated and flexible network of devices to exchange data and to provide thin-client access for the client to RSI's host system and similar remote access by RSI to the client systems. RSI has a vast array of experience on various client platforms. The formatting can be standardized according to agreed-upon layouts and transfer protocols. RSI can submit data to the Client and accept data from the Client in virtually any format (Excel, fixed length, delimited etc.) with the exception of comma delimited. While we can process.csv files, it is not preferred due to the programming complexity required based on the number of commas listed in standard fields (i.e., names, addresses etc.).

**Nature of Electronic Transmissions.** The most common way RSI shares data electronically with its current clients is through a SFTP/Secured Shell Transmission of Encrypted Files (preferably IP-to-IP). RSI has procedures for the safe transmission of sensitive data via multiple transports such as Secure FTP Wrapper services via Secure FTP Clients which include AES256bit data encryption. RSI also supports and provides the option to allow access into its environment on a per user basis via RSI's SFTP Service Provider. Once authenticated, users are also required to have unique user credentials to access their own securely protected folders and share points on the Secure FTP Server for all business file transactions.

RSI stays current on NIST recommendations, and our system configurations/security are audited/demonstrated in its SOC 2 TYPE 2 annual reports. This third-party audit evaluates these items as well as our penetration testing and vulnerability scanning.

Information such as acknowledgment, inventory, status summary, and collection analysis and productivity reports can be communicated by paper, electronic data transfer, on-line view, Virtual Private Networking or by way of other communication software/hardware. The use of the ***Client View (CV) – (A Client Access Web based Tool for Reporting and Account Review)*** has indefinite data reporting possibilities available to the Client and can be accessed anywhere an internet connection is available.

RSI has all the electronic interfaces in place to accurately and timely report/transfer collection activity data. This can be done on a daily, weekly, monthly, or bi-monthly basis (or in any frequency desired by the Client) and can be transmitted using the various methods listed above. RSI would expect data transfers/feeds of new case referrals on, at least, a monthly basis and would require transactional updates (adjustments/payments) no less often than

weekly. RSI's preference is daily on the transaction data to ensure that all balances are updated and that guarantor letters/accounts reflect the most current information. RSI personnel will be available for training on any additional means of communication as desired by the Client. RSI would recommend that, at a minimum, the Client key personnel have access to the Internet and email communications, to be able to utilize RSI's Client View Web Portal (CV) and efficiently communicate with RSI. Additionally, access to a secure FTP (SFTP) is preferable to be able to securely transmit data files between the Client and RSI. If the Client does not have access to a secure FTP, we can utilize RSI's SFTP, solely, for the Client to drop off and pick-up files, as needed.

### 1.11 Successful proposing firm shall have an online web portal for TXShare Entities to run reports and complete patient inquiries.

#### *CLIENT VIEW (CV) – (A Client Access Web based Tool for Reporting and Account Review/Analysis)*

RSI maintains a real-time, Client interaction tool called Client View ([www.ecliptics.com/ecs\\_client\\_view.html](http://www.ecliptics.com/ecs_client_view.html)) which allows RSI's client to *securely review accounts, review standard reports, create custom reports, request account cancellations or edits, report account status changes, securely upload documents or correspondence, securely upload data files, or send messages* (like an e-mail system) regarding a specific account. The following is a list of components and features of Client View:

- Secure Log-In / Main Menu: Account Inquiry, Reports, New Account Entry, Data Uploads, & Messaging.
- The Account Inquiry Screen allows for individual account search/request by account number, name, phone number, social security number or other custom fields (IE balance owing).
- The New Account Entry allows for manual upload of individual accounts outside of the batch files uploading.
- The Client File Upload screen allows for data files to be securely transferred to RSI's server.
- The Message Center allows sending/receiving of secure messages. This can be restricted as required.
- The Reporting Screen allows for the user to access any one of 12 standard reports or to use the Report Generator tools to create a custom user report. Once custom reports are created, they can be saved, edited, rerun, and shared with users depending on preferences. All reports (standard and custom) can also be downloaded to .XLS or .TXT files for printing or sending electronically to others.

Each client can be assigned as many User IDs/Passwords as is desired. Restrictions can be placed to limit what data each user can review or edit. I.e., a low-level user may only be able to send an account message, while a high-level user can create/review custom reports. The screenshots below demonstrate the ease of use of this portal.

#### ACCOUNT SEARCH SCREEN

Client View Account Inquiry

Account Inquiry

If you are searching for accounts by name, please enter the name Last Name, First Name.

☐ Strict Search

Search By: Account Name

Search For: TEST

Search

Search Results

316 Record(s) Found

| CU Acco... | Our A... | Account Name    | Your Acc... | Client N... | Placed D... | Place... | Balance | Pay Date   | Pay ... | Status | Primary ... | Packet #    | Client I   |
|------------|----------|-----------------|-------------|-------------|-------------|----------|---------|------------|---------|--------|-------------|-------------|------------|
| RSISE      | 2884885  | TEST, BENJA...  | 407889-5... | UAM001      | 10/06/2016  | 48.3     | 48.3    |            |         | 0 ACT  | Y           |             | UAMS...    |
| RSISE      | 2015807  | TEST, CHARG...  | V000595...  | RMH001      | 08/05/2008  | 0        | 0       |            |         | 0 CNR  | Y           |             | Rocking... |
| RSISE      | 2039694  | TEST, CHRIST... | V001040...  | RMHPPL      | 11/03/2009  | 25       | 0       | 12/08/2009 |         | 25 PIF | Y           |             | ROCKIT...  |
| RSISE      | 2809532  | TEST, HEATH     | 1000004...  | TEST        | 05/10/2016  | 50       | 50      |            |         | 0 ACT  |             | 432228*T... | TEST C     |

## ACCOUNT DETAILED REVIEW SCREEN

Welcome, Heath Morder

**ecliptics**  
COLLECTION SUITE

Client View New Account Inquiry Reports New Placements History File Messages

Client View Account Inquiry ☒ **Client View Account Detail- 2809532** ☒

Note Add Payment Request Cancellation Print

| Account Detail Summary   |  | Debtor Balance Summary |                         |
|--------------------------|--|------------------------|-------------------------|
| NAME: TEST, HEATH        |  | Item                   | Owing                   |
| PHONE: 703-652-1175      |  | Amount Placed          | \$50.00                 |
| UAMS-FILE:               |  | Interest               | \$0.00                  |
| ORIG CHRG: 0.00          |  | Attorney               | \$0.00                  |
| ADDRESS: 133 TEST STREET |  | Court                  | \$0.00                  |
| CITY: GLENDALE           |  | Cancelled              | \$0.00                  |
| ST: AZ                   |  | Miscellaneous          | \$0.00                  |
| ZIP: 85302               |  |                        |                         |
| PACKET: 432228*TEST      |  | <b>Totals</b>          | <b>\$50.00</b>          |
| CLIENT: TEST             |  |                        | <b>\$0.00</b>           |
| Debtor Number: 2809532   |  |                        |                         |
| CLI REF#: 1000004-TEST   |  |                        |                         |
|                          |  |                        | <b>Balance: \$50.00</b> |

Payment Summary System Notes Payment Notes Correspondence Notes Collector Notes Assigned Amount Detail Misc Amount Detail Payment History

System Notes Notes From: Show All

| Type   | Date             | Note              | Initials |
|--------|------------------|-------------------|----------|
| System | 05/05/2017 14:27 | OPH# 602-263-4000 | JAE      |
| System | 04/20/2017 11:50 | ADDR: ADDRESS     | KCR      |

## SAMPLE 'STAIR STEP' (Performance) RECOVERY REPORT

**ecliptics**  
COLLECTION SUITE

Client View New Account Inquiry Reports New Placements History File Messages

Client View Account Inquiry ☒ **Report: History Report** ☒ Report: Placement Report ☒ Report: Stair Step History ☒

Stair Step History Report

Select account and client number then click submit.

Account: RSIMD

Client Number: SONXBD

Submit

SONXBD Stair Step Analysis for Month Ending 08-31-17 Print Export

| Mth/Yr | Assig... | Assig... | Adjus... | Net P... | Assig... | 1MO | 2MO | 3MO | 4MO | 5MO | 6MO | 7MO | 8MO | 9MO | 10MO | 11MO | 12MO | Over 1... |
|--------|----------|----------|----------|----------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|------|------|-----------|
| 8-17   | 10394    | 678947   | -1112    | 677835   | 65       | 3.4 |     |     |     |     |     |     |     |     |      |      |      |           |
| 7-17   | 11278    | 881276   | -2924    | 878352   | 78       | 3.3 | 7.8 |     |     |     |     |     |     |     |      |      |      |           |
| 6-17   | 6900     | 519678   | -1636    | 518042   | 75       | 2.9 | 7.3 | 9.4 |     |     |     |     |     |     |      |      |      |           |
| 5-17   | 9314     | 723726   | -1514    | 722211   | 78       | 3.4 | 6.4 | 7.7 | 9.0 |     |     |     |     |     |      |      |      |           |

**1.12 Successful proposing firm must meet or exceed the requirements as set forth from the Department of Health and Human Service Office of Inspector General (OIG) Compliance program for Third-Party Medical Billing companies. Proposer shall provide a copy of the plan along with their proposal.**

*Not applicable.* RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, we are not required to demonstrate our ability to meet and/or exceed OIG requirements. RSI's expertise is in and what we are proposing to provide is collecting from both patients/consumers as well as third-party payors after the initial billing/claim is filed. *Please see TAB D, Attribute 1 "Description of Services", (Item 8, Pg. 33 and Page 47) for details on RSI's patient/consumer debt collection program and its claim follow-up/collection processes, respectively.*

**1.13 Successful proposing firm shall have in place a process to keep current with the allowable rates of Medicare, Medicaid, and all insurance providers.**

RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. RSI does its best to stay abreast of changing payer schedules/rates primarily as it impacts our ability to collect on already filed claims, manage denials and/or file appeals; however, it is not critical to, nor does it hinder our ability to provide the proposed debt collection services. *Please see TAB D, Attribute 1 "Description of Services", (Item 8, Pg. 33 and Page 47) for details on RSI's patient/consumer debt collection program and its claim follow-up/collection processes, respectively.*

**1.14 Successful proposing firm shall allow for financial audits and/or code compliance audits by TXShare Entity's auditor as requested throughout the term of the contract.**

In an effort to remain succinct and not duplicate responses, please see the answer to *Item # 1.7 above on Page 18*, which describes RSI's maintaining of records and making them available to NCTCOG for inspection. RSI understands that audits of RSI may be performed, as may be reasonable, to include a financial audit and/or code compliance audit, as requested throughout the term of the contract.

RSI has two annual audits; one is financial through a CPA firm. RSI utilizes independent, certified auditors "Secore & Niedzialec, P.C." to complete annual financial audits. *Although not requested in this RFP, RSI will provide its **CONFIDENTIAL**, audited financial statements upon request; statements that will demonstrate RSI's financial stability.*

The other is a security audit (SOC 2 TYPE 2) through a Qualified Security Assessor (QSA), KirkpatrickPrice for its annual SOC II audit and certification. *RSI has successfully completed its annual Soc 2, Type 2 audit and received our compliance certificate, effective through September 2023.* We are currently in the process of our annual SOC 2 audit and anticipate the renewed certificate by end of September/early October.

## **AMBULANCE SUPPLEMENTAL PAYMENT SERVICES**

**The chosen contractor/s shall provide supplemental payment recovery assistance services. Successful Respondents will provide consulting services to assist TXShare Entities in participation in the Texas Ambulance Services Supplemental Payment Program (TASSPP), or other such payment programs that a TXShare Entity is bound to pursuant to their respective state; encompassing such tasks as listed in items 2.1 through 2.8 on Pages 9-10 of the RFP.**

*Not applicable.* RSI Enterprises, Inc. is a licensed collection company; as such, we are only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. We are not bidding on the above deliverable for ambulance supplemental payment services. Because RSI is not bidding on this portion of the deliverables, we are not required nor are we able to respond to the items listed herein. *Please see TAB D, Attribute 1 "Description of Services", (Item 8, Pg. 33 and Page 47) for details on RSI's patient/consumer debt collection program and its claim follow-up/collection processes, respectively.*

**ADDITIONAL QUALIFICATIONS AND CERTIFICATIONS – NOT REQUIRED AND NOT PENALIZED IF FIRM IS NOT:**

**3.1 The firm is a member of American Collectors Association International.**

RSI is a member of ACA International and has provided a copy of its Member Certificate at the rear of this proposal behind the *Attachments TAB*.

**3.2 The firm will be a member of the Texas Ambulance Association, if in the State of Texas.**

*Not applicable.* RSI Enterprises, Inc. is not located in the State of Texas.

**TAB D TECHNICAL PROPOSAL (Items 1-8) Responses, RFP Page 18.**

**1. Description of the services for which the Proposer is able to provide. In responding, please use the categories identified in Exhibit B of this RFP.**

**Bid Item #1: Ambulance Debt Collections and Billing Services**

All proposals submitted shall clearly include details of your collections approach and on-going support plan for TXShare Entities. A statement shall be included which explains why your approach and plan would be effective and beneficial to TXShare. The following areas shall be presented in detail.

RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. As such, *RSI is only bidding on the Debt Collection portion of this RFP*, which includes collecting from both patients and insurance carriers on already submitted claims (claim follow-up). Because RSI is not bidding on the billing portion of this Bid Item, we will do our best to respond to Items 1-33 below, simply stating “*not applicable*” for those items related to the initial Insurance Billing.

**1) Briefly introduce your Firm, providing a summary of the administration, organization, and staffing of your Firm, including multiple offices, if applicable.**

**Executive Summary / RSI Experience Overview**

In an effort to remain succinct and not duplicate responses, please see the *previous TABs B & C, above on Pages 5-8 and 9-15*, for complete company details of administration, organization and staffing, including multiple offices. Below is just a summary of/excerpts from the already provided information in TABs B & C.

RSI Enterprises, Inc. began as a collection agency in 1986 (*36+ years’ experience*) whose primary focus, since its inception, has been in the public/government market. RSI is *Nationally licensed*, including licensure in the *State of Texas*, which creates transparency in servicing not only RSI’s customers but our client’s customers/consumers as well. RSI’s annual growth in this market has sustained, since its inception in 1986, by employing the following strategies: diversification, sustainable competitive advantage, innovation, market leadership and partner strategies.

RSI is recognized nationally for its collection services and has developed an impressive list of satisfied public/government/medical customers throughout the United States. RSI has *36+* years of experience in the collections industry and currently provides the proposed services to many clients across the nation, including other municipalities. These services are demonstrated through its current clients. *RSI retains 95.7% of its customers on an annual basis*. RSI is proud of its long tenured partnerships with its customers, ranging anywhere from 5 years to 30+ years. For thirty-six (36) years, RSI has focused on follow-up and recovery services for public entities such as the NCTCOG. RSI Enterprises, Inc.’s primary business is in trusted revenue solutions, including accounts receivable management, extended business office, customer service, *third party insurance claim collection & follow-up, patient debt collections*, revenue technology solutions, conversion services and consulting.

RSI’s entire approach is based on its customer service, which encourages more problem resolution, leading to higher dollars collected, fewer complaints, and better business relationships. RSI’s professionalism, advanced technology, quality personnel and continuous training result in “*The Solution*” to receivables management. This professional approach sets RSI apart from the competition. *Clients stay with RSI, because RSI performs!*

## **COMPANY: Background, History & Experience**

*While maintaining the highest level of integrity, RSI will be the recovery services provider of choice, delivering superior quality and Client service in our markets through successful partnerships with our people, suppliers and customers. -RSI Mission Statement*

RSI Enterprises, Inc. (RSI) began as a collection agency in 1986 and has expanded into one of the fastest growing receivables management companies in the Country. RSI has been responsible for managing the professional, ethical, and successful recovery of several hundred thousand accounts, totaling billions of dollars, for a vast array of clients in several different industries. The results for RSI's clients have been:

- *significant decrease in the operating costs of collection*
  - *improved customer service with nearly zero complaints*
    - *superior level of total skip-trace and collection services*
      - *substantial increase in collection rates/accelerated cash flow*
        - *seamless system integration for reconciling balances and efforts*
          - *internal support for customer service and information sharing*
            - *improved feedback system to improve the revenue cycle management*
              - *declining costs of outsourcing over time tied to process improvement*
                - *new & advanced technology –Scoring Models, VoIP Messaging, etc.*
                  - *high client satisfaction and performance results using the RSI solution!*

With offices in the Phoenix and Washington DC Metro areas, RSI is positioned to provide the highest level of customer service for its clients nationwide. Through **national licensing**, RSI is able to provide services to clients nationwide, giving the advantage of being able to contact guarantors in their respective time zones. RSI provides a Suite of Services to such industries as Government (Federal, State, Cities, Towns, & Counties), Financial Institutions (Credit Unions and Banks) and Healthcare (Hospitals, Physicians, Medical Centers, Medical Groups).

It is with these experiences and capabilities that RSI would like to offer successful and quality assured services to the NCTCOG for their collection service needs.

### **COMPANY PROFILE**

| <b>RSI Enterprises, Inc.</b>                        |                                                                                                                                                                                                 |
|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Full, Legal Name</b>                             | <i>RSI Enterprises, Incorporated</i>                                                                                                                                                            |
| <b>Multiple Office Locations</b>                    | <i>Glendale, Arizona (Call Center &amp; Corporate Office)(Proposed Location / Call Ctr)</i><br><i>Washington D.C. Metropolitan Area (Branch Office)</i>                                         |
| <b>Years in Business</b>                            | Since 1986 ( <b>36+</b> Years' Experience)                                                                                                                                                      |
| <b>Organizational Structure</b>                     | <i>S-Corp / Privately Held Firm</i>                                                                                                                                                             |
| <b>Core Competencies &amp; Specialization Areas</b> | Early-Out & Pre-collection / Customer Service / <i>Bad Debt Collections / Medical Claim Follow-Up &amp; Collections</i> / Negotiating / Propensity-to-Pay Scoring Models (Proprietary & Custom) |
| <b>Certifications / Authorizations</b>              | <i>Nationally Licensed; SOC 2 TYPE 2 Cert; Bonded; PCI Cert.</i>                                                                                                                                |
| <b>Location of Client Base</b>                      | Located throughout the United States                                                                                                                                                            |
| <b>Size of Client Base</b>                          | 100+ Unique Clients, Making up to 300+ Unique Client Divisions                                                                                                                                  |
| <b>Annual Collection Volume</b>                     | 985,000 Accounts / \$967 Million                                                                                                                                                                |
| <b>Total Volume of Inventory</b>                    | 3.7 Million Records (current & archived) / \$1.2 Billion Open-Active                                                                                                                            |

## Staffing Plan: Experience, Qualifications, Compliance, Roles & Responsibilities

RSI has a dedicated team of **Recovery Specialists** currently available for assignment of accounts from the NCTCOG. The following narrative provides an overview of the roles and responsibilities of each position, which is important in demonstrating the experience/qualifications of the RSI team that would be assigned to this project.

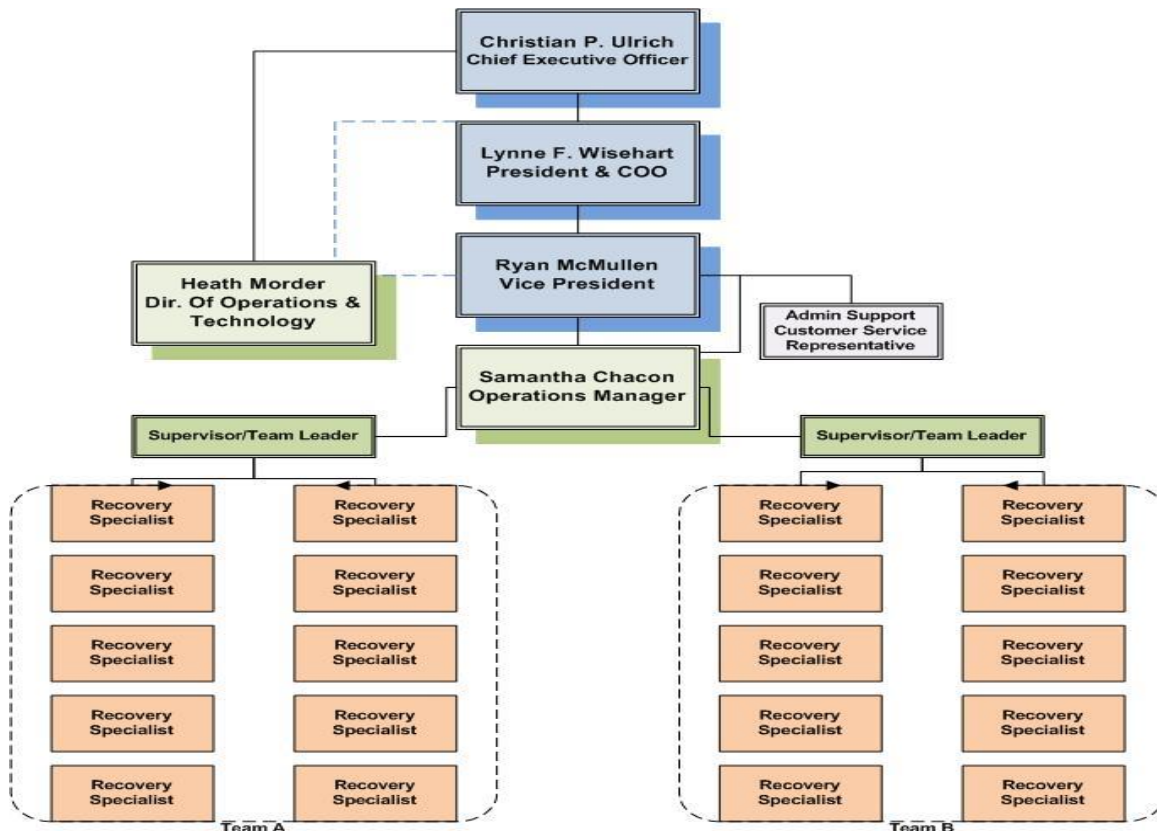
### Collection Experience – Personnel

All of the work performed on this program will be managed by existing, skilled personnel in RSI's Glendale, Arizona office. These individuals have specific experience in this type of project, including those listed in RSI references. Within the RSI organization, a dedicated recovery service division is in place just for the bad debt accounts. RSI has created this separation to ensure the privacy and confidentiality of information provided by each Client, while committing resources undiluted to an individual Client's reimbursement efforts. Securing a dedicated team provides the highest level of quality and service by RSI, whose primary goal would be to service the NCTCOG.

All recovery specialists working these accounts will be dedicated and have extensive collection experience. Many of RSI's employees are certified, which requires them to receive updated training on a regular basis to ensure they maintain their certifications. RSI also uses materials to train its staff in GLBA, PCI, Red Flags, FDCPA, FCRA, HIPAA, and other statutory/regulatory programs. At the end of training, testing is required in each section and staff must achieve a score of 90% or better before they are allowed to work accounts. Each team member also receives regular training/updates on changes to regulations, to ensure their certifications stay up-to-date and compliant. RSI recognizes that its number one resource in meeting customer needs is its people. RSI is committed to providing employees with the best resources available and the training needed to use those resources. Well-trained people who enjoy their work are best equipped to take care of RSI's number one priority, its customer. RSI measures success through testimonials, competitive performance and results of surveys conducted with its internal and external customers. *The result of this philosophy is the best possible team to provide the desired leadership, services and outcomes requested in this program.*

### Organizational Chart:

This organization chart provides the lines of responsibility and accountability within RSI; thus, supporting the accessibility of key personnel.



## **Assigned Staff**

The following is a list of personnel located in RSI's Glendale, Arizona office and are assigned specifically to RSI's Bad Debt Collection team. Some, or all, of these individuals will be assigned to the project, depending upon initial and on-going inventory volume. This staff is experienced in all aspects of collections, are well-versed in successful call strategies, and are available for immediate assignment of collection accounts from the NCTCOG. All of the staff listed below have worked with the following Municipal agencies (see the chart for their level of involvement): *City of Garland (TX), City of Corpus Christi (TX), UMC El Paso (TX), Tucson Medical Center (AZ), City of Redlands (CA), California Department of Justice, University of Southern California (USC), Verra Mobility (formerly Redflex Traffic Solutions), City of Phoenix (AZ), Racine County Clerk of Courts, State of Colorado DPA, and various other government/municipal clients.* In addition, please see previous text for the level of involvement for Key Personnel with each of these projects.

### **Corporate / Operations Management:**

Christian P. Ulrich –CEO  
Lynne F. Wischart – President & COO  
Ryan D. McMullen – Vice President  
Heath Morder – Director of Operations & Technology

### **IT Management / Support Team:**

Heath Morder–Application/Data Admin  
Mariza Lopez – Network Administrator  
SimplifiIT (IT Support – Contracted)

### **Recovery Specialists (Collectors):**

|                                               |                                    |
|-----------------------------------------------|------------------------------------|
| Maria Manzanarez                              | Christopher Johnwell               |
| Annalisa Clark                                | Melissa Hernandez                  |
| Lydia Miranda                                 | Heather Carr                       |
| Theresa Johnwell                              | Amanda Clark ( <i>Supervisor</i> ) |
| Shannon Edwards                               | Lindsey McMullen                   |
| Samantha Chacon ( <i>Operations Manager</i> ) |                                    |

### **Customer Service Representatives:**

Heather Alexander  
Dina Aponte

## **2) List the primary contact person for your Firm.**

### **Contracting Officer:**

**Christian P. Ulrich**  
Chief Executive Officer  
5440 W. Northern Avenue  
Glendale, Arizona 85301  
800.774.4003 ext. 2348  
[chris.ulrich@rsico.com](mailto:chris.ulrich@rsico.com)

### **RFP & Operations Contact:**

**Lynne Wischart**  
President & COO  
5440 W. Northern Avenue  
Glendale, Arizona 85301  
888.854.4904 direct  
[lynne.wischart@rsico.com](mailto:lynne.wischart@rsico.com)

### **Assigned Project Manager**

**Ryan McMullen**  
Vice President  
5440 W. Northern Avenue  
Glendale, Arizona 85301  
(602) 445-3392 direct  
[ryan.mcmullen@rsico.com](mailto:ryan.mcmullen@rsico.com)

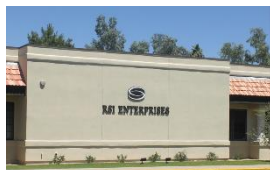
## **3) If your Firm has multiple locations, specify from which you propose to service TXShare Entities' account/s.**

### **Location Details – (Including where proposed services will be performed)**

RSI has two locations nationwide, one in the East and one in the West, ensuring that all time zones are covered. With offices in the Phoenix and Washington DC Metro areas, RSI is positioned to provide the highest level of customer service for its clients nationwide. RSI gives the advantage of being able to contact guarantors in their respective time zones.

RSI's Corporate Office and largest Call Center, where the proposed work is to be performed, is located in Glendale, Arizona. RSI's Branch Office / Call Center is located in Herndon, Virginia. Between the two locations RSI has over one hundred fifty (150) call stations.

Corporate Office  
5440 W Northern Ave  
Glendale, Arizona 85301  
800-774-4003



Virginia Office (Branch)  
13921 Park Center Rd., Suite 120  
Herndon, VA 20171  
800-774-2455

**4) Describe the experience of the Firm in the last thirty-six (36) months in performing services of similar size and scope, including qualifications and experience with emphasis on municipal and other governmental experience.**

RSI is proud to have established long-term partnerships with its customers, some as long as 30+ years; thus, clearly evidencing RSI's extended experience in the collection industry. Please note that the below list is not an exhaustive list of contracts/experience.

RSI, for the last 35 years, has been responsible for managing the professional, ethical, and successful recovery effort for several hundred thousand accounts, totaling billions of dollars, for various public entities, including services to other government clients, alike. RSI is a proven performance leader in the public/government collection marketplace. Throughout this proposal, RSI demonstrates its superior service and recovery performance on each of its past and current contracts with medical/government entities, as well as other industries. The references presented will attest to RSI's professional customer service, as well as superior financial performance. RSI has past and current experience in performing services similar in size and scope as the services described in this RFP.

RSI lists below a detailed description of its experience, including medical/government collection contracts, listing contract duration, types of accounts and total volume under each contract. The listed data demonstrates RSI's vast experience with other government bodies and proves RSI's ability to service the NCTCOG. RSI can provide all required services, as we have held or currently hold contracts, evidencing over **100 years of combined Public Sector/Government collection experience**, with the following entities:

**Current Public/Government & Private (Medical):**

**Emmet County, MI (EMS): Since 2022 (1 Year)(Public Sector)**  
**UMC El Paso, TX: Since 2010 (12 Years)(Public Sector)**  
**University of Arkansas Medical Sciences: Since 2013 (11 Years)(Public Sector)**  
**University of Southern California Medical Group: Since 2010 (12 Years)(Public Sector)**  
**VA Commonwealth University Health System: Since 1998 (24 Years)(Public Sector)**  
**Tucson Medical Center, AZ: Since 1999 (23 Years) (Private)**  
**Children's National Medical Center: Since 1990 (32 Years) (Private)**  
**Sonora Quest Labs (Banner Health): Since 2005 (17 Years) (Private)**

**Current Public/Government (Non-Medical):**

**City of Corpus Christi, TX: Since 2020 (2 Years)(Municipal)**  
**City of Garland, TX: Since 2023 (6 Months)(Municipal)**  
**City of Fresno, CA: Since 2009 (13 Years)(Municipal)**  
**Union County, NC: Since 2014 (8 Years) (Municipal)**  
**VerraMobility (formerly Redflex Traffic Systems) (10 Years)(Municipal Subcontractor)**  
**Washington, D.C. Office of Tax & Revenue: Since 2010 (12 Years) (Municipal)**  
**California Department of Justice: Since 2009 (13 Years) (Municipal)**  
**City of Redlands, CA: Since 2021 (1 Year)(Municipal)**

**Past Public/Government Programs:**

**State of Colorado / DPA: 2017-2020 (3 Years)**  
**Racine County, WI: 2010-2020 (10 Years)**  
**State of Arizona, CSED: 1998-2012 (18 Years)**  
**State of Oklahoma, CSED: 1998-2002 (4 Years)**  
**State of Florida, CSED: 1996-1999 (3 Years)**  
**State of Ohio, DHFS: 1996-2003 (7 Years)**  
**State of Illinois, DCSE: 1998-2017 (19 Years)**  
**Maricopa County Integrated Health: 2005-2011 (6 Years)**

THIS CLIENT LIST IS: CONFIDENTIAL / PROPRIETARY

|                                            |                                         |
|--------------------------------------------|-----------------------------------------|
| <b>% of Public Sector Clients</b>          | <b>68%</b>                              |
| <b>Client (Annual) Retention Rate</b>      | <b>95.7%</b>                            |
| <b>Avg. Length of Partnership/Contract</b> | <b>Ranges from 5 to 30+ Years</b>       |
| <b>Annual Collection Volume Processed</b>  | <b>985,000 Accounts / \$967 Million</b> |

**5) Provide the Firm's specific performance for your customers in Texas.**

**Current Public/Government & Private (Medical):**

**Emmet County, MI (EMS): Since 2022 (1 Year)(Public Sector)**

*Specific Performance/Services: Patient Bad Debt Collections on EMS/Ambulance Accounts*

**UMC El Paso, TX: Since 2010 (12 Years)(Public Sector)**

*Specific Performance/Services: Patient Bad Debt Collections on both Hospital & Physician Accounts*

**Current Public/Government (Non-Medical):**

**City of Corpus Christi, TX: Since 2020 (2 Years)(Municipal)**

*Specific Performance/Services: Consumer Bad Debt Collections on Miscellaneous City Accounts*

**City of Garland, TX: Since 2023 (6 Months)(Municipal)**

*Specific Performance/Services: Consumer Bad Debt Collections on Miscellaneous City Accounts*

**6) Discuss your staff's training.**

**Staff Orientation and Training**

Once a qualified hire has been made, RSI does everything in its power to make this individual a success, personally and for the Company. The first step is the training necessary to give this person the confidence and knowledge required to complete the task most productively. The following is emphasized in our employee-training program:

- **Customer Service**
  - Customers / Guarantors / Clients / Vendors
  - Positive Solutions
  - Zero Complaints
  - Service Approach/Dialogue
  - Successful Interactions / Communication
- **Professional Behavior**
  - Business Philosophy
  - RSI Employee Handbook
  - Professional Approach
  - 'Going the Extra Mile'
  - Problem Solving
  - Code of Ethics / Confidentiality
- **Telephone Techniques**
  - Preparing for the call
  - Making the call
  - Motivating the guarantor
  - Sources of money
  - Common recovery services problems encountered
  - ACA Code of Ethics
- **Legal Basics / Compliance Unique to the Collections Industry**
  - **Fair Debt Collection Practices Act (FDCPA)**
    - ✓ **Acknowledgement and Testing Required**
  - Fair Credit Reporting Act (FCRA)
  - Telephone Consumer Protection Act (TCPA)
  - Health Insurance Portability and Accountability Act (HIPAA)
    - ✓ **Acknowledgement and Testing Required**
  - Federal Trade Commission (FTC) Regulations
  - Red Flags / Security Awareness Training
    - ✓ **Acknowledgement and Testing Required**

- State Statutes and Collection Laws (specific to each program)  
*✓ Acknowledgement and Testing Required*
- **Confidentiality**  
As part of the FDCPA and statutory education training, as well as its training in client and industry specialization, each individual personnel will be instructed regarding confidentiality and disclosure rules and requirements. No information about the guarantor will be provided unlawfully to anyone. RSI maintains documented policies and procedures for complying with the regulatory training requirements. Training will be conducted, and acknowledgments signed/received for all members of RSI's workforce. Workforce is defined as existing personnel, new personnel, subcontractors, vendors, volunteers, trainees and temporary help.
- **Locate Techniques**
- **Asset Discovery Techniques**
- **Skip Tracing**
  - The Skip Tracer's Handbook is available to every RSI individual personnel. This manual and the ACA International reference guide provide:
    - Skip Tracing Overview
    - Information to develop during skip-tracing
    - Skip tracing by mail & telephone
    - Types of skips: a behavioral outline
    - Proven skip techniques / Valuable tools
    - Legal guidelines: State and Federal Laws
- **The importance of public relations (on behalf of RSI's clients)**
  - The first item addressed is the RSI approach to customer service to our clients. RSI clearly explains that providing a positive solution for its clients and customers comes before all other concerns of the business.
  - RSI feels it is important to provide staff with specific training on regulations and policies of the individual client because our employees will be in direct contact with their customers.
  - Reciprocal training plays an important role in the effectiveness of customer satisfaction. RSI will provide training to the Client's staff regarding internal procedures, policies and laws that governs its actions, "a day in the life of a recovery specialist" and RSI's role in the recovery services process. In turn, existing customers have provided similar training for employees of RSI. This training assists in the understanding of roles and guides the agencies to establish mutual goals based on those roles.
  - Goal sharing and customer feedback surveys are conducted by RSI to solicit input regarding the quality of service provided. This ensures that RSI's performance and goals serve the needs defined by the Client.

While the Client program will have its own unique training plan, the typical training plan for a new employee would be as follows:

- **Day One:** *ABOUT RSI*
- **Day Two:** *COMPLIANCE / REGULATIONS*
- **Day Three:** *COLLECTION TECHNIQUES*
- **Day Four:** *CLIENT REVIEW/ Fundamentals of the specific contract*
- **Day Five:** *COLLECTION FOLLOW-UP PARTICULARS*
- **Day Six:** *SYSTEMS TRAINING*
- **Day Seven:** *SYSTEMS TRAINING*

The Recovery Specialists and their Managers review and evaluate progress to ensure that RSI's goals and objectives support the goals and objectives of the NCTCOG. The quarterly and annual reviews include any discussion necessary regarding customer service or complaint issues, which directly impact the ultimate rating for each employee. RSI has been successful in retaining long-term employees and reducing the turnover rate to less than industry average by committing to, and consistently following, the core philosophies and principles of RSI. RSI maintains separate work areas and departments for individual markets and clients. RSI provides its recovery specialists with flexible work schedules. This allows them to maintain their focus on both nights and Saturdays when many guarantors can best be contacted.

**Regulatory Compliance Training:** RSI provides compliance training, to protect the privacy and security of all guarantor information that it receives or creates in the course of handling guarantor accounts on behalf of its clients. RSI takes appropriate steps to help ensure that all employees receive appropriate training concerning policies/procedures on secure and confidential receipt, transmission, storage, use, and disclosure of private data.

RSI has a documented/implemented training program, to inform the workforce of confidentiality regarding any information about the guarantor or history of accounts to or participants in the program or activity. RSI provides training on the entities' policies and procedures to all members of the workforce likely to have access to protected information. RSI will also provide training to new members of the workforce within a reasonable time after joining the RSI team. In addition, RSI provides updated training and material changes in its privacy policies or procedures, to those members of the workforce whose duties are related to the change. RSI requires that, upon completion of the training, the trainee must complete several compliance tests. Each employee must obtain a rating of 90% or higher on said test prior to working any accounts or making any phone calls. If the employee fails the test, they must participate in the full training course again and be retested. Once testing is complete and a passing grade is obtained, each employee must sign a statement certifying that he or she received the privacy training and will honor all of the privacy policies and procedures. *RSI will provide this re-certification/retraining, annually after the initial training and requires each member of the workforce sign a new statement certifying that he or she would honor all of the privacy policies and procedures.* Training will be conducted, and acknowledgments signed/received for all members of RSI's workforce. Workforce is defined as existing staff, new staff, subcontractors, vendors, volunteers, trainees and temporary help.

As part of the regulatory and statutory education training, as well as its training in client and industry specialization, the employee will be instructed regarding confidentiality and disclosure rules and requirements, including Publication 1075 Security Standards. ***RSI provides security awareness/compliance training that includes training on all statutory regulations, FDCPA, Red Flags, PCI, HIPAA and system security.*** In addition, RSI tests the staff on all regulatory issues prior to commencing work. This is a requirement of our orientation. Additionally, ***RSI provides required "refresher" training courses and tests throughout the year to confirm the staff stays compliant with all regulations on an on-going basis.***

#### **Additional Training**

RSI also provides follow-up training at least once each quarter around customer service excellence and looking for opportunities to create a more 'positive' experience for the customers served by RSI clients. RSI is continuously Red Flags and PCI compliant with regular mandatory refresher courses attended by all personnel. RSI is active with their knowledge on Red Flag awareness and utilize an in-house compliance officer to stay up to date with all FDCPA rules and regulations. At the end of each "refresher course", each employee is required to complete a test (with a passing score of 80% or better) and sign an acknowledgment that this training was completed. In addition to the 'new hire' training described in detail above, RSI also provides a myriad of additional training opportunities, including the following:

- *Advanced Call and Negotiating Techniques*
- *Lead Development Training*
- *Advanced Skip Tracing Techniques*
- *Various outside training opportunities such as*
  - *Dealing with Difficult People / Leadership Development*
  - *Advanced Systems Training on RSI/Client Host Tools.*
- *Host System Short-cuts*
- *Advanced Methods for File Organization*
- *Program/Client Specific Update Training*

#### **7) Provide a statement that the Firm complies with all applicable Federal, State, and local laws and regulations as they apply to the services being provided, including maintaining confidentiality for all medical and patient information in accordance with HIPAA.**

As evidenced above in Item 6 "Training" and below "Compliance", RSI certifies that it complies with all applicable Federal, State and local laws and regulations, including maintaining confidentiality for all medical and patient information in accordance with HIPAA-HITECH.

*Continued, next page.*

## **Formal Compliance Program**

RSI does have a formal compliance program, as described in the following narrative. For RSI, the broad scope of “compliance” incorporates many facets of State Law, Federal Law, Federal Trade Commission (FTC) regulations, Fair Credit Reporting Act (FCRA) regulations, Automated Clearing House (ACH) Transaction Law, the Red Flag Rule, **Health Insurance and Portability and Accountability Act (HIPAA)** and Federal Fair Debt Collection Practice Act (FDCPA), as well as compliance with client contracts and their defined scopes of work. RSI believes it is vitally important to have a strong compliance program to cover all facets of our business, including those listed above. RSI’s compliance program maintains the following benefits:

- Reduced Fraud and Abuse
- Promotes Effective Internal Controls
- Improved Collaboration with all Clients/Partners
- Identify and Prevent Criminal and Unethical Conduct
- Centralized Source for Acquiring and Distributing Data on Laws and Regulations
- Demonstrates RSI’s Commitment to Legal and Ethical Corporate Conduct.

### **Compliance Team**

**RSI takes pride in their commitment to Legal and Ethical conduct and utilizes a compliance program in order to assure RSI is in compliance at all times. Ensuring and maintaining compliance continues to be a challenge for many reasons, including frequent changes in regulations that govern our activities and increased scrutiny from industry experts. RSI stays ahead of their competition by utilizing their own in-house Compliance Team. This team has overall responsibility of the account flow and developing an efficient and client focused process for handling of recovery accounts, as well as the overall Federal and State law compliance for the company. The Compliance Team oversees the development, implementation, maintenance of and adherence to the agency’s compliance principles, policies, and practices.**

There are several components to ensuring compliance with HIPAA-HITECH and all other regulatory compliance requirements. The components include, but are not limited to, Compliance Program, Quality Assurance Reviews, Data Security/Secure Technology, Affiliations with Industry Associations and Training. Using all these various components, **RSI is continuously HIPAA compliant with regular mandatory refresher courses attended by all personnel.** RSI is active with their knowledge on PCI, Red Flag awareness and utilizes an in-house compliance team to stay up to date with all HIPAA and FDCPA rules/regulations. The following narrative provides a brief description of the above-listed components that RSI has put into place to measure compliance with all regulatory requirements.

### **Compliance Team:**

This section further describes the measurements employed through RSI’s formal Compliance Program. Coupled with this is the training provided to the staff on all regulatory compliance items. The following is list of the essential components of the compliance program and the responsibilities of this team:

- Monitor and Advise of Legislative Updates: (i.e., FDCPA, FTC, Red Flags, FCRA, HIPAA-HITECH, FACT Act, Gramm-Leach-Bliley and ACH)
- Monitor and Advise of Regulation Changes for State, Federal and Local Mandates as well as industry requirements.
- Monitor Case Law that directly impacts our ability to comply with Standard Regulations.
- Systemic Review of DIS, BAN, ATY and other actions requiring regulatory compliance.
- Call Monitors related to compliance with Client Expectations, State, Federal and Local regulations.
- Internal Audit of Various Processes such as Cash Posting, Filing, Mail Handling, Managers Files, Shredding, Fax Logs, etc.)
- **Internal Audit of accounts, calls and mail processing for HIPAA compliance** (i.e., including fax logs, complaint logs, accepting and responding to complaints etc.).
- Acceptance, Review and respond to BBB, Attorney General and State Banking Complaints. Maintain records of each.

- Offsite Employee Audits (All processes).
- Internal Audit of Compliance with Client contracts / scope of work (i.e., account workflow etc.).
- Internal Audit of Client System Username and Passwords (i.e., Access Compliance).
- Monitor and Review E-Oscar Responses.
- Internal Audit / Review of Letters – Compliance with all Regulations (i.e., language, frequency, by client, closed states etc.).
- Make recommendations to the Executive Team on how to improve compliance through processes, licensing, training etc.

This is just an overview of RSI's compliance program. As the industry becomes more sophisticated, the issue of compliance becomes that much more important. RSI, with the help of ACA has implemented a solid program which ensures security for both RSI and its customers.

**Confidentiality & HIPAA-HITECH Training:** As part of the FDCPA, HIPAA, Red Flags and statutory education training, as well as its training in client and industry specialization, the employee will be instructed regarding confidentiality and disclosure rules and requirements. No information about the patient will be provided unlawfully to anyone. RSI agrees to take reasonable steps to ensure physical safety of such data under its control, by using devices reasonably expected to prevent loss or unauthorized removal of manually held data. RSI's systems security and multi-level logon and changing password system are steps taken by RSI to prevent unauthorized use or access to Client data.

***RSI also provides HIPAA compliance training, to protect the privacy and security of all patient health information that it receives or creates in the course of handling patient accounts on behalf of its clients.*** RSI takes appropriate steps to help ensure that all employees receive appropriate training concerning policies and procedures regarding secure and confidential receipt, transmission, storage, use, and disclosure of PHI. ***RSI will gladly provide a copy of its HIPAA-HITECH Policy, upon request.***

**8) Describe the steps taken by your Firm when billing a customer, including the specific procedures for Medicare, Medicaid, private insurance, and self-pay.**

RSI is not a Third-Party Medical Billing Company but instead a licensed debt collection company that is proposing two types of debt collection services for the NCTCOG. The first is **patient debt collection** whereby we collect from patients on outstanding amounts owed (either pure self-pay or balance after insurance) and the second is **third-party insurance collections/claim follow-up** whereby we work directly with the insurance carriers to collect unpaid claims. This service does not include the initial claim coding/filing but instead follows-up on claims after initial billing. This follow-up process includes claim reprocessing (if applicable), managing denials, short pays, filing appeals, etc. to collect on outstanding claims.

***RSI describes, in detail below, both of these proposed collection processes and offers these as separate and independent services. RSI has provided separate pricing for these two types of collection services and stands ready to accept award for one or both of these services.***

**SERVICE TYPE 1: Patient/Debtor Debt Collection Policies, Procedures & Processes**

**Methods of Collection**

The management team will develop a strategy to best impact the new cases. This strategy will include such activities as setting account prioritization, scoring, customizing notices and completing "scrubs." The account prioritization will consist of ranking cases containing demographic, personal and age data in order to work them more efficiently. The notices sent to the debtor can be customized to include specific payment addresses and any other information the client desires. The "scrub" involves a program that will submit all cases to a proprietary scoring program in order to obtain a score that will delineate a case's collectability based on current information.

Once the accounts are loaded to its host system, RSI will load the referrals for the first overnight processing. This processing includes case scoring and prioritization during which the system evaluates all included information from available phone numbers, social security numbers and prior employment information. Additionally, the cases will be distributed to specific Recovery Specialists for collection activity. Workflow distribution, as defined by

RSI, is dependent upon existing unit sizes, case work-in-progress, the Recovery Specialist's ability to manage existing inventory and comparative performance. These cases will appear on each Recovery Specialist's work queue as new business to be worked on the first day following the referral. ***This total process will typically be completed in RSI's office within 24 hours of receipt of cases.***

Furthermore, the strategy used by the management team at RSI will be to identify early program success and further development opportunities by tracking the following key-indicators: case workflow, skip inventories, contact rates, promise payment close ratios, payoff inventory and close rates, total case inventory and dollar amount, active case inventory and dollar amount, terminated and suspended case inventory and dollar amount, etc. This reporting is produced monthly and is copied to all appropriate personnel, supervisors and managers including the President of RSI. With this information RSI is able to monitor the activity and opportunities for improvement in this program. Moreover, the information provides close oversight for the purpose of early identification of additional training issues and compliance.

### Collection Approach

RSI's entire approach is based on its customer service approach, which encourages more problem resolution and less "collection agency dunning," leading to higher dollars collected, fewer complaints, and better business relationships with its customers. RSI understands there is an obstacle to the collection of these delinquent balances, and therefore focuses on identifying the problems and working on removing the obstacles, resolving any disputes and thus effecting collection of the balance. RSI takes a very professional and work-with approach in pursuing guarantors for payment as well as working with them to obtain more information that may help them in resolving the account. RSI employees have been called the "***Good Guys***" in this industry because of their professional manner and tone on the telephone.

RSI's fundamental approach is to first prioritize the new accounts by their potential liquidation rate, based on balance, age, employment status and the existence or non-existence of certain data that tend to lead to higher liquidation of the balance. Then, RSI works to identify those accounts with the financial profile and/or third-party potential for maximum reimbursement and concentrates disproportionately on this inventory. Depending on the age, balance and disposition of the account, a varying number of collection dunning notices are sent and calls to collect are made, but the higher frequency of these efforts and vigorous attempts to locate guarantors is targeted at those accounts that can produce the greatest reimbursement for RSI's client. During each collection attempt, RSI's recovery specialist will exhaust all available efforts in attempting to collect the full balance. RSI will also work quickly to identify those guarantors with no apparent means for paying the balance.

Using a professional manner on the telephone in all daily contacts with clients, guarantors and information resources is a direct result of the extensive training of RSI employees. Recovery specialists are trained in RSI's philosophies, procedures and all applicable debt law. RSI feels it is important to provide staff with specific training on regulations and policies of the individual state because its employees will be in direct contact with the Client's customers. This is critical in serving those customers with the most informed staff to ensure that the Client's interests are properly represented, and that the customer receives the best possible service. In the end, RSI's approach is designed to maximize reimbursement under client defined resource constraints, while improving service and dispute resolution to guarantors in an effort to eliminate complaints tied to this reimbursement effort.

### Workflow

RSI's first step is to scrub the accounts for possible bankruptcy, deceased and/or payment plan/financial assistance qualifiers. Once those accounts have been identified and segmented, the remaining inventory is run through RSI's proprietary scoring process and prioritized based on date of service, age, balance, demographic information, potential liquidations, employment status and the existence or non-existence of certain data that tend to lead to higher liquidation of the balance. Then, RSI works to identify those accounts with the financial profile and/or potential for maximum reimbursement. Depending on the age, balance and disposition of the account, a varying number of collection dunning notices are sent and calls to collect are made, but the higher frequency of these efforts and vigorous attempts to locate guarantors is targeted at those accounts that can produce the greatest reimbursement for the NCTCOG. RSI typically works on all accounts the same regardless of balance. The only exception to this might be in the area of letters. RSI realizes that letters alone do not collect money; therefore, smaller balances tend to receive fewer letters than other accounts. The chart below describes, in detail, what the process may look like for the NCTCOG.

| Type of collection based on dollar amount:                                                   |                  | RSI Action: (Sample ONLY)                                                                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Letter<br>Additional Letter<br>Phone Call<br>Additional Phone Attempt<br>Follow Up for Retry | \$0 to \$500     | First Notice (validation) Sent as Required by Law on Accts receiving collection activity<br>Balances over \$25 Receive (1) Additional Letter<br>First call within 48 hours of mailing<br>Every 7 Days until contact made (dialer)<br>Several Additional Calls (dialer & manual) per Month                    |
| Letter<br>Additional Letter<br>Phone Call<br>Additional Phone Attempt<br>Follow Up for Retry | \$501 to \$5,000 | First Notice (validation) Sent as Required by Law on Accts receiving collection activity<br>All Balances \$501-\$5,000 Receive (at least) (1) Additional Letter<br>First call within 48 hours of mailing<br>Every 7 Days until contact made (dialer)<br>Several Additional Calls (dialer & manual) per Month |
| Letter<br>Additional Letter<br>Phone Call<br>Additional Phone Attempt<br>Follow Up for Retry | \$5,001 & Up     | First Notice (validation) Sent as Required by Law on Accts receiving collection activity<br>All Balances \$5,001-up Receive (at least) (2) Additional Letters<br>First call within 48 hours of mailing<br>Every 7 Days until contact made (dialer)<br>Several Additional Calls (dialer & manual) per Month   |

RSI typically applies the same workflow strategies, as listed throughout this response (I.e., letters, outbound calls, follow up time frames etc.), to all balances; however, RSI will adjust these strategies to accommodate specific requirements in the scope of work or per client discretion. An example of an adjustment would be in the area of payment plans. For obvious reasons, RSI wouldn't set up a payment plan on a \$25 account whereas a \$500 account may warrant a payment plan, depending on the guarantor's ability to pay. For the most part, however, RSI proposes to apply all its methodologies and strategies consistently to all balances in active A/R. Please see the protocols listed in various sections of this proposal, outlining collection methodology, account follow up (status and time frames), letter strategies, account distribution, telephone scripts, workflow standards etc.).

| Initial Referral Action Taken:                                    | Timeline:                                                   |
|-------------------------------------------------------------------|-------------------------------------------------------------|
| Accounts Loaded to Host System                                    | Within 24 hours of Receipt of Referral                      |
| Auto-Scrub for Demographics / Propensity Scoring                  | Within 24 hours of Account Loading                          |
| Acknowledgement of Referral to Client                             | Within 24 hours of Account Loading (Including # and \$)     |
| First Notice / Letter (if applicable based on score, status etc.) | Within 48 Hours of Account Load                             |
| First Phone Calls (Manual & Dialer)                               | Within 72-96 Hours of Account Load                          |
| Follow Up Action Taken:                                           | Timeline:                                                   |
| Notices / Letters (2-3) (If applicable based on strategy)         | Every 28-30 Days                                            |
| Additional Phone Attempt                                          | Every 7 Days until contact made (dialer)                    |
| Report to Credit Bureaus (If applicable)                          | 30 Days after Referral (or at Client Designated time-delay) |
| Skip-Tracing Activities                                           | Ongoing - Throughout Life of Account Cycle                  |
| Follow Up for Retry                                               | Several Additional Calls (dialer & manual) per Month        |
| Result of First Call Attempt                                      | Timeline:                                                   |
| Request for Debt Validation                                       | Provide Validation / Call Attempt: 20 Days                  |
| Dispute                                                           | Verify Dispute / Call Attempt: 20 Days                      |
| Left Message w/Other or Machine                                   | Call Attempt: 10 Days                                       |
| Busy / No Answer                                                  | Call Attempt: 3 Days                                        |
| Wrong Number / Skip Account                                       | Skip Tracing Begins / Call Attempt: Unknown                 |
| Promise Made / Payment Arrangement                                | Day After Due Date / Call Attempt                           |
| Contact Made / No Resolution                                      | Call Attempt: 7 Days                                        |

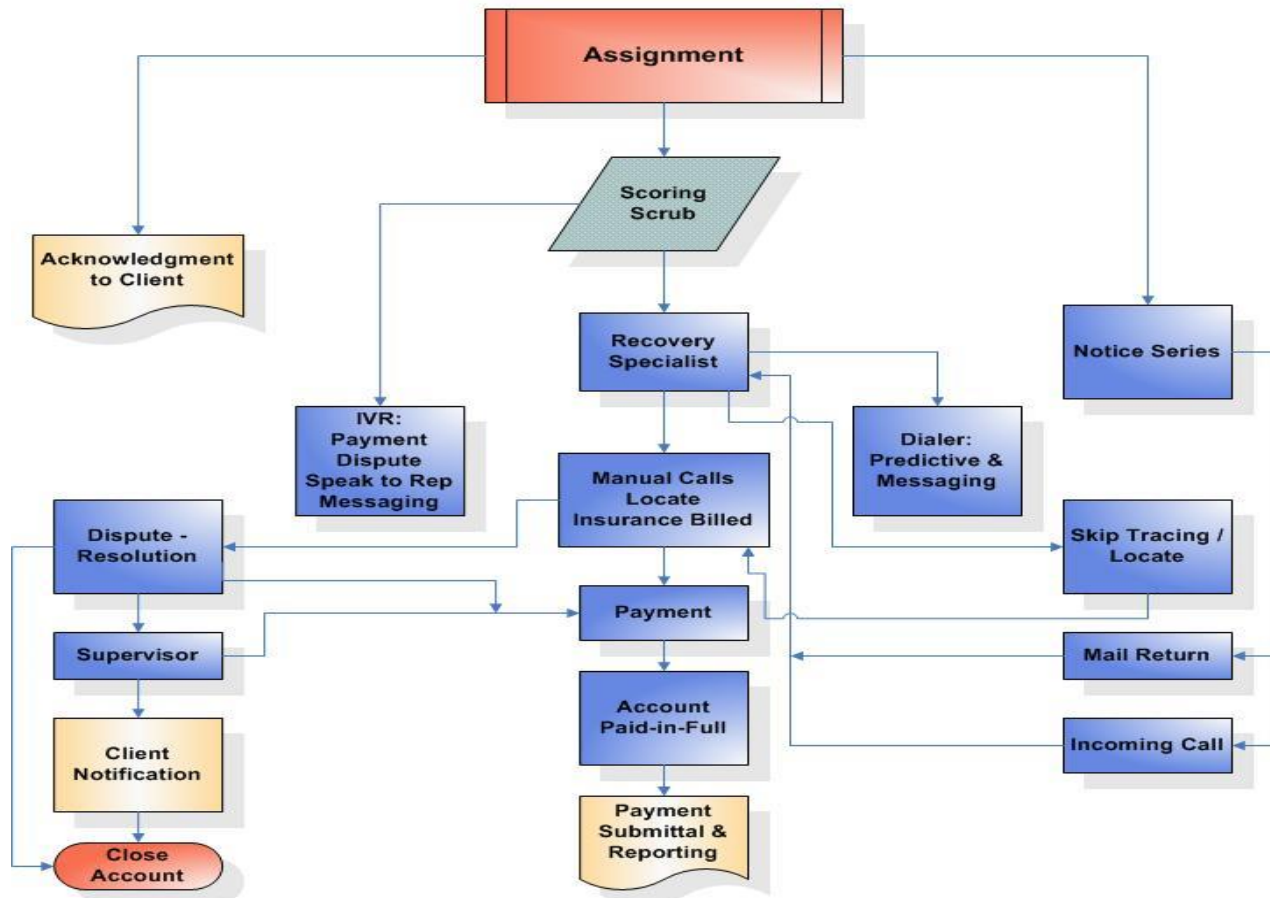
| Result Based on Status Code        | Timeline:                                                    |
|------------------------------------|--------------------------------------------------------------|
| ACT (Active)                       | Contact Attempt: Every 7 days until Contact Made             |
| DIS (Dispute)                      | Verify Dispute / Call Attempt: 20 Days                       |
| DSC (Discount Pending)             | Contact Attempt: Every 14 days until payment made.           |
| PRM (Promise to Pay)               | Day After Due Date / Call Attempt                            |
| PAY (Payment Plan)                 | Day After Default Date / Call Attempt                        |
| BRK (Broken Promise)               | Day After Due Date / Call Attempt: Every 7 days thereafter   |
| NOR (Contact Made / No Resolution) | Contact Attempt: Every 7 days until resolution/status change |
| IZR (Itemized Bill Requested)      | 14 days after IZR mailed / Call Attempt                      |
| PCA (Pending Charity Approval)     | Call Attempt: Every 7 Days until Application Received        |

RSI will adjust these strategies to accommodate specific requirements in the scope of work or per client discretion. The bad debt referral process requires proactive collection/call efforts to incent guarantors to pay. Letters alone do not collect debts. It is at this stage that RSI proposes to insert its collection/call strategies, utilizing its staff to make those proactive steps to improve liquidation. Therefore, RSI proposes to offer its standard bad debt collection services. RSI proposes to implement the agreed upon procedures below. The proposed workflow is as follows:

1. All account referrals accepted, via various mechanisms, from the client. Cases electronically loaded and acknowledged with customer within forty-eight hours of assignment. RSI would load the accounts into our system in a new Client number and begin a collections program.
2. Accounts assigned to specific recovery staff, and addresses scrubbed against the National Change of Address database with RevSpring®.
3. RSI represents itself in all calls and letter, utilizing RSI logo/letterhead as well as answering and making calls as “RSI”, collecting on behalf of the client.
4. Prioritize accounts based on age, balance, employment status and other liquidation factors.
5. First Notice sent as required by law on all accounts receiving collection activity; subsequent notices (up to 3 in a series) sent every 30 days or more/less frequent dependent on account disposition (i.e., payment plan, dispute etc.).
6. Dispute information is gathered and reviewed, documentation needed is pulled for review and any necessary resolution process is managed by RSI.
7. RSI will directly accept payment, deposit funds and report detailed collections along with remittance advice back to the client. RSI will direct consumers to pay RSI directly via portal, mail, ACH, etc.
8. Payments during the collection process can be accepted by RSI on your behalf through RSI’s online Web Portal. **This Web Portal will allow us to take credit cards, debit cards, ACH/ electronic checks on your behalf.**
9. RSI will report to the three major credit bureaus, 30 days after account is moved to bad debt; this is contingent upon the client’s desire to report to the credit bureaus.
10. RSI will perform skip-tracing activities such as contacting directory assistance, national change of address, accessing online public data and other subscribed databases to locate correct addresses and telephone numbers for consumers.
11. **Within 3-5 days of account load, a call will be made to guarantors with the goal being to generate a person to person contact to collect the balance or enter into a satisfactory payment arrangement.** Dialer generated calls and manually dialed calls will continue at least until the account is 365 days’ delinquent, or at the stage that the client typically refers to secondary bad debt, whichever is sooner.
12. If the account is resolved, paid in full or set up on satisfactory payment arrangements, the account will not qualify for secondary bad debt recovery services. If payment arrangements are in order, the account will remain with RSI for monitoring of the pay plan, until such time the guarantor pays in full or defaults on plan.
13. RSI utilizes a professional approach and follows all regulatory restrictions, as governed by the FDCPA, FTC and other governing statutes.

14. RSI would return unpaid accounts at Day 365, or sooner if circumstances dictated (i.e., paid, dispute, etc.), or at a mutually agreed upon age.
15. Through the process, RSI will remit regular update files listing any new demographic data for guarantors (I.e., address, phone numbers, employer data etc.).

### Primary Collections Flowchart



### Work Standards

The work standards vary from client to client and are based on the needs of that client. Factors that determine work standards are average age of the accounts, type of account, average balance and 'learned' liquidation rates of the account file. Different work standards may also exist on the same client as needed. For example, high balance accounts may have a higher work frequency than low balance accounts. The protocols established for account flow depend on the type and status of each account. The following production standards have been created as specific measures of performance for RSI's collection programs with its clients nationwide. It is imperative that these thresholds are met, as each recovery specialist will be held accountable.

- 1) **Daily Cases Worked** – A minimum of 100 unique accounts per day. (Avg. 21 working days in a month)
- 2) **Daily Contacts** – A minimum of 25 contacts per day. (Avg. 21 working days in a month)
- 3) **# Promised** – A minimum of 10 promises per day. (Avg. 21 working days in a month)
- 4) **\$ Promised** – A minimum of \$1,400 in promises per day. (Avg. 21 working days in a month)
- 5) **\$ Payments** – A minimum of \$3,500 in urgency payments per day (including credit cards, check-by-phone).
- 6) **Conversion Rate** – A minimum of 40% per day of contacts converted to promises. (Avg. 21 days / month)
- 7) **Collection Standard** – Collections of \$90,000/month is the standard expected after 90 days of employment.

Every day, each recovery specialist receives a Score Card that ranks their performance on a scale of 1 to 5, for the

aforementioned items numbered 1) – 5). Each metric is weighed differently based on importance, and commentary is often provided on these Score Cards to indicate which areas of opportunity need focus. Additionally, Recovery Specialists are required to make a minimum number of passes and take specific actions on an account to ensure that it is thoroughly processed. Those steps include, but are not limited to:

- First call attempt within seven days of account load (depending on volume of inventory).
- Day-after-due-date call attempts on broken promises and payment plans.
- Process account through skip tracing databases to verify demographics are accurate.
- Review financial profiles to determine the guarantor's financial ability to pay as well as for locating assets that may be used in the negotiation process.
- Second and third call attempts must be made according to the following legend, depending on the result of the first call attempt. (Most common scenarios listed.)

| Result of First Call Attempt       | Follow-up Attempt – Timeframe               |
|------------------------------------|---------------------------------------------|
| Request for Debt Validation        | Provide Validation / Call Attempt: 20 Days  |
| Dispute                            | Verify Dispute / Call Attempt: 20 Days      |
| Left Message w/Other or Machine    | Call Attempt: 10 Days                       |
| Busy / No Answer                   | Call Attempt: 3 Days                        |
| Wrong Number / Skip Account        | Skip Tracing Begins / Call Attempt: Unknown |
| Promise Made / Payment Arrangement | Day After Due Date / Call Attempt           |
| Contact Made / No Resolution       | Call Attempt: 7 Days                        |

The Recovery Specialists are given the autonomy of handling each call and contact on an account-by-account basis and working on most efficient resolution. This workflow, in conjunction with technology, scoring and proper training, have proven to improve collections because the Recovery Specialists have dissected, scrubbed, scored and made contact attempts on all accounts immediately after referral. Thus, allowing them the benefit of ensuring each account is at its most collectable upon first contact with the guarantor. RSI maintains over 110 different status codes that designate the stage/condition of each account. Below is a condensed list of the most common scenarios/status codes used on collection accounts and their designated follow-up attempt requirements:

| Status Code / Description          | Follow Up Attempt - Time Frame                               |
|------------------------------------|--------------------------------------------------------------|
| ACT (Active)                       | Contact Attempt: Every 7 days until Contact Made             |
| DIS (Dispute)                      | Verify Dispute / Call Attempt: 20 Days                       |
| DSC (Discount Pending)             | Contact Attempt: Every 14 days until payment made.           |
| PRM (Promise to Pay)               | Day After Due Date / Call Attempt                            |
| PAY (Payment Plan)                 | Day After Default Date / Call Attempt                        |
| BRK (Broken Promise)               | Day After Due Date / Call Attempt: Every 7 days thereafter   |
| NOR (Contact Made / No Resolution) | Contact Attempt: Every 7 days until resolution/status change |
| IZR (Itemized Bill Requested)      | 14 days after IZR mailed / Call Attempt                      |
| PCA (Pending Charity Approval)     | Call Attempt: Every 7 Days until Application Received        |

## Account Processes

**a. Initial Action following account placement:** Within twenty-four hours from the time the accounts are loaded into the system, all accounts will be checked against the National Change of Address database for updated address information, as well as various telephone databases. Directly following this automated account update process, automated notices will be sent to guarantors, if appropriate based on scope of work. Each guarantor is directed to a specific call queue with a direct number (toll-free number, where appropriate) for assistance. Each attempt by the recovery specialist, from the initial contact, requires the following exhaustive procedures to ensure maximum liquidation of the outstanding balance in the quickest possible timeframe.

**b. Frequency of Guarantor Contact:** RSI strives for contact on each account pass. Unless otherwise prohibited, both home and work telephone numbers will be called. If contact is not made, the recovery specialist has the ability to reschedule the account for calling another day and/or a different time of day to increase the probability of success. All guarantor contact is attempted in accordance with FDCPA guidelines. For specific guidelines on frequency, see sections above for “Work Standards” details.

**c. Supervisory Review:** Routine supervisor review of random accounts will take place on a regularly scheduled basis. Account review may take the form of a call monitor, review of previously worked accounts and/or review while the account work is in progress. The purpose of the review is to ensure that client expectations are being maintained and to provide feedback to the recovery specialists as an ongoing training tool.

Each day, recovery managers begin by reviewing the prior days 'Collector Activity Reports' which document all accounts worked, results, call lengths and time worked. Once an initial evaluation is completed, copies of these reports are distributed to the recovery specialists with notes and feedback. Managers then begin real-time and hourly productivity tracking, physical oversight and call monitoring. Where appropriate, feedback is provided several times each day to keep the pace and quality of work at standard levels.

RSI recovery managers provide ongoing quality control checks through several critical reviews of work performed. Every recovery specialist is formally reviewed for thoroughness, professionalism, and productivity at least three times per week. The RSI quality review for thoroughness includes verification of action codes, status codes, proper record updating and overall completion of work. Accounts for review are selected randomly and the results will be included as measures of performance for every recovery specialist. These account reviews are completed in conjunction with the call monitoring process and feedback is provided to each recovery specialist three times per week as well as included in the recovery specialist's quarterly reviews.

**d. Receipt and frequency of payments:** RSI takes all necessary measures to ensure the guarantor is treated in a fair and ethical manner during the collection process and works with them to resolve issues and make payment arrangements. These payment arrangements are made in accordance with the Policies and Procedures established by the Client. Generally, payment terms are extended for no more than six months unless the recovery specialists believe that, due to the financial stability of the guarantor, a longer payback term is warranted. RSI posts payments every day. Payment arrangements are available on weekly, bi-weekly, semi-monthly or monthly schedule.

**e. Satisfactory Payment Arrangements:**

RSI currently provides installment payment agreements for other customers, utilizing its automated accounts receivable system, with built-in monitoring features, queues and payment notice defaults. One of the advantages to utilizing RSI's Host System is its ability to automatically monitor promises and payment plans, including reminder, delinquency and default notices. When a payment arrangement is made, the terms of the arrangement are entered into RSI's host system including amount, type and frequency of payment. The payment plan letters are sent out 15 days prior to the due date for each payment and a default letter is automatically sent after a payment is missed. ***Samples of these reminder notices can be found in the 'Attachments' TAB at the rear of this proposal.***

**Payment In Full** – The recovery specialist will request that the balance is paid in full whenever possible. Often, RSI will identify the payer's capacity to make payment in full in advance of this negotiation through financial profiling. When possible, payment by check or credit card will be taken by telephone in the initial or subsequent contact with the guarantor.

**Partial Payment Plan** – There will be guarantors who are unable to pay their account in full. In these situations, the RSI collection team will analyze the guarantor's financial situation and attempt to work out a mutually beneficial payment arrangement. These payments will be arranged with the intent to liquidate the account in the shortest amount of time possible. RSI also maintains a payment portal, including an online (virtual) Negotiator, allowing the guarantors to negotiate a payment arrangement, settlement or other terms, online, based on parameters established by the NCTCOG. This unique tool allows a mechanism for increased guarantor access and payments, without extending additional costs. RSI can accept, via this Web Portal, all credit cards, Visa Debit Cards, electronic checks (ACH), etc. ***This portal is explained in greater detail in the Scope of Work Responses Section (Page 21-22), above.***

As mentioned above, one of the advantages to utilizing RSI's Host System is its ability to automatically monitor promises and payment plans, including reminder, delinquency and default notices. RSI's host system has the flexibility to allow for us to set the delinquency date (specific) for each payment plan or to set the number of days until the plan is delinquent; for example, we may set the delinquency to 10 days past the due date, thus allowing enough of a grace period for the guarantor as well as allowing enough time for payment reports to be received/posted from the client. All the terms (amounts, frequency, due dates, default dates etc.) can be customized for each individual payment plan.

If a payment has not posted within the designated grace period, the account is automatically marked as a defaulted plan (via status codes on RSI's host system), the system automatically sends a default notice and places the account as Priority 1 code in the collectors' work queue for follow up the next day. The recovery specialist then contacts the guarantor to determine the cause of default; was it simply a timing issue or were there extenuating circumstances that caused the default? Dependent upon the direction of the conversation and/or the disposition

of the account, the recovery specialist will attempt to reestablish the payment plan and get the guarantor back on track. The approach is a customer service approach, as the objective is to get the guarantor to enter into another arrangement and continue paying. *Samples of these reminder notices can be found in the 'Attachments' TAB at the rear of this proposal.*

### **Customer Payment Options**

Various payment options are provided to the customers, including *mailing payments (in the form of checks, money orders or credit cards), walk-in payments (if location applicable), payments over the phone and through an online portal.* The forms of Guarantor Payment Accepted are:

- **Checks, Money Orders, Certified Checks, Etc.**
- **EFT (Electronic Funds Transfers)**
- **Credit Cards (MasterCard, Visa, Discover, American Express)**
- **Debit Cards / Intel-a-Check (Check by Phone)**
- **ACH or Check via Web Portal**

**Payment by Phone:** RSI utilizes a VoIP phone system with unlimited capacity for phone lines, queues, and auto-attendants. RSI maintains a “bank” of unassigned toll-free numbers for use at its disposal. Each dedicated client group has a toll-free number associated for guarantors to utilize when contacting RSI. This toll-free number is provided in all communications to guarantors via letters, calls, and auto-attendant messages, as well as routes incoming calls appropriately. RSI will utilize/assign a specific 800 # (Toll-Free) for NCTCOG customers to use for phone payments. This 800# would be listed on every notice sent to the customers, housed on RSI’s payment portal and contained in all prerecorded messages. The instruction the NCTCOG would provide users for payment by phone would be: *“To make payment by phone, please call 800-XXX-XXXX”.*

**Website / Online Payments:** A secure, Internet-based, EFT (Electronic Funds Transfer) system which enables RSI to create and schedule electronic payment transactions from a checking, savings, or credit card account. This system can be used for a broad range of transactions including one-time credit card, debit card or check-by-phone deductions, on-line payments, automated recurring payments, and customized electronic payments. RSI also maintains an **online (virtual) Negotiator**, allowing the guarantors to negotiate a payment arrangement, settlement, or other terms, online, based on parameters established and approved by the NCTCOG. This unique tool allows a mechanism for increased guarantor access and payments, without extending additional costs. RSI can accept, via this Web Portal, all credit cards, Visa Debit Cards, electronic checks (ACH), etc. This website/portal URL is provided in all communications to guarantors via letters, calls, and auto-attendant messages. The instruction the NCTCOG would provide users for website/online payment would be: *“To pay online, please connect to <https://evokepay.com/rsico/login>.”*

*The remainder of page intentionally left blank.*

*See next page for a screenshot of RSI’s payment portal.*

RSI ENTERPRISES INC.  
TRUSTED REVENUE SOLUTIONS

English

## Access your account securely

- 1 Review your account
- 2 Choose a payment option that is right for you
- 3 Pay easily and quickly

### Secure Authentication

Access your account with the reference number found on your last statement. Please see our contact info below, if you need any assistance with your access.

Reference Number

Enter ZIP code

Continue

### We're here to help!

Frequently asked questions

View FAQs

Contact our support specialists

Contact us

Call our support specialists

800-774-4003

RSI ENTERPRISES INC.  
TRUSTED REVENUE SOLUTIONS

We're here to help!

Frequently asked questions  
View FAQs

Call our support specialists  
800-774-4003

Contact our support specialists  
Contact us

About bill pay

Terms & Conditions

Privacy Policy

Powered by RevSpring™

Secured by

SECURE

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

*A detailed description of this online tool can be found later in the **TECHNOLOGY** Section, Page 67-76.*

### **Letters / Notices (Notification Process)**

A computer-generated series of letters is initiated at the time an account is input to the RSI system, based on predetermined criteria for mailings (I.e., mail return, scoring, scope of work, balance, etc.). Each of these letters (notices) is system controlled for content and date of generation to ensure total compliance of our internal due diligence requirements. Provided the scope of work supports this strategy, each letter in the letter series sent to the guarantor is mailed every twenty-one to twenty-eight days. The frequency and number of letters varies on each account, depending on the scope of work parameters, status of the account, scoring, balance, etc. IN an effort to remain succinct and not duplicate responses, **RSI provides a detailed description of its Standard & Custom Letter series' later in Item 11), as requested, on Page 53 (below).**

## **Telephone Techniques**

RSI will develop call center training scripts for the NCTCOG accounts prior to implementation. RSI will provide any modifications to training scripts for review and approval prior to implementation. RSI will ensure the call center maintains the capacity to provide service in multiple languages. The Recovery Specialists are given the autonomy of handling each call and contact on an account-by-account basis and working on the most efficient resolution. Through RSI's extensive experience in managing collection receivables, its staff has found that being flexible in its call scripts/talk-offs has served to enhance the results. However, RSI does provide guidelines to the representatives that can help them maximize efficiencies and consistency on these types of programs. While we do provide some standard dialogue/guidelines, the recovery specialists are trained to be flexible and adapt their conversations to fit the nature of the contact with the guarantor. An example of a recovery specialist's initial contact dialogue in a collection program is as follows:

**First – Verify that you have the correct party on the telephone, by name and address.**  
**Then – “Mr. /Ms. \_\_\_\_\_**  
**This is (Recovery Specialist's Name) calling on behalf of (the Client). I am calling to follow up on correspondence we sent regarding an outstanding amount owed to the Client. I am contacting you today to see if we can bring this account to a satisfactory resolution.”**  
**<<<PAUSE>>>**  
**If the guarantor answers that they didn't get the letter or are unaware of the outstanding balance, the recovery specialist proceeds with educating the guarantor:**  
**“According to our records, you received X service on X date in the amount of X dollars.” Would you like to take care of that by Credit Card, Check-by-Phone or EFT?”**

**Call Results and Objections – Standard Responses** - Commonly, guarantors will produce an objection regarding the outstanding balance owed. RSI has compiled scripts/responses to the most common results/objections on collection accounts. Some of those examples are as follows:

1. **Disconnected or wrong number.** The RSI recovery specialist will check notes for any previous numbers removed systemically or by other recovery specialists and will call any numbers found. The incorrect numbers will be removed, the account will be placed in a skip-tracing queue, and the tickler file will be updated for a sixty-day follow-up. During this time, the recovery specialist will use numerous means to locate an updated telephone contact number, utilizing batch processed database sources as well as various Internet locations. Upon the identification of a new number, the account is immediately put back in the recovery specialist's queue for calls.
2. **Guarantor disputes.** The RSI recovery specialist will review the account to determine validity and to determine if all appropriate follow-up is complete and that all data is updated. If the balance is verified to be true, the recovery specialist will explain to the guarantor that this is a verified balance and the recovery specialist will then discuss payment options.
3. **Guarantor claims they already paid.** The RSI Recovery specialist will then ask the guarantor when, by what means and how much did they pay. The RSI Recovery specialist will then verify against the account to determine if the existing balance reflects that payment. If it does, we will proceed by discussing payment options. If it does not, the RSI Recovery specialist will direct the guarantor to provide proof of payment (I.e., copies of checks, credit card statements etc.).
4. **Guarantor requests a payment arrangement.** The RSI Recovery specialist will always attempt to collect balance in full. They will discuss the guarantor's financial status / capabilities before settling on payment arrangements.
5. **Guarantor claims they are a different person.** The RSI Recovery specialist will verify the current account information. The RSI recovery specialist will probe to determine if, in fact, we have the wrong party. If we do, the Recovery specialist will determine whose name the account should have been in and update the data accordingly. They will obtain the correct guarantor information, including address, phone number and place of employment. They will then attempt to contact the appropriate guarantor and update the Client with the new information.

These are just a few examples of the most common call results / objections. As we monitor the progress of the program, RSI will update its strategies and standard responses to properly address additional call results.

## Hours of Operation

RSI's normal hours of operation are Monday through Friday from 6am to 6pm. The staff scheduling is flexible, ensuring coverage during peak calling times, such as in the evening or on weekends. RSI employs flexible scheduling which allows collectors to work until 8pm during the weekdays and Saturdays between 8am and 4pm. RSI can and does adjust the number of staff working extended hours, as required by the client or the workflow. Outbound calls are conducted during these standard times, with the occasional evening or weekend outbound mass-messaging campaign. The staff scheduling is flexible, ensuring coverage during peak calling times, such as in the evening or on weekends.

## Voice Mail & Toll-Free Access

RSI utilizes a VoIP phone system with unlimited capacity for phone lines, queues and auto-attendants. RSI maintains a "bank" of unassigned toll-free numbers for use at its disposal. Each dedicated client group has a toll-free number associated for guarantors to utilize when contacting RSI. This toll-free number is provided in all communications to guarantors via letters, calls, and auto-attendant messages, as well as routes incoming calls to all designated RSI staff assigned to this project.

RSI's VoIP phone system also house both queue/general voice mail boxes designated for each client as well as individual voice mail boxes for each Recovery Specialist. These voice mails are monitored and emptied every hour, ensuring that calls/messages are distributed to designated personnel in a timely manner. This process allows for call-backs/response to guarantor messages within a 24-hour time frame or sooner, depending on the volume of voice mails. RSI's policy is to return all calls in the order they came in and within 24 hours of receipt.

## Compromise Settlements

RSI will offer settlements and/or discounts, *only at the authority of and within the terms established by the NCTCOG*. Typically, RSI is given blanket authority to offer up to a certain amount of a discount/settlement (i.e., 20%) and anything over that amount would need to be approved by the client. Additionally, the terms often include which types of accounts offers can be made/accepted.

Through its experience in servicing utility collection cases, RSI has been successful in aiding its customers in securing large settlements on some cases. On occasion, the guarantors will, voluntarily and without solicitation from RSI, make an offer through the course of attempting to resolve the account with RSI. Because of such cases, RSI has implemented a process whereby we submit to the client for approval. RSI believes that rather than turn down an offer made by a debtor, it will advise the debtor that RSI will submit to the client for review. The process dictates that if the guarantor/debtor makes an offer, RSI requests that he/she place the offer in writing. Should the NCTCOG decide to entertain said settlement, RSI can be instrumental in providing debtor locate information as well as a financial profile of the guarantor, lending further support to accepting a settlement.

The NCTCOG can rely on RSI's services to help secure vital information that may lead to a final resolution of a case. RSI will only offer settlements, discounts or compromises if authorized to do so by the NCTCOG. Such compromises will be dictated by protocols established by the NCTCOG. RSI will first attempt to collect balance in full. If unsuccessful, it will attempt to set up suitable, short-term arrangements. If it becomes necessary to consider a compromise, RSI will follow all requirements set forth by the NCTCOG.

## Dispute Processing

In the event of a dispute, proper procedures would be followed, and the recovery specialist would attempt to verify the validity of the debt. Upon notification of a dispute, action toward resolution typically happens within 48 hours of receiving notice of a dispute (allowing for weekends and holidays); in most cases, review begins right away. Resolving a dispute, however, may take longer depending on the nature of the dispute. The following narrative provides an overview of how RSI handles disputes.

Dispute information is gathered and reviewed, documentation needed is pulled for review and any necessary resolution process is managed by RSI. RSI will status the account as a DIS (Dispute), allowing for easy tracking and reporting to the NCTCOG. RSI will provide resources to generate itemized billing statements, copy backup documents and, where appropriate, copy other records to support the validation of a debt.

The time it takes for dispute resolution depends on the nature of the dispute: for example, if the guarantor simply disputes the amount of the charges or is unsure the balance matches the service(s) provided (which is the most

common dispute), then RSI can provide an itemized statement generally within a 24-48 hour window. If the dispute is more complex and they are disputing the type or level of service that was provided, those may take a bit longer to resolve as RSI may need to do additional research and/or involve other parties (such as our NCTCOG partners) to come to a final resolution. ***RSI's protocols dictate that the team attempt to resolve all disputes within a 48-hour period.*** RSI can also produce reports/lists of accounts, by status, to immediately report dispute accounts to the NCTCOG. To assist in reducing the number of disputes, RSI operates with ***a proactive customer service approach, as described below on Page 45.*** Once a guarantor raises a dispute, the data is logged with details such as the date, time, representative name, nature of the issue, escalation date, resolution date and resolution result.

### **Escalation Process**

In the event of customer complaints (***which RSI has successfully managed to a minimum***), RSI's management will review the complaint and the case, and work with the staff in identifying the reason and resolution to the complaint within a 24-hour period. All complaints will be communicated to the NCTCOG within twenty-four (24) hours by RSI's management, as well as RSI's analysis of the case and suggested resolution of the issue. These are anticipated to consist mainly of issues related to balances owed. In those cases where the complaint was related to an RSI activity, management will carefully review the case, interview the staff, document its findings on the case and provide all of this information to NCTCOG. Employees will be warned of their potential risk of termination in the event of a minor violation of RSI and the Client standards. Any material breach of these rules, regulations or codes, including up to two formal complaints, is subject to immediate disciplinary action. RSI will maintain records of all complaint activity, as well as all correspondence received in appreciation of RSI's thoroughness and help in resolving customer issues. RSI will follow up with the NCTCOG on the resolution of all complaints.

A manager will make a final decision as to the disposition of the problem account based on the situation and client needs. If needed, RSI will consult with its contracted counsel to determine appropriate responses and within specified deadlines, as required by governing bodies (i.e., FTC, Attorney's General, CFPB, etc.). Additionally, RSI utilizes a proactive customer service approach whereby immediate follow up with a guarantor serves to decrease and/or eliminate most issues, complaints, or disputes; thus, reducing the need for escalation in most cases. Please see the narrative ***on Page 45 (below)*** for a description of that 'proactive' process that has served to limit the number of complaints across all client projects.

### **Standards of Excellence, Ethics & Compliance**

RSI affiliates with and subscribes to the ethical principles of several associations. RSI utilizes these associations for certification, ongoing education and to ensure we stay compliant with any changes to governing regulations. RSI recognizes that applying the rules and regulations of these organizations as a foundation for recovery services will ensure the NCTCOG the most ethical, legal and successful means of recovery services. For RSI, the broad scope of "compliance" incorporates many facets of State Law, Federal Law, Federal Trade Commission (FTC) regulations, Fair Credit Reporting Act (FCRA) regulations, Automated Clearing House (ACH) Transaction Law, the Red Flag Rule, Health Insurance and Portability and Accountability Act (HIPAA) and Federal Fair Debt Collection Practice Act (FDCPA), as well as compliance with client contracts and their defined scopes of work.

RSI is continuously FDCPA compliant with regular mandatory refresher courses attended by all personnel. RSI is active with their knowledge on Red Flag awareness and utilize an in-house compliance team to stay up to date with all FDCPA rules and regulations. RSI believes it is vitally important to have a strong compliance program to cover all facets of our business, including those listed above.

#### **Compliance Team**

**RSI takes pride in their commitment to Legal and Ethical conduct and utilizes a compliance program in order to assure RSI is in compliance at all times. Ensuring and maintaining compliance continues to be a challenge for many reasons, including frequent changes in regulations that govern our activities and increased scrutiny from industry experts. RSI stays ahead of their competition by utilizing their own in-house Compliance Team. The Compliance Team has overall responsibility of the account flow and developing an efficient and client focused process for handling of recovery accounts, as well as the overall Federal and State law compliance for the company. This team oversees the development, implementation, maintenance of and adherence to the agency's compliance principles, policies, and practices.**

***RSI will provide a complete copy of its compliance plan upon request from the NCTCOG.***

RSI provides security awareness/compliance training that includes training on all statutory regulations, FDCPA, Red flags, PCI, HIPAA and system security. In addition, RSI tests the staff on all regulatory issues prior to commencing work. This is a requirement of our orientation. Additionally, RSI provides required “refresher” training courses and tests throughout the year to confirm the staff stays compliant with all regulations. This narrative demonstrates RSI knowledge, compliance, and adherence to the FDCPA, FCRA, GLBA, PCI, Red Flags, and other applicable laws/regulations.

### **Customer Service / Interaction Between RSI and Delinquent Debtors**

RSI's entire approach is based on its customer service, which encourages more problem resolution, leading to higher dollars collected, fewer complaints, and better business relationships. The first item addressed in its training is RSI's approach to customer service and guarantor satisfaction. RSI clearly understands and teaches its staff that providing a positive solution for its clients and customers comes before all other concerns of the business. The Recovery Specialists know how to utilize a customer service and problem resolution approach; thus, ensuring guarantor satisfaction. RSI also provides follow-up training at least once each quarter around customer service excellence and looking for opportunities to create a more ‘positive’ experience for the customers served by RSI clients. This has become a part of RSI's culture. To ensure that these approaches are consistent and to monitor/track actual guarantor satisfaction, RSI employs the following procedures/methods:

**Client Priority:** The recovery specialist(s) are specifically assigned and dedicated to each client (provided volume supports this) and are trained on each client's expectations and standards. Therefore, each client's inventory is given the dedicated time and effort to ensure complete processing of accounts. By developing experts on the Client accounts, it leaves no question that these accounts will be treated with the utmost priority by dedicated staff. The Client is extremely important to RSI and would receive the highest level of effort, quality of resources and attentiveness of service from RSI. Outstanding customer relationship management and superior performance by RSI staff will be the minimum standard for RSI on this program. With regard to client communication, all recovery specialist(s) are responsive to client requests and are professional in all interactions. When necessary, procedures will be implemented for client/ recovery specialist(s) contact; otherwise, client interaction would be between client/RSI manager(s). As specific client needs are identified, RSI will add staff as necessary to ensure proper standards and expectations are met.

**Quality Review:** RSI maintains a quality control procedure whereby Recovery Specialist's calls are monitored and rated according to set standards, including customer service / guarantor satisfaction. Each individual personnel will receive call monitors on an ongoing basis and is presented with Quality Feedback forms 3x / week.

**Proactive Customer Service:** RSI has created and implemented a proactive customer service process, which has proven to be effective in ensuring guarantor satisfaction. Rather than waiting for a complaint to arise, RSI is proactive in providing customer service to ensure that any possible issues are resolved to the guarantor's satisfaction... before they turn into complaints. This process dictates, and is used in our initial orientation/training, that any time a representative believes that a call did not go the way they expected, or that the guarantor, while not complaining, did not seem entirely satisfied with the call, the representative sends the account to a Team Lead or Supervisor. The team Lead or Supervisor will contact the guarantor and ask them about the call with our representative. They will ask if the guarantor got all their questions answered, if their issue/concern was resolved to their satisfaction, if the representative was professional and courteous and/or if there is anything else we can help them with at this time. It is almost like a “follow up” customer service call. It has been successful for RSI on all contracts in managing guarantor satisfaction. RSI prides itself on receiving very few guarantor concerns / complaints and ensuring guarantor satisfaction on behalf of our clients. These results are realized as a result of its customer service and problem resolution approach.

### **Credit Reporting (If applicable and/or desired by the NCTCOG)**

As long as it is compliant with the FCRA and the revised CRA Reporting Guidelines, RSI Enterprises, Inc. does have the ability to, and for many clients does, report to the three national credit bureaus agencies, Trans Union, Equifax and Experian. RSI reports to each bureau two times per month. There are multiple strategies implemented such as a time-delay in reporting or reporting based on age and/or dollar amount of each account.

Guarantors are, typically, reported to the credit bureaus on the thirty-first day following the initial mailing of the collection letter, unless otherwise requested by our client, disputed by the guarantor or delayed per regulatory requirements. There are other reporting rules that may limit or reduce the amount, type and process of reporting

on some accounts, as it relates to particular debt types and/or NCTCOG departments. *For example, library fines, court fines/fees from traffic or parking violations, ordinance violations, etc. are samples of debt types prohibited from reporting.* These are just a few of the restricted debt types. RSI will review all inventory for compliance with these rules/regulations and will work with the NCTCOG to determine a plan of action for credit reporting on designated NCTCOG accounts.

If a client has cancelled an account or the account has been paid in full, RSI will report all status changes to the credit bureaus, as required by the Fair Credit Reporting Act (FCRA). All reporting to the credit bureaus is done electronically. A file is sent to the credit bureaus twice per month with all updates that have accrued during the previous period. This provides for a clean and efficient method of reporting changes to the credit bureaus.

Each reported account has a ‘flag’ indicator field identifying it as an account that has been reported. The individual account notes also record the date, time, balance and status of reporting (i.e., dispute, paid-in-full, bankruptcy, etc.); as such, *RSI is able to produce reports for the NCTCOG containing any or all of the fields, identifying which accounts have been reported and the status if such reporting.*

As mentioned above, there are reporting rules that may limit or reduce the amount, type and process of reporting on some accounts. RSI will continue to work with the three CRAs to implement the necessary changes to the reporting processes in order to remain compliant with regulations. *RSI will keep the NCTCOG informed of any significant changes in credit-reporting requirements.*

**Responding to Red Flags (Identity Theft) & Credit Reporting.** *RSI maintains a Red Flag Policy/Program that is utilized in our standard orientation and refresher training modules. RSI will gladly provide the NCTCOG a copy of this policy upon request.* Once a Red Flag is identified, no further recovery activity may continue until verification from the client is received and a determination on the identity theft allegation is made. If the client concludes that the consumer is the victim of identity theft, all recovery activity on the account toward the consumer is terminated. The account is closed, and all credit reporting is removed. If the client provides verification and concludes there has been no identity theft, the consumer shall be informed of this conclusion. If there has been a conclusion that there is insufficient evidence of identity theft, and the account is credit reported, the credit report must be updated as “disputed.”

Credit reporting is utilized as a collection tool to encourage payment by the guarantor prior to the reporting date, to save an individual’s credit standing. Financial institutions normally require that accounts that were previously reported to the credit bureaus be paid in full before further credit is extended. Guarantors who initially have refused to pay the debt, will often times satisfy the delinquency in the future in order to obtain lines of credit. This option is exercised based on the collaborative decision between RSI and its clients. This option, while recommended by RSI, is utilized at the discretion of the Client. RSI has the system capability and will report if it meets the needs of its client and their customers.

### **Removing Accounts from Credit Bureaus.**

RSI will remove accounts from credit bureaus, as long as such a removal is in compliance with and allowable under the FCRA (Fair Credit Reporting Act) regulations. That being said, the process to remove credit reporting marks is not an automated process and requires manual review, on a case-by-case basis, to ensure compliance with all regulatory requirements. The Fair Credit Reporting Act has specific language, rules and expectations regarding the deletion of marks on credit reports; in addition, RSI, as a data furnisher, is prohibited from using certain language or tactics (such as promising removal in exchange for payment) that could be construed as coercive or misleading in nature. For these reasons, we review ‘removal requests’ (from either the client or debtors) on a case-by-case basis to ensure that such removal is legally compliant with the FCRA and falls within the scope of our contractual requirements.

We typically, however, do honor client requests for removal and most debtor requests for removal (upon resolution) as well. Upon approval (either by client or RSI management), the assigned CSR/Admin will simply mark the account on our host system as “DA” delete code so that the next time we run a credit reporting file (as described above), the delete/removal will be captured and reported to all three bureaus. If requested, we will also send a deletion letter directly to the debtor, with a confirmation code, documenting that we have requested a removal/deletion from their credit. We cannot, unfortunately, guarantee how long it takes the three bureaus to update their records once they receive our request/electronic file containing the deletion codes.

**Written FCRA Policy (Ensuring Accuracy & Integrity of Data Reported).** RSI's policy dictates that, upon account load to our system, the data is scrubbed for accuracy as well as compared to the original file/data provided the client (in this case the NCTCOG). This process verifies the 'accuracy & integrity' of the data. In addition, these scrubs verify bankruptcy and deceased statuses, which would then prohibit the account for being eligible to report.

All payments and adjustments, including those reported by the NCTCOG, are immediately applied to the accounts, reconciled back to the original files and balances updated accordingly. This entire process is automated, removing the possibility of human error during reconciliation; if there are any discrepancies, an error report is created, and the account is flagged as a non-credit-reporting account. If the reconciliation of the data is verified/clean, the account is approved for reporting. Per the FCRA, we are required to accurately update the status & balance of any account; this means, reporting bankruptcy status upon notification and balance updates upon completion of the reconciliation. This series of checks/balances ensures the accuracy and integrity of the data reported as well as ensures compliance with all regulatory requirements.

#### **Account Return / Suspend / Cancellation Policy (Single or Multiple Accounts)**

Once notified to cancel an account, RSI will cease all efforts, including calls, notices as well as credit reporting, and close the account on RSI's host system and return to the NCTCOG in the prescribed format. In the event of a recall, RSI would zero out the balance and place the account in a cancel/close status. The account records maintain chronological records of every activity that occurs on an account from the time the account is referred by the NCTCOG until the account is terminated and returned.

The returns can be reported electronically, either at the request of the NCTCOG or through an automatic file/process, via the Client View Web Portal or internally by RSI. With its current clients, the process varies based on the needs and expectations of the client and their inventory. RSI, as a standard part of its month-end reporting to clients, provides a cancellation report for accounts cancelled the previous month. This report will inform the NCTCOG regarding accounts that have been cancelled (closed and returned), ***along with reason codes, including but not limited to Uncollectable, Bankruptcy, Deceased, etc.*** This report should accompany and match the required return file. This report is generated on a monthly basis or at the NCTCOG's request and can be accessed real-time through the ***Client View Web Portal (CV)***. RSI can also provide the option to receive an electronic file in a designated format. RSI will communicate regularly with the Client regarding recommendations for closures.

**Cancellation Report** – This report will inform the client regarding accounts that have been cancelled, along with reason codes. The report can be provided electronically or via a data file, in a specific format.

## **SERVICE TYPE 2: Ins. Claim Follow-Up/Collection Policies, Procedures & Processes**

**Insurance Follow-Up Approach:** RSI's entire approach is based on its customer service approach, which encourages more problem resolution, leading to higher dollars collected, fewer complaints, and better business relationships with the medical entity. This proposed service is to work already/previously filed claims to ensure maximum collection/reimbursement for the medical entity.

RSI understands there is an obstacle to the collection of a claim, and therefore focuses on identifying the problems and working on removing the obstacles, resolving any coding errors, denials, authorization issues etc. and thus, effecting collection of the balance. RSI takes a very professional and work-with approach in dealing with payers to resolve claims.

RSI's fundamental approach is to first prioritize all third-party balances by payer as well as contracted balances outstanding and perform a batch testing for eligibility and sort claims by age to also mitigate any timely filing losses. Then, RSI works to identify those accounts with the third-party potential for maximum reimbursement. RSI's designated staff will follow up with each payer to determine claim status.

Using a professional manner on the telephone in all daily contacts with payers and patients is direct result of the extensive training of RSI employees. RSI utilizes its payer experts to establish relationships at each Third-Party payer (if not already established) and uses those resources to ensure timely follow-up and maximum reimbursement for NCTCOG.

In the end, RSI's approach is designed to maximize reimbursement under client defined resource constraints, while improving service and dispute resolution to patients in an effort to eliminate complaints tied to this

reimbursement effort. If RSI discovers an unknown secondary payer, RSI will update its host system and the Client system (if applicable) with the information and send a request to Billing Support to submit this claim to the secondary. To the extent that RSI/Client is aware of secondary, tertiary, etc. payers, RSI will continue to submit back to the Medical Billing Company all successive parties in order, including providing coordination of benefits documentation to maximize reimbursement and more quickly resolve the account. To the extent that there remains a third-party reimbursable balance, the collectors will attempt to re-verify eligibility and submit a request for follow-up to RSI's insurance team.

☞ **Workflow:** RSI understands that the purpose of this outsourcing is to relieve the business office/billing company of the tedious responsibilities tied to continuing the follow-up on these claims permitting this staff to pursue other more current inventory to maximize reimbursement earlier in the process. RSI has the technology, experience, and resources to provide thorough and rapid follow up/collections on third-party claims that have already been filed. As a normal course of business on many of our current projects, RSI performs these collection/follow-up services.

To accomplish this, we utilize various technologies such as GE Centricity, Internet / POS websites, and experienced billing specialists for direct contact to insurance companies. The immediate and persistent follow up on outstanding claims will maximize reimbursement and more quickly resolve the accounts. RSI collectors and patient account specialists are experienced in following up with insurance companies to determine: 1) the status of the claim, 2) where denied, the denial reason to determine how to appropriately resubmit the claim to receive the correct level of reimbursement, and 3) where no claim is on file, to pull together all of the correct information, verify eligibility and get a claim submitted promptly and accurately for payment.

**RSI proposes the following strategies for insurance account follow up:**

- a) RSI will load all referrals onto its Host system/database and distribute the work to insurance collectors. Once distributed (which takes less than 24 hours), the *collectors will take action within five (5) days of placement*. Simultaneous with the distribution of accounts to the collectors, management will first group by current payer those accounts on which no claim has been paid and batch process these accounts against the appropriate payer to re-verify eligibility for the dates of service and document this information on the account. RSI can accept downloads/files for processing in virtually any format.
- b) RSI will organize the inventory to work first those accounts on which no payment has been received, that have had the greatest amount of time elapsed since last billed by NCTCOG. This will help RSI mitigate the volume of claims that will fall into a timely filing issue category. Although RSI has substantial experience working with the major payers, RSI's staff will request a breakdown of major contracted payers, provider numbers and timely filing requirements unique to those contracts with NCTCOG.
- c) In nearly all of its current programs under which it provides the requested services, RSI pursues physician/faculty/clinic, inpatient, outpatient, ambulatory and emergency room claims. When providing follow-up, RSI will be cognizant of these distinctions when verifying eligibility for a range of dates. Many times, patient disputes revolve around non-covered charges. Being familiar with these issues, producing split bills, verifying original dates of service and any recurring accounts, RSI will be sure to not jeopardize a claim while maximizing reimbursement from the potential multiple sources.
- d) Accounts with a prior payment will require review by the collector to determine whether there are any unbilled late charges, and to validate whether the entire balance has been properly reimbursed by the payer. To the extent that there remains a third-party reimbursable balance, the collectors will re-verify eligibility and submit a request for follow-up to RSI's insurance team.
- e) RSI's third-party team will organize all contracted balances outstanding and perform a similar batch testing for eligibility and resubmit claims by age to also mitigate any timely filing losses. RSI will provide all assistance required on these claims, including requests for documentation, to follow these balances to completion.
- f) To the extent the claims are 'non-allowed' or require further adjustment, RSI will provide NCTCOG with an adjustment request to reflect the actual balance remaining...or zero out the balance if appropriate.

- g) All commercial claims will then be reviewed by payer for follow-up, either directly with the payer websites, or conversely over the telephone with the payers. RSI will provide all claim submission, appeals and documentation in order to provide final resolution of the balance.
- h) All accounts where eligibility has been verified will then be followed up directly with the payer to determine the status of the claim(s) and the appropriate billing information will be updated on RSI's host system. Any claims not on file will be forwarded to a Support Desk for immediate processing of the claim. RSI staff will utilize proof of billing information available at NCTCOG to reprocess claims that are falling into timely filing status first to minimize lost reimbursements. To the extent a claim is on file, RSI will work with the payer to resolve any outstanding requests for additional information or documentation.
- i) To the extent that claims editing is required, RSI collectors will work with NCTCOG billers to complete the necessary editing and get the claim billed. Once accounts have been resubmitted, RSI will diligently follow up the receipt of the claim, any pending issues and requests for documentation or audit, and then pursue the appropriate payer personnel until full reimbursement is realized on each claim. RSI will accept responsibility to work the edit and rejection reports to be certain that all claim issues identified at the point of submission are corrected and the bill is properly edited and reprocessed. Any outstanding contractual adjustments, allowances or required write-offs will be documented and communicated to NCTCOG for proper balance adjustment.
- j) The collectors will keep the Support Desk/Work Queues up-to-date and upon submitting the claim, ***the biller will return the account to the collector for follow-up scheduled in twenty days.*** RSI will then calendar all follow-up on verified claims based on the profile of that payer, but for no longer than a total of thirty days following the original bill date by NCTCOG. ***The minimum follow-up requirement of once every thirty (30) days, on each claim, will be adhered to until the claim is resolved.***
- k) To the extent that RSI/Client is aware of secondary, tertiary, etc. payers, RSI will continue to submit back to the Medical Billing Company all successive parties in order, including providing coordination of benefits documentation to maximize reimbursement and more quickly resolve the account. RSI will assist in coordination of benefits on accounts with secondary, tertiary payers. If RSI discovers an unknown secondary, its staff will update the host system and To the extent that RSI/Client is aware of secondary, tertiary, etc. payers, RSI will continue to submit back to the Medical Billing Company all successive parties in order, including providing coordination of benefits documentation to maximize reimbursement and more quickly resolve the account.
- l) On all accounts where the patient provides new insurance information, the collector will gather all of the subscriber, plan and processing center information and update NCTCOG with this information once eligibility is verified for those dates of service. The account will then be forwarded to a Support Queue at RSI for processing.
- m) Discovered contractual adjustments, allowances or required write-off's will be processed on the client's host system to ensure reconciliation of balances.
- n) RSI will calendar all follow-up on verified claims based on the payer profile.
- o) RSI will work denials, short-pay's and 'no responses' by contacting the payers, identifying/correcting claim issues to ensure faster processing/payment. Denied or rejected claims will be researched and followed up using appropriate documentation to offset payment denial.
- p) Once it is confirmed that all third-party responsibility has been exhausted, and all remits/adjustments posted, RSI will move the account into appropriate self-pay inventory queue. RSI will follow up statements with telephone calls, resolving any questions and communicating payment options with the patients.

***All claims resubmitted on behalf of NCTCOG will be directed to remit payment ONLY to the specified remit address for NCTCOG.*** RSI does recommend and requests a daily (or weekly if more manageable) listing of all transactions from NCTCOG for this financial class, both payments and adjustments, in order to keep its outstanding inventory reconciled with that financial class total on NCTCOG's host system(s). RSI currently provides this same type of EDI in most of its programs.

RSI maintains over 110 different status codes on its system that designate the stage/condition of each claim. Below is condensed list of the most common scenarios/status codes used on insurance accounts:

| Status Code / Description                             | Follow Up Attempt - Time Frame                                            |
|-------------------------------------------------------|---------------------------------------------------------------------------|
| ADJ (Insurance Adjustment)                            | Follow Up: Every 14 days until adjustment complete                        |
| APP (Appeal Pending)                                  | Follow Up: Every 14 days until appeal processed/resolved                  |
| CIP (Claim in Process)                                | Follow Up: Every 7 days until Claim is processed                          |
| CON (Contractual Write-Off)                           | Follow Up: Every 14 days until Write-Off complete                         |
| DEN (Denial)                                          | Follow Up: Every 7 days until denial resolved, appealed or adjusted to SP |
| EOB (Explanation of Benefits)                         | 7 days after EOB Requested                                                |
| INS (Insurance Billed)<br>*Multiple I codes by payer* | Follow Up: Every 7 days until verified that claim is in process           |
| MCR/MCD (Medicare/Medicaid)                           | Submit Claim within 3 Days of verification                                |
| PIV (Pending Insurance Verification)                  | Submit Claim within 3 Days of verification                                |
| PMR (Pending Medical Records)                         | 7 days after Med Records Requested                                        |
| RBI (Re-bill Insurance)                               | Submit Claim within 3 Days of Billing request                             |
| UCC (Uncompensated Care)                              | Follow Up: 7 After adjustment/charity submission                          |

Subsequent follow up attempts are made at varying intervals, dependent upon the first pass result (as listed above), account disposition, and/or according to NCTCOG contractual guidelines/policies. These follow-up procedures are guidelines only to ensure all claims processed timely, thus mitigating losses for NCTCOG. The recovery specialists are given the autonomy of handling each account on a case-by-case basis and working with the payers toward the quickest and most efficient resolution. These measures are intended to improve and maintain a successful program benefiting all parties involved. They are established as guidelines toward resolving accounts and can be edited to cater to the unique aspects of the Client inventory.

The RSI system maintains documentation of all account activity from the referral of the account to the final liquidation of all obligations. Each account is assigned a unique number for internal use as well as the guarantor or patient number referred from NCTCOG. RSI has the ability to track and inquire on accounts by name, NCTCOG account number, RSI account number, social security number, telephone number, driver's license number or any other unique identifier provided by NCTCOG. The account records maintain chronological records of every activity that occurs on an account from the time the account is referred by NCTCOG until the account is terminated and returned to NCTCOG. RSI also maintains the records beyond the term of the contract in the event the account is ever returned to RSI for subsequent locate and collection efforts and for Federal and State auditing requirements.

In addition, the collection system classifies an account as active, claim in process, denial, pending appeals or other appropriate status. Based on the account status, collector strategies and management account flow strategies, the system automatically determines the next required action for the recovery specialist to take as part of his or her daily work events.

RSI applies the same efforts on all insurance claim accounts, regardless of balance. RSI understands that the consistent treatment of healthcare accounts is critical to ensuring compliance with all regulations and future cost reporting requirements. Rather than apply different methodologies by balance, RSI will utilize payer guidelines and contractual agreements with NCTCOG to direct workflow on insurance collection accounts. RSI will adjust these strategies to accommodate specific requirements in the scope of work or per client discretion. RSI proposes to apply all its methodologies and strategies consistently to all balances in active A/R.

### Healthcare Experience – Personnel

All of the work performed on this program will be managed by existing skilled personnel. These individuals have specific experience in this type of project, including those listed in RSI references. Within the RSI organization, a distinct recovery service division will be put into place just for NCTCOG. RSI has created this separation between all of their Clients within its organization to ensure the privacy and confidentiality of information provided by each Client, while committing resources undiluted to an individual Client's reimbursement efforts. Securing a separate and dedicated staff provides the highest level of quality and service by RSI employees, whose primary goal is to service specifically NCTCOG.

RSI is familiar with the insurance follow-up processes and procedures. We have a dedicated team assigned to work these types of accounts and would assign a dedicated, experienced group to handle all third-party follow-up. All recovery specialists assigned have extensive healthcare account experience, including experience in billing and follow-up.

RSI's healthcare employees are required to receive updated training on a regular basis to ensure they maintain their certifications. These certified individuals are assigned to the Insurance Follow Up projects where their credentialing and specific skill sets are required. RSI also uses materials to train its staff in HIPAA-HITECH, Red Flags, FDCPA, FCRA and other statutory/regulatory programs. At the end of training, testing is required in each section (including insurance billing, if their position requires it) and must achieve a score of 90% or better before they are allowed to work accounts. Each team member also receives regular training/updates on changes to regulations, to ensure their certifications stay up-to-date and compliant.

RSI has a current team of experts that have been providing claim follow-up/collection services for other clients for over 25+ years. RSI's current references will identify those clients in which we currently or have provided these exact claim services. RSI will work with NCTCOG to put together a team of RSI's experienced claim specialists. For these positions, we require medical claim and follow up experience, and if needed, we will utilize healthcare placement agencies to find additional staff. In addition to the existing, experienced staff, RSI also employs certified coders. Should RSI need to bring on additional staff, we would test their claim knowledge prior to being offered a position. If the hire has experience but is not certified, we may send them to classes to become certified.

## 9) Discuss your Firm's average time necessary to bill and collect from various agencies.

In an effort to remain succinct and not duplicate responses, please see the workflow standards and charts in *Item #8 above, on Pages 34-36* for more details. In summary, RSI typically begins working accounts within 48 hours of loading to our system; this action includes letters, calls, claim review, etc. The following narrative/chart is an excerpt/snapshot of previously provided average timelines for initial action.

RSI typically applies the same workflow strategies, as listed throughout this response (I.e., letters, outbound calls, follow up time frames etc.), to all balances; however, RSI will adjust these strategies to accommodate specific requirements in the scope of work or per client discretion. RSI proposes to apply all its methodologies and strategies consistently to all balances in active A/R. Please see the protocols listed in various sections of this proposal, outlining collection methodology, account follow up (status and time frames), letter strategies, account distribution, telephone scripts, workflow standards etc.).

| Initial Referral Action Taken:                                    | Timeline:                                               |
|-------------------------------------------------------------------|---------------------------------------------------------|
| Accounts Loaded to Host System                                    | Within 24 hours of Receipt of Referral                  |
| Auto-Scrub for Demographics / Propensity Scoring                  | Within 24 hours of Account Loading                      |
| Acknowledgement of Referral to Client                             | Within 24 hours of Account Loading (Including # and \$) |
| First Notice / Letter (if applicable based on score, status etc.) | Within 48 Hours of Account Load                         |
| First Phone Calls (Manual & Dialer)                               | Within 72-96 Hours of Account Load                      |

## HISTORICAL COLLECTION SUCCESS RATES

| RSI Enterprises, Inc.                                    |                                                                      |
|----------------------------------------------------------|----------------------------------------------------------------------|
| Annual Collection Volume                                 | 985,000 Accounts / \$967 Million                                     |
| Total Volume of Inventory                                | 3.7 Million Records (current & archived) / \$1.2 Billion Open-Active |
| Average Days to 1 <sup>st</sup> Collection from Patients | 18 Days                                                              |
| Avg. Bad Debt Collection %                               | 17% Gross Liquidation                                                |

RSI understands the importance of measuring, tracking and trending success through quality procedures and statistical analysis, including but not limited to collection performance, customer complaints, client interaction, review of reports/files and recommendations for change. RSI has experience in collecting various debt types, including but not limited to healthcare facilities (hospitals, physician groups, ambulance programs), clerk of courts (various debt types), municipalities (various debt types), taxes, child support, traffic citations, auto loans, credit cards, etc.

***“Rate of Recovery” is based on several items:*** The type of debt being pursued, the size of the balance, the age of the account, the accuracy and well-being of the guarantor account information, how much account activity has previously been conducted and by whom, along with the location or demographics of the guarantor. All elements being good, our average recoveries (company-wide and on all debt types combined) range as follows:

### Average NET & GROSS Recovery, by Age & Debt Type

| Debt Type                                  | Average Age  | Avg. "NET" Recovery | Avg. "GROSS" Recovery |
|--------------------------------------------|--------------|---------------------|-----------------------|
| Clerk of Courts                            | 0-180 Days   | 50%                 | 38%                   |
| Clerk of Courts                            | 181-730 Days | 44%                 | 29%                   |
| Clerk of Courts                            | 731+ Days    | 14%                 | 9%                    |
| Cities/Municipalities (Various Debt Types) | 0-180 Days   | 28%                 | 18%                   |
| Cities/Municipalities (Various Debt Types) | 181-730 Days | 15%                 | 12%                   |
| Public Utilities                           | 0-180 Days   | 29%                 | 20%                   |
| Public Utilities                           | 181-730 Days | 21%                 | 17%                   |
| State (Child Support)                      | 731+ Days    | 11%                 | 6%                    |
| State (Taxes)                              | 731+ Days    | 15%                 | 14%                   |
| Financial (Credit Union / Loans etc.)      | 181-730 Days | 13%                 | 10%                   |
| Medical (Early Out)                        | 0-120 Days   | 38%                 | 32%                   |
| Medical (Third Party Insurance & F/U)      | 0-120 Days   | 69%                 | 58%                   |
| Medical (Bad Debt)                         | 121+ Days    | 18%                 | 13%                   |
| County Medical Debt                        | 0-180 Days   | 23%                 | 13%                   |
| County Medical Debt                        | 181+ Days    | 9%                  | 10%                   |

### Recovery, by Age & Debt Type, after Referral

| Debt Type                         | Average Age @ Referral | Average NET Recovery @ 30 Days | Average NET Recovery @ 90 Days | Average NET Recovery @ 365 Days |
|-----------------------------------|------------------------|--------------------------------|--------------------------------|---------------------------------|
| Medical Bad Debt                  | 263 Days               | 2.3%                           | 12.8%                          | 18.5%                           |
| Government Bad Debt (Incl. Taxes) | 555 Days               | 4.5%                           | 14.1%                          | 23.7%                           |
| Financial / Commercial Bad Debt   | 606 Days               | 3.7%                           | 8.9%                           | 15.6%                           |

### Paid in Full (PIF) Recovery

| Time of Paid-In-Full | % of Total PIF # | % of Total PIF \$ | % of Referred # | % of Referred \$ |
|----------------------|------------------|-------------------|-----------------|------------------|
| (0-6) Months         | 36.7%            | 26.4%             | 13.1%           | 8.1%             |
| (7-12) Months        | 30.7%            | 28.7%             | 11.0%           | 8.8%             |
| (13-18) Months       | 13.7%            | 16.6%             | 4.9%            | 5.1%             |
| (19-24) Months       | 7.6%             | 9.3%              | 2.7%            | 2.8%             |
| (25+) Months         | 11.8%            | 19.0%             | 4.2%            | 5.8%             |

\*\*Average Net Collection (All Debt Types/Buckets): 26% \*\*

- 10) Describe how your Firm avoids the common problem of insurance companies refusing to pay due to timeliness of filing. For example, insurance companies refusing to process invoices before Medicare has paid; then, once payment is received from Medicare, refusing to pay claiming that the invoice was not received in a timely manner. How do you propose to prevent this and similar problems?**

This section is only partially applicable, as RSI is not a Medical Billing Company nor are we proposing to provide primary billing services under this RFP; instead, as described above in [Item #8, Pages 47-50](#), RSI is experienced in providing claim collection services AFTER a claim has been filed. This service includes collecting from insurance companies on claims not paid, claims denied, short pays, filing appeals, reprocessing claims, etc.

RSI maintains relationships with contacts at major payors and utilizing certified billers, these agents know the common stall tactics used by carriers; as such, they understand the rules, regulations and contractual obligations carriers must follow and use that (along with OIG requirements) as leverage to motivate the carriers to pay under the scenarios listed above. Please see [Item #8, Pages 47-50, above](#) for complete details on RSI's claim collection/follow-up processes.

## 11) How often does your Firm invoice ambulance customers and how long do you typically pursue payment?

### Letters / Notices (Notification Process)

*RSI generally pursues collections on an account for a minimum of 365 days.* A computer-generated series of letters is initiated at the time an account is input to the RSI system, based on predetermined criteria for mailings (I.e., mail return, scoring, scope of work, balance, etc.). Each of these letters (notices) is system controlled for content and date of generation to ensure total compliance of our internal due diligence requirements. Provided the scope of work supports this strategy, each letter in the letter series sent to the guarantor is mailed every twenty-one to twenty-eight days. The frequency and number of letters varies on each account, depending on the scope of work parameters, status of the account, scoring, balance, etc. RSI's letters are numbered, and the description of those letters follows:

#### ***NOT1 - First Notification to Responsible Parties***

If the account qualifies for mailings (as noted above), this letter is scheduled to go out immediately following the assignment of the account, to notify the guarantor of the balance owed and provide options for resolution. This letter also notifies them of their rights pursuant to FDCPA and other regulatory requirements.

#### ***NOT2 - Second Automated Letter in Series***

This letter goes out thirty days following NOT1, presuming there has not been an adequate response to the first letter, a mail return of previous letters and/or that it qualifies for additional mailings. Between NOT1 and NOT2, RSI recovery specialists will have made attempts to reach the guarantor by telephone.

#### ***NOT3 - Third Letter in Regular Letter Series***

NOT3 is sent out twenty-eight days following NOT2 if there has been no adequate response, mail has not been returned and/or that it qualifies for additional mailings. By now, several additional attempts have been additionally made by telephone. If attempts have been fruitless in reaching or locating the guarantor, RSI personnel will have skip traced these individuals through the access of on-line national databases.

#### ***NOT9 –Final Notice***

This notice is sent out twenty-eight days following the sending of NOT3, provided that the account qualifies for additional mailings. Call attempts, location attempts, and asset searches and verification will continue until the account is collected, suspended or closed and returned to client. After this notice is sent, if no adequate response has been received, the account may be referred back to Client for additional agency placement.

These are the standard notices contained in a normal notice series. Additionally, optional letters are also available to the Recovery Specialist to be sent meeting certain circumstances for mailing. RSI also maintains payment plan letters as well as customized letters such as: promise-to-pay, broken promise, dispute validation instructions, asset verification, legal and post-dated check letters. Collection attempts will continue to be made during the letter series as well as attempts to telephone the guarantor. Each time a new address is located for a guarantor, the RSI letter series is started to that address.

The system also has the ability to store individual letters that can be customized for specific circumstances. These letters are manually generated by recovery specialists and will only be sent 'as needed'. The payment plan letters are sent out 15 days prior to the due date for each payment. These statements can be customized in both format and language (i.e. Spanish versions) to ensure a seamless communication with the NCTCOG guarantors.

### Letters / Notices (CUSTOMIZED)

In addition to its standard letter protocols, RSI has customized letters for unique account statuses, such as those listed above. ***The payment plan letters are sent out 15 days prior to the due date and a default letter is sent after a payment is missed.*** This is an automated process that takes place, in addition to the dialer and manual call campaigns to follow up with repeat/delinquent guarantors. All other methodologies, standards and approaches described throughout this proposal (such as letter, call campaign, dialer, follow up and payment plan strategies) will be employed to the delinquent and repeat guarantors, consistently.

RSI, through its letter-processing vendor, has the capability to customize letters in virtually any manner the NCTCOG wishes; this customization includes but is not limited to the following:

- ◊ Letter Size (Legal size vs. standard 8 ½ x 11)

- ◇ Multi-page / Color Stock (solid, fade etc.)
- ◇ Customized Content/Data/Text
- ◇ Hyperlinks / Data Tags (QR Tags) / 2D & 1D Bar Coding etc.
- ◇ Alternative Languages / Branding / Logos

These statements can be customized in both format and language (i.e., Spanish versions) to ensure a seamless communication with NCTCOG guarantors. Customization is only limited by the amount/type of data provided by the NCTCOG. In RSI's current partnerships with other customers, we have (collaboratively) created several customized letters to meet the needs/requests of these clients.

RSI is also proud to offer *eStatements* to guarantors, upon express consent and Opt-In from guarantors. In essence, the guarantor has the ability to choose whether or not they prefer to receive any of the above-listed statements in a hard-copy, mailed format or an emailed, electronic format. The *eStatements* are encrypted and secure according to privacy standards, are only sent with the express consent of the guarantor and RSI provides the ability for the guarantors to Opt-out at any time. This additional service is unique and offers the guarantors flexibility in communications regarding their account(s).

*\*Samples of these letters can be found at the back of this proposal under the "Attachments" TAB.\**

## 12) Describe how your Firm proposes to ensure that you have correct and complete insurance information for each customer.

**Not applicable.** RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, ensuring accurate and complete insurance information is not applicable to the proposed services; as such, we would expect that the NCTCOG or the Medical Billing Company would have already verified this data prior to the account being referred to RSI for patient or claim collection (after initial filing). RSI's expertise is in and what we are proposing to provide is collecting from both patients/consumers as well as third-party payors after the initial billing/claim is filed. *Please see TAB D, Attribute 1 "Description of Services", (Item 8, Pg. 33 and Page 47) for details on RSI's patient/consumer debt collection program and its claim follow-up/collection processes, respectively.*

## 13) Describe how your Firm proposes to increase a TXShare Entity's collection rate.

### Unique Approaches that Contribute to Improved Reimbursement/Collections

RSI can be set apart from its competitors by their **Advanced Technology, Extensive Collection Experience and Knowledge, Service Enhancements** as well as their ability to implement **Custom and Unique Solutions** to their clientele. Throughout this proposal, RSI provides a specific and detailed representation of unique processes by which RSI proposes to apply in servicing this contract. These processes, along with those listed below are just a few of the procedures that contribute to RSI's collection success, RSI's success against competitors in the market and to tenure of RSI's client base, some of which having partnered with RSI for 30+ years.

Without reiterating all points already described throughout RSI's response, the following narrative highlights the key points and *unique avenues that RSI has used with existing clients and proposes to use to achieve collection success on this project*. RSI believes there are *several components that contribute to collection success, such as collection approach, methods of collection, proper workflow distribution, account processes/metrics, telephone techniques, account preparation (scoring), advanced technology, financial profiling, knowledge of the industry, and history of proven success in specific industries/demographics*. As explained in detail below, RSI proposes to utilize all of these tools, resources and methodologies to improve the TXShare's cost savings, maximize revenue and achieve collection targets.

### COLLECTION APPROACH

RSI's entire approach is based on its customer service approach, which encourages more problem resolution and less "collection agency dunning," *leading to higher dollars collected*, fewer complaints, and better business relationships with its customers. RSI takes a professional and work-with approach in pursuing guarantors for payment as well as working with them to obtain more information that may help them in resolving the account. RSI employees have been called the "*Good Guys*" in this industry because of their professional manner and tone on the telephone.

RSI's fundamental approach is to first prioritize the new accounts by their potential liquidation rate, based on balance, age, employment status and the existence or non-existence of certain data that tend to lead to higher liquidation of the balance. Then, RSI works to identify those accounts with the financial profile and/or third-party potential for maximum reimbursement, concentrating disproportionately on this inventory. Depending on the age, balance and disposition of the account, a varying number of collection dunning notices are sent, and calls are made, but the higher frequency of these efforts to locate guarantors is targeted at those accounts that can produce the greatest reimbursement for RSI's client. In the end, RSI's approach is designed to **maximize reimbursement** under client defined resource constraints, while improving service and dispute resolution to guarantors in an effort to eliminate complaints tied to the collection effort.

#### **METHODS OF COLLECTION**

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The management team will develop a strategy to best impact the new cases. This strategy will include such activities as setting account prioritization, scoring, customizing notices (if applicable), and completing "scrubs". The account prioritization will consist of ranking cases containing demographic, personal and age data in order to work them more efficiently. The communications with guarantors can be customized to include specific payment protocols and any other information the client desires. ***The "scrub" involves creating a program that will submit all cases to a proprietary scoring program in order to obtain a score that will delineate a case's collectability based on current information.***

The strategy used by the management team at RSI will be to identify early program success and further development opportunities by tracking the following key-indicators: case workflow, skip inventories, contact rates, promise payment close ratios, payoff inventory and close rates, total case inventory and dollar amount, active case inventory and dollar amount, terminated and suspended case inventory and dollar amount, etc. With this information, RSI is able to monitor the activity and opportunities for improvement in this program.

#### **ACCOUNT WORKFLOW STRATEGIES & WORK STANDARDS / METRICS**

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RSI's first step is to scrub the accounts for possible bankruptcy, deceased and/or payment plan/financial assistance qualifiers. Once those accounts have been identified and segmented, the remaining inventory is run through RSI's proprietary scoring process and prioritized based on date of service, age, balance, demographic information, potential liquidations, employment status and the existence or non-existence of certain data that tend to lead to **higher liquidation of the balance**. Then, RSI works to identify those accounts with the potential for maximum reimbursement.

The work standards vary from client to client and are based on the needs of that client. Factors that determine work standards are average age of the accounts, type of account, average balance and 'learned' liquidation rates of the account file. Different work standards may also exist on the same client as needed. The protocols established for account flow depend on the type and status of each account. Specific production standards have been created as measures of performance for RSI's collection programs with its clients nationwide. It is imperative these thresholds are met, as each agent will be held accountable. Please see **Pages 34-36, above** for detailed workflow strategies/work standards that support meeting targets.

#### **TELEPHONE TECHNIQUES**

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RSI will develop call center training scripts specific for the NCTCOG accounts and ensures the call center maintains the capacity to provide service in multiple languages. The Recovery Specialists are given the autonomy of handling each call and contact on an account-by-account basis and working on the most efficient resolution. Through RSI's extensive experience in managing collection receivables, its staff has found that being flexible in its call scripts/talk-offs has served to enhance the results. However, RSI does provide guidelines to the representatives that can help them maximize efficiencies and consistency on these types of programs. While we do provide some standard dialogue/guidelines, the recovery specialists are trained to be flexible and adapt their conversations to fit the nature of the contact with the guarantor.

#### **CASE PREPARATION (SCORING & ACCOUNT SCRUBS – PATIENT ACCOUNTS)**

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RSI uses various 'scrubbing' technologies and techniques to improve and validate account data upon loading as well as throughout the life of the account. RSI's first step is to scrub the accounts for updated addresses/phone numbers, possible bankruptcy, deceased and/or payment plan/financial assistance qualifiers as well as run the accounts through a propensity-to-pay scoring model. Once those accounts have been identified and segmented,

the remaining inventory is run through RSI's proprietary scoring process and prioritized based on date of service, age, balance, demographic information, potential liquidations, employment status and the existence or non-existence of certain data that tend to lead to higher liquidation of the balance. Then, RSI works to identify those accounts with the financial profile and/or potential for maximum reimbursement. All of these scrubs are completed within the first 48 hours of loading an account; some scrubs will be repeated, periodically, throughout the life of the account to ensure we have the most accurate and up-to-date information on each guarantor/account.

This proprietary scoring model creates the opportunity to improve collections for all its customers. The first step in ensuring success is to prepare the case(s) in such a way that, not only will the case have the most up to date information but will also be at its most collectable upon the first contact with the guarantor. In order to prepare the account properly, RSI uses a unique, proprietary scoring model that considers multiple factors in determining financial leverage and collectability. ***This tool is one that sets RSI apart from its competitors.*** RSI has created and implemented a scoring model that is tailored to each specific client, their type of debt and their unique demographics. The advantage of using a unique scoring system is that it allows RSI to "scrub" the accounts and apply a collectability score within 24 hours of loading an account on its system. ***Based on its success on other clients, the model demonstrates that it improves productivity as much as 5%-10%, subsequently resulting in higher collections, greater savings for the client and improved ROI on any program.***

#### **GARNISHMENTS (IF APPLICABLE OR DESIRED ON PATIENT ACCOUNTS)**

Once a case is referred, one of the first steps taken is an employer/asset investigation. Locating employers and assets includes an intelligent pursuit of information on the telephone, requesting and reading financial reports and accessing national databases. This process provides distinct information to RSI regarding guarantors. Some reveal location, which can be further researched to determine if property is owned, and some provide recreational assets purchased in lieu of paying obligations. As with the tax intercept process, having RSI complete the garnishment process, improves efficiencies and eliminates resource costs for the NCTCOG.

#### **ADVANCED TECHNOLOGY**

There are many facets to using technology to improve processes and results, as described throughout this proposal. Technology such as an advanced receivables system, VoIP Predictive Dialer, VoIP interactive telephone system, Texting Communications, Client View Web Portal, ***Propensity-to-Pay Scoring Models*** etc., serve to improve productivity by over 200%. ***(See a description of some of RSI's technological tools, Pages 67-76, below).*** The law of numbers proves that the more productivity (calls made, contacts established etc.), the more contacts are made and subsequently, the more dollars are recovered. This is due to the simple fact that technology exponentially increases productivity, while reducing time spent on manual tasks and uncollectable inventory. These tools not only increase efficiencies, save money but assist in improving collections as well.

#### **EXTENSIVE INDUSTRY EXPERIENCE AND KNOWLEDGE**

RSI has over thirty-six (36) years of experience with successful collections and recovery management, including in the public/government, bad-debt and claim collection space. Contractors must have knowledge of the processes, procedures, regulations and governing guidelines before it can be successful in applying strategies to improve collections. In addition, this history and experience has served to improve our internal efficiencies, process, procedures and workflows, as we know what to expect and how to apply the most effective strategies. RSI has already gone through its "trial and error" period, whereby we were able to learn from mistakes, improve processes and implement "tried and true", tested strategies. This is an advantage that RSI has over its competitors! While others will spend time trying to determine how this program works, what strategies work best and how to improve efficiencies, RSI has already established those efficiencies, thus maximizing its efforts in the right places, on the right accounts and initializing the best procedures to affect payment quickly, which in turn, transfers cost savings to the NCTCOG. Our history and knowledge of similar programs allow us to get a quick start and eliminate inefficiencies that would otherwise hinder us from focusing on improving collections.

Many of RSI's clients are government entities and RSI has provided over-the-top customer service and noticeable increases to their revenue. RSI's key personnel are dedicated, and their extensive experience alone makes them an asset to not only RSI but to RSI's clients as well. RSI's personnel have the skill set and the drive to give our clients a working relationship full of communication and positive results. RSI is continuously HIPAA-HITECH, Red Flags and PCI compliant with regular mandatory refresher courses attended by all personnel. RSI is active with their knowledge on Red Flag awareness and utilize an in-house compliance team to stay up to date with all

FDCPA rules and regulations. RSI utilizes efficient processes already in place and streamlined to meet their client expectations. With all of these aspects involved within RSI, RSI clients reap the benefits and awards without the added costs.

**14) Provide suggestions for increasing customers' response to requests for information. For example, customers often ignore invoices or statements because they think their insurance will handle everything. They do not respond until the account goes to collections, at which point they might discover that the claim has been denied or the TXShare Entity had incorrect insurance information.**

In an effort to remain succinct and not duplicate responses, please see *Item #8*, "Work Plan", Workflow Charts and narrative descriptions, found previously, on *Pages 33-38, above*. RSI provides an excerpt from the previous sections which highlights the collection attempts including methods (calls, letters, etc.), the order and frequency of those efforts which serve to improve communications and responses from customers. Beyond these charts, RSI also provides information on the tools/methods used such as an automated dialer/messaging, texting and email communications. The description of our letter communications can be found in the above *Item # 11*.

**Methods of Communication with Debtors**

The primary methods/modes of communication with consumers is via hard copy letters, email, text and phone (including dialing technology). Texting, email and utilization of an automatic dialer (with pre-recorded messages) requires consent directly from the consumer or pass-thru consent from the NCTCOG. The hard copy letter process as well as the workflow/timeline for communication are detailed above and in previous sections.

The following narrative provides more details on the technology/tools used to communicate via phone, dialer and texting methods. The timelines/frequency of these communications depends on consent and/or the disposition of the account (i.e., dispute, payment plan, etc.).

**VOIP DIALING TECHNOLOGY**

There are several advantages to using the Internet VoIP (Voice over IP) dialing services, such as:

- The dialer begins dialing/broadcasting at a predetermined time and can be easily adjusted to the number of calls per minute and other callback strategies/criteria. It has a very user-friendly web interface and reduces traditional costs associated with standard dialing systems.
- The average agent dialing for 7-hours/day can attempt up to 3x as many calls in a day (300+/day).
- The system increases contacts by 200%-300% for each agent by screening no-answers, disconnects and busy numbers, transferring only calls that are answered by a live person while auto-rescheduling busy numbers.
- The VoIP dialer can leave thousands of messages/day with link-back options to push calls to the agents.
- Each attempt is automatically recorded and documented, including the result of the attempt.
- The VoIP Dialer includes real-time graphic reporting of all current call campaigns with both call and line availability status indicators.

**TCPA COMPLIANT, MANUALLY APPROVED CALLING (MAC) SOLUTION / TECHNOLOGY**

*This technology serves to improve/increase manual dialing performance up to 10x!* Unlike Preview campaigns which require agents to wait through No Answer calls and busy signals, MAC allows agent to be presented live answers only. While still requiring human interaction to initiate the call, your active agents spend less time waiting and more time speaking with your customers. Naturally, this built-in functionality allows our call center to maintain TCPA compliance while not jeopardizing efficiency.

**How It Works:** With the Manually Approved Calling (MAC) solution, a subset of agents can review and approve calls for other agents. During approval, agents are presented with 3rd party contact information in the same format it appears on the agent screen during the call, giving the information they need to decide if the call should be approved. The agent then presses the "Approve" button to add it to the call queue or "Reject" to cancel the call.

**Add a Human Element to Manual Dialing:**

- Unified interface seamlessly switches between approving calls and taking calls.
- Manually approve phone no.'s without the need for separate campaigns/initiatives (e.g., cell phones).

- Reps see all account information available, allowing them to quickly review each account in real-time.
- No calls are placed without an assigned agent first approving the specific call to be made.

## VOIP TELEPHONE SYSTEM CALL MONITORING AND RECORDING

RSI maintains a state-of-the-art VoIP telephone system which gives us the ability to monitor any calls (inbound or outbound), record calls, save the call electronically (.wav file), take over a call by the Recovery Manager (if necessary), monitor call length, queue status, dropped calls, disconnects, etc. in real time. The features of this system allow RSI managers, via the Web based software, to manage all call queues at the click of a button. This system can also be linked with our VoIP dialing software to provide the same statistics for dialer calls. An additional benefit of all of RSI's offices using this virtual communication technology is that it affords us efficient and easy access to RSI's remote locations as well as provides efficiencies related to being on one phone system. The additional benefits of uniting all of RSI's call centers on a central phone system are enhanced. In the event of an emergency in one area, we have the ability to route calls to the other call centers with the click of a mouse.

This tool has virtually unlimited ability to provide feedback and training to our staff as well as provide a recorded record to resolve any complaints that may arise. All controls are accessed securely via web-based software. Reporting is also available on any agent line including call length, call type, busy time, outbound calls, inbound calls, call times, dead time, etc. As calls are being monitored the Recovery Manager has the ability to "tag" the account or place note to be attached the call recording for future use. The ability to manage the calls more efficiently, listen to call recordings and request reports at any time and on any feature, will assist RSI and its clients in trending call volumes, call types etc., which will assist both in staffing projects to glean the best efficiencies and thus, maximize our client's return on investment.

## TEXTING

RSI utilizes a texting platform to communicate with guarantors, obtaining consent where required. This powerful platform, insightful reporting, and top-tier support drive world-class results, enhance engagement, and increases efficiency. Industry-leading Text IQ and daily Deactivation logic monitoring give us the data we need to reach the right person, with the right message, at the right time. We can customize the outbound communications as well as set up two-way messaging to ensure this communication tool resonates with the guarantors. The following are some of the features of this collection tool:

- ❖ *Clean database with opt-in strategy and subscriber management*
- ❖ *Tailored connections with one and two-way text messaging*
- ❖ *Inbound and outbound SMS or MMS / Compliant with Opt-out strategies and tracking*
- ❖ *Frictionless links to key assets via trackable links using smart URLs*

Getting guarantors attention and gaining their trust is a challenge, no matter which way you spin it. Text messaging is a proven way to drive improved results, more on-time payments, and improved operational efficiencies on the collections program. By connecting with guarantors in this manner, we are meeting the guarantors in real time, where they are; after all, 97% of Americans use their texting app at least once per day and 85% of all consumers prefer receiving texts over calls and emails! This highly regulated industry also has strict compliance requirements. Being on the right side of the regulators is not just the right thing to do but it makes good business sense.

Leaders in consumer finance rely on text messaging to increase on-time payments and operational efficiencies. 98% of customers respond to text messaging. Let text power your communications from loan origination to payment reminders and collections. This platform gives us everything we need – messaging, payments, reporting, and compliance – in one place, to build trust and response from guarantors.

## 15) Discuss the procedures for the TXShare Entity remitting patient run reports to your Firm.

### Data Exchange (Ability to Securely Interface, Receive & Transmit Data in Various Formats)

RSI can accept receipt of accounts through paper media and electronic media, i.e., either email or fax. RSI understands and certifies it can accept assignment of delinquent accounts on a weekly, biweekly, or monthly, basis accordingly. The following narrative specifically describes our electronic data exchange capabilities, including its interface abilities; notwithstanding, however, RSI can and will accept data/referrals in any manner the Client prefers. RSI understands and acknowledges that the Client has sole authority over what information may be released or contained within files. ***RSI, at a minimum, requires debtor demographics (i.e., address, phone***

*numbers, etc.), transaction date, original charges, any interest, penalties, payments or adjustments since the time of the transaction date, remaining (assigned) balance, service location, service or balance type, and any other data deemed important by the NCTCOG or required by regulatory/governing bodies (i.e., Regulation F, CFPB, etc.).* RSI will gladly provide, upon award, a file layout containing both required (for regulatory reasons) and desired data elements. RSI further understands that all account information referred to RSI must be maintained in confidentiality, including with any subcontractors.

RSI is able to receive and transmit all placement, transaction, notes, and reporting data via electronic transmission. We are currently transmitting to and receiving from various systems, between other clients and RSI; RSI can accommodate any frequency desired by the Client. RSI's information systems team has an extensive technology foundation and upon announcement of the contract award, will begin implementing the required programming to interface RSI's system with the Client systems in order to receive case referrals and payment reporting. Furthermore, this programming will allow RSI to send electronic transfers of data to the Client in order to help meet mandated timeframes, rules, and regulations.

RSI's current interfaces allow, not only the daily transfer of data between RSI and its clients, but also allows RSI to provide an electronic notes file to the Client for importing data / activities into the Client host systems, and currently does this for other clients. This file can include any data element or information that resides on RSI's host system, including letters sent, account status updates, call attempts and results, updated demographics, and account activity. This file can also be provided in a variety of formats, so as to match the needs of the Client for importing data. The maximum amount of time it has taken for programming, under the worst of circumstances, is 3-4 four weeks from the delivery of file layouts, protocols, and test media by the Client to RSI. *RSI has successfully interfaced with a multitude of client systems in over 600 implementations and anticipates it will have no compatibility issues in connecting or working with the Client systems.* RSI has provided & accepted files/data transfers to/from these systems, in many formats.

***RSI can send and accept data files/transfers in virtually any format (delimited text, excel, fixed length format, XML etc.).*** The file specs are customizable to meet the needs of the Client and can vary based on the Client system being used to send/accept files. To maintain security, RSI prefers that all account placement, payment, and close transactions as well as reports/files will be transmitted electronically between the client and RSI.

***RSI requires the use of multi-factor authentication (MFA) when accessing its systems and virtual private network (VPN) to protect its systems and information from threats originating outside of its system boundaries.*** The organization requires its passwords to be encrypted at rest and in transit to ensure they are rendered unreadable and are protected from threats originating outside RSI's system boundaries.

As described throughout this proposal, RSI has advanced technology, custom programming, and sophisticated networks to accommodate any interfaces, data transfers and account updates desired by the client (***including system integration***). RSI has built a highly sophisticated and flexible network of devices to exchange data and to provide thin-client access for the client to RSI's host system and similar remote access by RSI to the client systems. RSI has a vast array of experience on various client platforms. The formatting can be standardized according to agreed-upon layouts and transfer protocols. RSI can submit data to the Client and accept data from the Client in virtually any format (Excel, fixed length, delimited etc.) with the exception of comma delimited. While we can process.csv files, it is not preferred due to the programming complexity required based on the number of commas listed in standard fields (i.e., names, addresses etc.).

**Nature of Electronic Transmissions.** The most common way RSI shares data electronically with its current clients is through a SFTP/Secured Shell Transmission of Encrypted Files (preferably IP-to-IP). RSI has procedures for the safe transmission of sensitive data via multiple transports such as Secure FTP Wrapper services via Secure FTP Clients which include AES256bit data encryption. RSI also supports and provides the option to allow access into its environment on a per user basis via RSI's SFTP Service Provider. Once authenticated, users are also required to have unique user credentials to access their own securely protected folders and share points on the Secure FTP Server for all business file transactions.

RSI stays current on NIST recommendations, and our system configurations/security are audited/demonstrated in its SOC 2 TYPE 2 annual reports. This third-party audit evaluates these items as well as our penetration testing and vulnerability scanning.

Information such as acknowledgment, inventory, status summary, and collection analysis and productivity reports can be communicated by paper, electronic data transfer, on-line view, Virtual Private Networking or by way of

other communication software/hardware. The use of the *Client View (CV) – (A Client Access Web based Tool for Reporting and Account Review)* has indefinite data reporting possibilities available to the Client and can be accessed anywhere an internet connection is available.

RSI has all the electronic interfaces in place to accurately and timely report/transfer collection activity data. This can be done on a daily, weekly, monthly, or bi-monthly basis (or in any frequency desired by the Client) and can be transmitted using the various methods listed above. RSI would expect data transfers/feeds of new case referrals on, at least, a monthly basis and would require transactional updates (adjustments/payments) no less often than weekly. RSI's preference is daily on the transaction data to ensure that all balances are updated and that guarantor letters/accounts reflect the most current information. RSI personnel will be available for training on any additional means of communication as desired by the Client. *RSI would recommend that, at a minimum, the Client key personnel have access to the Internet and email communications, to be able to utilize RSI's Client View Web Portal (CV) and efficiently communicate with RSI. Additionally, access to a secure FTP (SFTP) is preferable to be able to securely transmit data files between the Client and RSI.* If the Client does not have access to a secure FTP, we can utilize RSI's SFTP, solely, for the Client to drop off and pick-up files, as needed.

**16) Discuss your Firm's procedures for handling invoices returned due to undeliverable mailing addresses.**

**Skip Tracing Waterfall**

Skip tracing is a very important part of the collection process at RSI. RSI recovery specialists are trained professionals and very knowledgeable in all aspects of skip tracing. Skip tracing is primarily performed through our highly sophisticated and refined automatic skip trace waterfall process that is designed to identify and locate even the hardest to find individuals. Our proven waterfall process uses the most current technologies available, and multiple skip trace vendors. Our proprietary scoring models play a key role in both our skip tracing process and in our collection process as a whole; rather than skip trace based on dollar thresholds alone, RSI instead bases its waterfall protocols on the propensity-to-pay scores. This unique approach gives us a competitive advantage over other collection agencies.

*For additional dollar threshold criteria, including for skip-tracing, please see the previous workflow charts on Pages 34-36, above.* An account is considered for skip tracing when one of the following occurs: 1) When an account has either a bad address or no phone number, or 2) If there has been no response, after repeated letters and calls, from the guarantor at either the address or phone number(s) provided.

RSI performs basic skip-tracing activities such as scrubbing on all accounts for updated addresses and phone numbers, regardless of dollar thresholds. As outlined in the flowchart below, RSI's skip trace waterfall process allows an account to be matched up against numerous, distinctly different databases. RSI continually performs extensive market research to ensure we are employing only those skip trace vendors that utilize different databases. The companies chosen by RSI maintain a special partnership with us and adjust to the specific requirements of our clients' portfolios. We determine which vendors to use and the order in which vendors fit into the waterfall by factors such as propensity to pay score, account age, balance and type.

RSI is continually evaluating vendor performance and efficiency to ensure the best resources are utilized. Accounts are sent out to skip tracing vendors via encrypted files and typically are returned to RSI within 24 hours, allowing each account to be systematically "scrubbed" against up to five different databases within the first week of account placement.

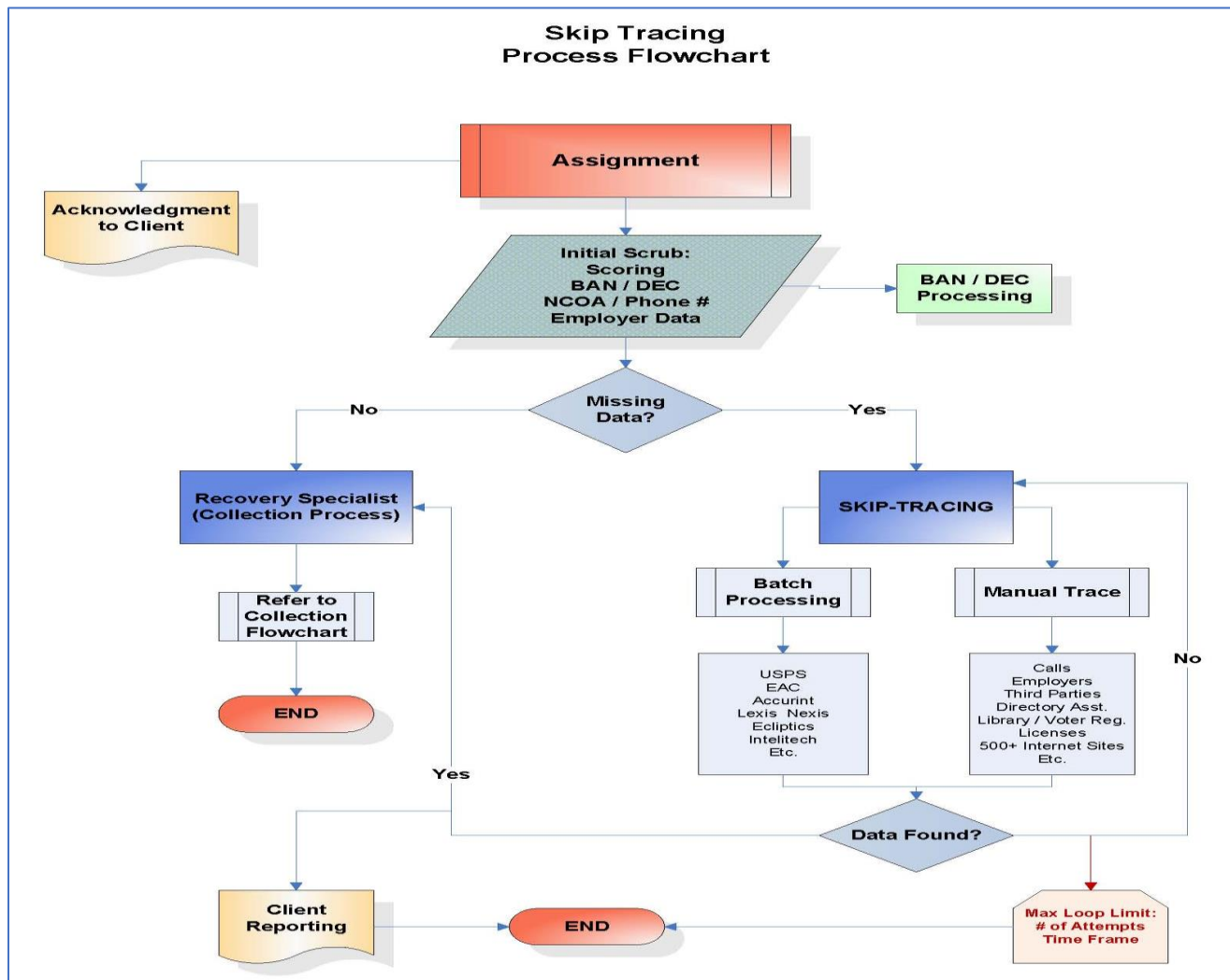
Once the account is scrubbed through our proprietary database and assigned a propensity-to-pay score, the account then enters into the waterfall protocols based on the assigned score and/or missing data; the higher the score, the more levels of skip-trace the account receives. If accounts are returned to RSI with a telephone number, we place them into the new business dialer pool and work them according to established workflows. RSI continues to send accounts with invalid or no phone numbers for additional scrubs with our skip-trace vendors, at periodic intervals and as necessary, until valid contact information is obtained.

If the skip trace waterfall process does not yield valid location information, or if later contact attempts reflect invalid information, accounts may be channeled into specialized call campaigns and research queues by collection representatives. RSI representatives perform in-house skip trace activities, including the tools listed below:

- **Postal Change of Address:** RSI utilizes the U.S. Postal Service's NCOA service, Fast Forward (FF), Electronic Address Correction (EAC), Lexis Nexis, Ecliptics, eBureau and DBT to help gather new addresses.

- **File Research:** The first step in trying to secure a phone number or address for the guarantor will be to review the file for any additional information.
- **Lexis Nexis:** Lexis Nexis provides a direct link to phone, address and eBureau updates/scrubs. These searches can be completed manually, on a case-by-basis, or through batch processing for larger volumes.
- **Financial Data:** RSI's recovery specialists have the ability to access financial data on any guarantor with a balance over one hundred dollars. Once the data is obtained, RSI will contact any resource listed in an attempt to secure location information.
- **Tax Assessor, Libraries, Post Offices and Voter Registration:** In an attempt to locate guarantors, all of these resources will be explored and contacted.
- **Directory Assistance—Online White & Yellow Pages:** RSI will use these tools to determine the most recent and up-to-date contact information for guarantors. Much of these "directory assistance" searches are done online, making available reverse lookups and nearby searches.
- **Internet Skip Tracing Databases:** RSI has located over five hundred Internet databases from which to locate guarantors using the existence of different historical demographic data.

Interfacing with numerous databases is a primary tool used to locate the guarantors and their assets. The investigative process is organized, methodical and highly successful. Staff looks for alternative funding sources within the grasp of the guarantor and how to use that information to effect payment, either voluntarily or by other methods that may be applied by the NCTCOG. RSI's search and location efforts are nationwide in scope and are designed to provide detailed information from multiple sources of data. Potential location information is evaluated and used to generate call campaigns and other attempts to validate and contact guarantors. RSI's comprehensive approach ensures that we obtain as much information as possible and use that information to effectively identify where guarantors are located so that we maximize recoveries in accordance with client expectations.



**17) Describe your Firm's billing system, including whether the TXShare Entity will have continuous online/remote access to the system for informational and audit trail purposes.**

**Not applicable.** RSI Enterprises, Inc. does not have a claim billing system because we are not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims; as such, we do not have or need a billing system.

However, RSI describes below its host System for patient & claim collections/follow-up as well as its Client Portal, giving TXShare Entities continuous online/remote access to our collection system for informational and audit trail purposes.

***THE COLLECTOR SYSTEM (CUBS) BY FINVI – HOST SYSTEM***

RSI's system is set up on a UniVerse database that allows it to generate any type of report the provider would like to see, with sorting capabilities limited only by the existence of the data element being tracked. The Collector System™ permits the creation of a nearly infinite number of fiscal records, which can be used to customize the tracking and subsequent reporting of certain client-specific information. RSI's system allows users to select, sort, print and save data electronically from any field. Rarely are any special reporting needs require custom programming. Information needed by RSI customers can be downloaded into text files or downloaded directly into Excel spreadsheets or similar industry standard Microsoft products. Some examples of The Collector System™ from FinVi operational flexibility are:

- Automated account assignment by electronically through client system interfaces or exchanged files.
- Automated matching of multiple debts for the same responsible party.
- Automated distribution/assignment of accounts to agents based on management's predetermined strategies.
- Management-defined work strategies based on scoring, daily prioritization by collectability & classification.
- Performance, productivity, and goals are tracked dynamically and viewable at any point during the day.
- Agents track and tickle files for critical events such as promises or callbacks.
- Internet use to locate debtors, access various data incl. name, address, SSN#, telephone, licenses, etc.
- Agents can use macros and single keystrokes to move anywhere in the account record, accessing detailed screens and windows available to quickly view and update vital account information.
- System auto-monitors promises & payment plans, including reminder, delinquency & default notices.
- Action codes w/expanded text, plus narrative abilities, documenting account activity and productivity data.
- Account balance histories with assigned amounts, payments/adjustment detail are easily accessible.

***CLIENT VIEW (CV) – (A Client Access Web based Tool for Reporting and Account Review/Analysis)***

RSI maintains a real-time, Client interaction tool called Client View ([www.ecliptics.com/ecs\\_client\\_view.html](http://www.ecliptics.com/ecs_client_view.html)) which allows RSI's client to ***securely review accounts, review standard reports, create custom reports, request account cancellations or edits, report account status changes, securely upload documents or correspondence, securely upload data files, or send messages*** (like an e-mail system) regarding a specific account. In an effort to remain succinct and not duplicate responses, please see a complete description (with screenshots) of this online/remote access tool for TXShare Entities, ***previously in TAB D, Section 5.0 "Scope of Work, Item #1.11 on pages 21-22, above.***

**18) What assurances can your Firm provide that all runs submitted by the TXShare to your Firm will be billed in a timely manner?**

**Not applicable.** This question assumes RSI is 'billing' claims. RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. However, RSI describes below how quickly activity takes place on assigned collection accounts/claims. This is further supported by its workflow description in ***Item 8, pages 34-36, above.***

RSI assures the NCTCOG that it will load all referred accounts within its system and begin collection activity within 48 hours of receipt of the data. Once the accounts are loaded to its host system, RSI will load the referrals

for the first overnight processing. This processing includes case scoring and prioritization during which the system evaluates all included information from available phone numbers, social security numbers and prior employment information. Additionally, the cases will be distributed to specific Recovery Specialists for collection activity. Workflow distribution, as defined by RSI, is dependent upon existing unit sizes, case work-in-progress, the Recovery Specialist's ability to manage existing inventory and comparative performance. These cases will appear on each Recovery Specialist's work queue as new business to be worked on the first day following the referral. *This total process will typically be completed in RSI's office within 24 hours of receipt of cases.*

**19) If it is discovered that a run was submitted to your Firm in a timely manner, but your Firm did not bill in a timely manner, billed incorrectly, or did not bill at all, how will this be rectified?**

*Not applicable.* This question assumes RSI is 'billing' claims. RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, ensuring accurate and timely billing of claims is not applicable to the proposed services. RSI's expertise is in and what we are proposing to provide is collecting from both patients/consumers as well as third-party payors after the initial billing/claim is filed. *Please see TAB D, Attribute 1 "Description of Services", (Item 8, Pg. 33 and Page 47) for details on RSI's patient/consumer debt collection program and its claim follow-up/collection processes, respectively.*

**20) Does your Firm's system maintain data on each of a patient's insurance carriers (primary, secondary, tertiary, etc.) or only the primary carrier?**

*Yes.* RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, we assume this data would be maintained with the Third-Party Medical Billing Company. *If this data is provided to RSI as part of a debt collection/follow-up deliverable, then yes, we can place all of this data into our host collection system, maintaining as many carrier/insurance fields as the NCTCOG refers to RSI.*

**21) When a customer is entered into your Firm's billing system, does your system have the capability of pulling up prior data for that customer and comparing current and prior insurance information?**

*Yes.* RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. RSI is only bidding on the Debt Collection portion of this RFP, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, this item is not applicable to maintaining data in a 'billing system'; *however, if this data is provided to RSI as part of a debt collection/follow-up deliverable, it will be stored within our host collection system; as such, we are easily able to compare any new or old data (insurance information) that may have been received.*

**22) Discuss your Firm's procedures for Medicare and other write-offs.**

*Not applicable.* This question assumes RSI is 'billing' claims. RSI Enterprises, Inc. is not a Third-Party Medical Billing Company but instead is a licensed collection company. *RSI is only bidding on the Debt Collection portion of this RFP*, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, having procedures for Medicare and other write-offs is not applicable to the proposed services.

**23) Discuss your Firm's procedures for remitting delinquent accounts to collections.**

*Not applicable.* This question assumes RSI is a Third-Party Medical Billing Company that would be submitting accounts to collections. Since RSI is proposing to perform collection procedures, it would not be in a position to remit accounts to ourselves; as such, this request is not applicable to the proposed services.

**24) How will your Firm handle, process, and manage requests for medical records from lawyers, legal firms, courts, investigators, etc.?**

Because RSI is not a Medical Billing Company, it would not be the keeper of these records; as such, should we receive a request for medical records from anyone, we would submit that request back to the Medical Billing Company or the TXShare Entity, however directed by the NCTCOG. IN essence, RSI would facilitate the request only by either passing it along to the client for response or requesting the information so that RSI could respond on behalf of the client. RSI will adopt procedures in compliance with NCTCOG requirements.

**25) Provide evidence and examples of past preparations made by your Firm for other anonymous clients and the awards received and fees associated with these ASPP claims.**

**Not applicable.** This question assumes RSI is a Third-Party Medical Billing Company that is involved in the ASPP claim process. Because RSI is not a medical billing company and we are not bidding on this portion of the deliverables, having procedures for ASSPP claims is not applicable to the proposed services.

**26) Provide examples of participation and management in similar ambulance subscription programs if your Firm has done so in the past for other clients.**

RSI currently provides debt collection services for other ambulatory clients. An example of this would be for Emmitt County, MI (EMS). *RSI is only bidding on the Debt Collection portion of this RFP*, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not bidding on all deliverables, management of other ambulance subscription programs is not applicable to the proposed services.

**27) Discuss how your Firm keeps up with all trauma reporting and all other reporting required by the Texas DSHS.**

**Not applicable.** This question assumes RSI is a Third-Party Medical Billing Company that would be need to be abreast of trauma reporting and/or all other reporting requirements by the Texas DSHS. Since RSI is proposing to perform collection procedures, understanding the trauma and other DSHS reporting requirements is not applicable to the proposed services.

**28) Explain how your Firm may assist a TXShare Entity with renewal of CMS certification.**

**Not applicable.** This question assumes RSI is a Third-Party Medical Billing Company that would be able to assist TXShare with CMS certifications. *RSI is only bidding on the Debt Collection portion of this RFP*, which includes collecting from both patients and insurance carriers on already submitted claims. Because RSI is not bidding on all deliverables, assisting in CMS certification is not applicable to the proposed services.

**29) List all standard reports available.**

RSI provides a brief excerpt/overview below along with a list of standard reports; however, in an effort to remain succinct and not duplicate responses, *detailed reporting information can be found, previously, in TAB D, Section 5.0 "Scope of Work" Responses, Item #1.6 on Pages 17-18, above.*

**REPORTING**

RSI's system is set up on a UniVerse database that allows it to generate any type of report the NCTCOG would like to see, with sorting capabilities limited only by the existence of the data element being tracked. RSI's system allows users to select, sort, print and save data electronically from any field. Rarely does any special reporting needs require custom programming. The following is a list of standard reports available:

- New Account Acknowledgment
- Monthly Financial Summary Report (Remittance/Statement) (Invoice)
- Cancellation / Uncollectible Report
- Monthly Balance Report (Client Inventory)
- Collector Activity Report

- **Statistical Performance Analysis (*History & Stair-Step Analysis*)**
- **Monthly Status Summary**

RSI produces standards reports as well as *customized, ad hoc reports*, as desired by the client. In addition to the standard reports listed above, which are all available electronically or on paper, data extracts from the system for the purpose of providing advanced analysis of performance and trends can be generated on demand at any time. These reports can be provided in text or any desired Microsoft format such as Excel. RSI has created a number of other such reports around inventory reconciliations, new address updates, regression analysis, stair-step collections performance and many more.

**30) Detail any applicable charges for custom reporting.**

*None.* RSI does not charge for any reporting, including custom reporting. All reports are available to clients as a value-added service.

**31) Provide current samples of 1) monthly, 2) quarterly, and 3) yearly reports.**

*\*Report samples can be found in the 'Attachments Tab' at the rear of this proposal\**

**32) Describe statistical information available.**

RSI's system is set up on a UniVerse database that allows it to generate any type of report the NCTCOG would like to see, with sorting capabilities limited only by the existence of the data element being tracked. The Collector System™ permits the creation of a nearly infinite number of fiscal records, which can be used to customize the tracking and subsequent reporting of certain client-specific information. RSI's system allows users to select, sort, print and save data electronically from any field. Rarely does any special reporting needs require custom programming.

**33) List all available digital file formats (.xls, .txt, .pdf, etc.) available for unloading/exporting reports.**

*RSI can provide reports in virtually any format, with the most common being Excel, txt & PDF.* The specs are customizable to meet the needs of the Client and can vary based on the Client system being used to send/accept files. To maintain security, RSI prefers that all account placement, payment, and close transactions as well as reports/files will be transmitted electronically between the client and RSI. For complete details on RSI's digital formats and data exchange capabilities, please *detailed information, previously, in TAB D, Section 5.0 "Scope of Work" Responses, Item #1.10 on Pages 19-20, above.*

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**TAB D TECHNICAL PROPOSAL (Items 1-8) Responses, continued.**

- 2. Description of the Proposer's process for responding to an order for product.**
- 3. Description of the Proposer's process for delivering orders to respective clients.**
- 4. Description of the Proposer's customer satisfaction services, to include any warranty and/or repair capabilities.**

Per Q&A #57 on Public Purchase, the above three (3) questions/requests are not applicable to this RFP, as this RFP is for services, not products; per the direction of the Q&A, we are disregarding these items and are not required to respond.

**5. Description of the Proposer's invoicing process used by the Proposer.**

☞ **Funds/Remit & Invoicing Process**

RSI deposits all collected amounts into a separate, client trust account and shall not be comingled with other funds. RSI's standard practice is to deposit all payments received by RSI directly into a client trust account within twenty-four hours of receipt . . . and predominantly on the same day received. Non-sufficient funds are also recorded on

the daily logs, transaction, and deposit-to-trust forms to ensure reconciliation against RSI's trust account. RSI posts directly from the payment, runs batch verification reports to tie out the totals, runs automated deposit slips, and deposits directly upon completion of this process. RSI maintains division of duties between mail gathering and initial batch totaling . . . posting and balancing . . . bank depositing. At the end of each day, a full accounting of collections, fees and cash is attached to a binder with a deposit slip copy for future review in the event of reconciling issues at month-end or questions from the customer.

***RSI segregates client funds and assigned guarantor accounts, so that neither is comingled with another client's inventory.*** Each client is assigned unique client codes within our host system, which serve as a way to separate guarantor accounts from other clients. All collections made by RSI on client accounts are remitted to the Client by the fifteenth of the month for any collections from the previous month. However, *payments can be remitted on a more frequent basis if requested by the Client, including weekly.* Payments can be handled by either of the following methods, depending on the Client's request: 1) RSI can issue a gross remit for receipts & will subsequently issue an invoice to the Client for the contingency fee, or 2) RSI can issue a net remit. Payments to the Client can be made by the following methods: Check, ACH, Wire transfer to a trust account, Daily deposit, or Other Method Specified by Client. ***See 'Data Exchange' (Pages 19-20) for secure transmission methods.***

RSI remits funds and produces **monthly** statements/invoices that itemize the payments received and identify the amount remitted by RSI and the fees for services outstanding. *RSI also has the capability of providing weekly or semi-monthly statements if that is the desire of the client.* RSI may even provide payment reporting as frequently as daily, if desired by the NCTCOG. This information may be provided in paper or electronic format . . . or both, where preferred. The following describes how RSI processes hard-copy and electronic payments received. See the following screenshots of system generated, financial records that are available.

#### Financial Record Options available, by Account:

#### Sample Listing of All Transactions, for this Sample Account:

RSI's standard practice is to deposit all payments received by RSI directly into a client trust account within twenty-four hours of receipt . . . and predominantly on the same day received. At the end of each day, a full accounting of collections, fees and cash is attached to a binder with a deposit slip copy for future review in the event of reconciling issues at month-end or questions from the customer. Payment information on each account can also be accessed through the ***Client View (CV) – (A Client Access Web based Tool for Reporting and Account Review)*** web portal. This encrypted portal has indefinite data reporting possibilities available to the NCTCOG and can be accessed anywhere an internet connection is available. ***See description of this and other technological tools in the "Technology, Tools & Resources" Section (Pages 67-76).***

## 6. Any assumptions made in responding to the requirements.

***None.*** RSI does not make any assumptions regarding the requirements and responded directly, as requested.

**7. Any exceptions to the requirements. If there are no exceptions, Proposer shall explicitly state that no exceptions are taken to any part of this RFP. Offer must be in compliance with stated term and conditions unless NCTCOG accepts identified exceptions of the Proposer.**

**None.** RSI does not take any exceptions to the requirements herein and this statement certifies that RSI has no exceptions to any part of this RFP.

**8. Any special features or services the Proposer is proposing in response to the requirements that are included within the pricing provided.**

**Technology, Tools & Resources for Collections**

RSI Enterprises, Inc. feels that it is important for the Client to get a full picture of the advanced technology and tools RSI's utilizes to perform many of the collection functions listed throughout this proposal, specifically those items that are unique and differentiate RSI from its competition (such as *propensity-to-pay scoring models*); therefore, RSI presents both a description of its technical capabilities, tools used to perform services (*including how we secure data by utilizing these tools*). RSI believes that this system data is important to better understand the technology RSI uses to maximize efficiencies and collections, perform the services listed above, including account tracking and monitoring, data exchange, data security and compliance, to name a few.

The following narrative provides an overview of RSI's technology and its capabilities. This defines the automated processes that affect the collection workflow. RSI management uses all the best tools and technology available to manage the workflow and performance in the office. By utilizing more productive people, and providing them with predictive dialing, automated skip tracing and links to client systems, RSI has minimized the labor necessary to exhaustively pursue each account on the system. Automation has also permitted RSI to provide clients with required reports in the desired formats without expensive system customization. RSI's prior successful experience and unique techniques toward collections give RSI an advantage over the rest of the industry. RSI will review the critical features of client host systems in order to provide the best customer service and performance possible. Multiple levels of passwords and logons secure RSI systems. Passwords are required to be changed on regular intervals. RSI has the advantage to utilize the following in order to assure complete competency in providing quality collection services:

- **The Collector System™** from FinVI Systems
- **Online Payment System (Portal)**
- **Teramind Monitoring Program**
- **Client View Portal** - (Web based Tool for Reporting and Account Review)
- **Internet (VoIP) Dialing Technology**
- **VoIP Telephone System** (Monitoring & Recording)
- **Scoring** – Propensity-to-Pay Scoring Model(s)

RSI's particular strength is getting up and running more quickly than its competition in every new program. With its vast experience managing bad debt receivables with its systems, and linking with client-host systems, RSI will be ready to get to work and communicate its outcomes to the client more quickly and successfully than any alternative in the market.

**Systems Overview**

RSI has established a nationwide Wide Area Network (WAN) enabling our systems to be centralized, yet accessible, from anywhere in the country. RSI utilizes The Collector System™ from FinVi Systems. The software was developed specifically for receivables management. All products are regularly updated with the latest (tested) application releases. RSI's experience with managing this environment is one of RSI's key advantages over its competitors. Primary components of the system are:

- **Nationwide Frame-Relay Wide Area Network**
- **Internet and FTP Server Protected by Sophos® Firewall**
- **Sophos Virtual Private Network Concentrator**
- **RS/6000 Primary Server / LINUX Operating System**
- **V-Mark, Universe Database Management Software**
- **Off-Site Data Storage/Archival**
- **Client View (CV) – Client Web Portals for Reporting, Account Access & Inquiries**
- **Offices Linked via Cisco® Routers**
- **Secured SSH Server – Encrypted Tunnels**
- **Microsoft Networks in Each Regional Office**
- **100% PC Workstation Environment**
- **The Collector System™ Software/Training**
- **VoIP Dialing System & VoIP Phone System**

The paragraphs immediately below describe RSI's software program used to effect delinquent collection services as well as describes the Client View portal available for Client staff to securely access all account information, including activity, account review, performance, and ad hoc reporting; however, beyond the required information, RSI provides a complete description of all its advanced technology used to securely perform services.

### ***THE COLLECTOR SYSTEM (CUBS) BY FINVI SYSTEMS – HOST SYSTEM***

RSI's system is set up on a UniVerse database that allows it to generate any type of report the provider would like to see, with sorting capabilities limited only by the existence of the data element being tracked. The Collector System™ permits the creation of a nearly infinite number of fiscal records, which can be used to customize the tracking and subsequent reporting of certain client-specific information. RSI's system allows users to select, sort, print and save data electronically from any field. Rarely are any special reporting needs require custom programming. Information needed by RSI customers can be downloaded into text files or downloaded directly into Excel spreadsheets or similar industry standard Microsoft products. Some examples of The Collector System™ from FinVi Systems' operational flexibility are:

- Automated account assignment by electronically through client system interfaces or exchanged files.
- Automated matching of multiple debts for the same responsible party.
- Automated distribution/assignment of accounts to agents based on management's predetermined strategies.
- Management-defined work strategies based on scoring, daily prioritization by collectability & classification.
- Performance, productivity, and goals are tracked dynamically and viewable at any point during the day.
- Agents track and tickle files for critical events such as promises or callbacks.
- Internet use to locate debtors, access various data incl. name, address, SSN#, telephone, licenses, etc.
- Agents can use macros and single keystrokes to move anywhere in the account record, accessing detailed screens and windows available to quickly view and update vital account information.
- System auto-monitors promises & payment plans, including reminder, delinquency & default notices.
- Action codes w/expanded text, plus narrative abilities, documenting account activity and productivity data.
- Account balance histories with assigned amounts, payments/adjustment detail are easily accessible.

### ***VOIP DIALING TECHNOLOGY***

There are several advantages to using the Internet VoIP (Voice over IP) dialing services, such as:

- The dialer begins dialing/broadcasting at a predetermined time and can be easily adjusted to the number of calls per minute and other callback strategies/criteria. It has a very user-friendly web interface and reduces traditional costs associated with standard dialing systems.
- The average agent dialing for 7-hours/day can attempt up to 3x as many calls in a day (300+/day).
- The system increases contacts by 200%-300% for each agent by screening no-answers, disconnects and busy numbers, transferring only calls that are answered by a live person while auto-rescheduling busy numbers.
- The VoIP dialer can leave thousands of messages/day with link-back options to push calls to the agents.
- Each attempt is automatically recorded and documented, including the result of the attempt.
- The VoIP Dialer includes real-time graphic reporting of all current call campaigns with both call and line availability status indicators.

### **SAMPLE DIALER / CALL RESULTS REPORT**

| ▼ Call Results Summary |       |         |         |          |          |       |
|------------------------|-------|---------|---------|----------|----------|-------|
| Result                 | Total | Percent | Percent | D.Length | L.Length | Total |
| In Progress            | 0     | 0.00%   |         | --       | --       | --    |
| Answered               | 130   | 40.50%  |         | 24       | --       | 24    |
| Linkcall               | 0     | 0.00%   |         | --       | --       | --    |
| L. Abandoned           | 0     | 0.00%   |         | --       | --       | --    |
| L. Agent Talk          | 0     | 0.00%   |         | --       | --       | --    |
| Ans. Hangup            | 0     | 0.00%   |         | --       | --       | --    |
| Machine                | 0     | 0.00%   |         | --       | --       | --    |
| M. Delivered           | 80    | 24.92%  |         | 47       | --       | 47    |
| M. Hangup              | 0     | 0.00%   |         | --       | --       | --    |
| M. Undeliverable       | 35    | 10.90%  |         | 40       | --       | 40    |
| Fax                    | 0     | 0.00%   |         | --       | --       | --    |
| Busy                   | 0     | 0.00%   |         | --       | --       | --    |
| No Answer              | 65    | 20.25%  |         | --       | --       | --    |
| Invalid                | 10    | 3.12%   |         | --       | --       | --    |
| Failed                 | 0     | 0.00%   |         | --       | --       | --    |
| Canceled               | 1     | 0.31%   |         | --       | --       | --    |
| Total                  | 321   | 100.00% |         | 26       | --       | 26    |

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## TCPA COMPLIANT, MANUALLY APPROVED CALLING (MAC) SOLUTION / TECHNOLOGY

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*This technology serves to improve/increase manual dialing performance up to 10x!* Unlike Preview campaigns which require agents to wait through No Answer calls and busy signals, MAC allows agent to be presented live answers only. While still requiring human interaction to initiate the call, your active agents spend less time waiting and more time speaking with your customers. Naturally, this built-in functionality allows our call center to maintain TCPA compliance while not jeopardizing efficiency.

**How It Works:** With the Manually Approved Calling (MAC) solution, a subset of agents can review and approve calls for other agents. During approval, agents are presented with 3rd party contact information in the same format it appears on the agent screen during the call, giving the information they need to decide if the call should be approved. The agent then presses the “Approve” button to add it to the call queue or “Reject” to cancel the call.

### **Add a Human Element to Manual Dialing:**

- Unified interface seamlessly switches between approving calls and taking calls.
- Manually approve phone no.'s without the need for separate campaigns/initiatives (e.g., cell phones).
- Reps see all account information available, allowing them to quickly review each account in real-time.
- No calls are placed without an assigned agent first approving the specific call to be made.

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## VOIP TELEPHONE SYSTEM CALL MONITORING AND RECORDING

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RSI maintains a state-of-the-art VoIP telephone system which gives us the ability to monitor any calls (inbound or outbound), record calls, save the call electronically (.wav file), take over a call by the Recovery Manager (if necessary), monitor call length, queue status, dropped calls, disconnects, etc. in real time. The features of this system allow RSI managers, via the Web based software, to manage all call queues at the click of a button. This system can also be linked with our VoIP dialing software to provide the same statistics for dialer calls. An additional benefit of all of RSI's offices using this virtual communication technology is that it affords us efficient and easy access to RSI's remote locations as well as provides efficiencies related to being on one phone system. The additional benefits of uniting all of RSI's call centers on a central phone system are enhanced. In the event of an emergency in one area, we have the ability to route calls to the other call centers with the click of a mouse.

This tool has virtually unlimited ability to provide feedback and training to our staff as well as provide a recorded record to resolve any complaints that may arise. All controls are accessed securely via web-based software. Reporting is also available on any agent line including call length, call type, busy time, outbound calls, inbound calls, call times, dead time, etc. As calls are being monitored the Recovery Manager has the ability to “tag” the account or place note to be attached the call recording for future use. The ability to manage the calls more efficiently, listen to call recordings and request reports at any time and on any feature, will assist RSI and its clients in trending call volumes, call types etc., which will assist both in staffing projects to glean the best efficiencies and thus, maximize our client's return on investment.

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## TERAMIND

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A component program called Teramind allows the Recovery Manager's to watch the Recovery Specialists' computer screen in real-time while listening to calls. The product works much like that used by technology staff to insert them remotely into your PC for maintenance and monitoring. Teramind allows a manager to view “thumbnails” of each computer screen for direct reports. At the click of the mouse, the manager can bring the agent's screen to full view and watch every keystroke. The manager also has the ability to send instant, pop-up messages to the recovery specialist assisting them in managing a call/account and properly documenting. If needed, the manager can “barge in” and take over the recovery specialists' computer and work on the remote PC as if they are sitting at the workstation. This is an essential feature when/if a supervisor takes over a call, where they can control the phone line and the PC to resolve the call.

An additional feature permits managers to, at the click of a button, record keystrokes/screens of the chosen PC. It records into a .wav file, much like a video. This technology, in conjunction with the VoIP phone system, provides excellent training and feedback as we can see what screens are being accessed and if proper protocols are being followed. We use these technologies to assist the recovery specialists in maximizing their efforts, but the best use of this product is for training. With the use of the recorded call and the recorded screen /keystrokes, we can initiate role playing and account review to assist in training the recovery specialists on the best way to handle all calls/situations. This tool is invaluable in increasing productivity.

## TEXTING

RSI utilizes a texting platform to communicate with guarantors, obtaining consent where required. This powerful platform, insightful reporting, and top-tier support drive world-class results, enhance engagement, and increases efficiency. Industry-leading Text IQ and daily Deactivation logic monitoring give us the data we need to reach the right person, with the right message, at the right time. We can customize the outbound communications as well as set up two-way messaging to ensure this communication tool resonates with the guarantors. The following are some of the features of this collection tool:

- ❖ *Clean database with opt-in strategy and subscriber management*
- ❖ *Tailored connections with one and two-way text messaging*
- ❖ *Inbound and outbound SMS or MMS / Compliant with Opt-out strategies and tracking*
- ❖ *Frictionless links to key assets via trackable links using smart URLs*

Getting guarantors attention and gaining their trust is a challenge, no matter which way you spin it. Text messaging is a proven way to drive improved results, more on-time payments, and improved operational efficiencies on the collections program. By connecting with guarantors in this manner, we are meeting the guarantors in real time, where they are; after all, 97% of Americans use their texting app at least once per day and 85% of all consumers prefer receiving texts over calls and emails! This highly regulated industry also has strict compliance requirements. Being on the right side of the regulators is not just the right thing to do but it makes good business sense.

Leaders in consumer finance rely on text messaging to increase on-time payments and operational efficiencies. 98% of customers respond to text messaging. Let text power your communications from loan origination to payment reminders and collections. This platform gives us everything we need – messaging, payments, reporting, and compliance – in one place, to build trust and response from guarantors.

## CLIENT VIEW (CV) – (A Client Access Web based Tool for Reporting and Account Review/Analysis)

RSI maintains a real-time, Client interaction tool called Client View ([www.ecliptics.com/ecs\\_client\\_view.html](http://www.ecliptics.com/ecs_client_view.html)) which allows RSI's client to *securely review accounts, review standard reports, create custom reports, request account cancellations or edits, report account status changes, securely upload documents or correspondence, securely upload data files, or send messages* (like an e-mail system) regarding a specific account. ***This tool is explained in greater detail (as requested), with screenshots, on Page 21-22, above.***

## SCORING (PROPENSITY-TO-PAY)

**Standard Model:** In today's collection environment, representatives need quick and easy access to accurate data that can assist in employing solid business/workflow strategies. Knowing the guarantor's ability and willingness to pay is critical in the early stages of account collection. This model is utilized at the front of the process and used in conjunction with RSI's proprietary model. RSI utilizes this purchased model to scrub accounts as they are loaded into its host system, providing RSI with immediate trends, strategies, & protocols to direct the workflow.

These scoring models are developed through analysis of social, economic, demographic and guarantor account activity information. This model provides more than a credit score; it provides a recovery score, which is weighted by recovery data indicators and highly predictive of the likelihood a guarantor will pay a given debt. This model immediately identifies which 50% of accounts assigned will generate 85% of the dollars recovered, thus giving RSI a clear direction, on which accounts to focus certain efforts....at the start of a project. Ongoing, RSI will use this model when needed, but will then implement its proprietary model as the account ages. The combination of the two models puts RSI in the best position to identify the accounts with a higher propensity to pay, while directing appropriate collection efforts. This product also provides RSI with business analytics to forecast payments, monitor & control workflow, providing specialized reports/graphs of trends that assist in realizing the best ROI.

**Custom / Proprietary Model:** RSI has a proprietary scoring model in use, creating the opportunity to improve collections for all its customers. The first step in ensuring success is to prepare the case(s) in such a way that, not only will the case have the most up-to-date information but will also be at its most collectable upon the first contact with the guarantor. In order to prepare the account properly, RSI uses a unique, proprietary scoring model that considers multiple factors in determining financial leverage and collectability. **This tool is one that sets RSI apart from its competitors.** While there are many scoring models available for purchase in the collection industry, there are none that are specific to any particular type of debt, nor are there any that can be tailored to a specific demographic. Most scoring models are generic and base the scores on how guarantors have paid their overall debts in the past (I.e., 30 days late, 60 days late etc.), regardless of the type of debt. Studies and statistics

have shown that you must separate the type of debt before a true analysis can be completed. For example, it has been proven that a person's track record for paying their medical bills vs. paying their car payments, are entirely different. Logic prevails here, proving that people are more likely to pay their car payment first, as they fill a basic need in ensuring they have transportation. So, it is not possible to accurately predict a guarantor's "probability to pay" a specific debt type without first dissecting the demographic characteristics, the financial characteristics and factor in historical data showing what types of debts are considered most important to a guarantor.

Based on that model, RSI has created and implemented a scoring model that is tailored to each specific client, their type of debt and their unique demographics. RSI uses this information as well as historical data (if applicable) from each particular program to establish its model that is unique and specific to each client. Some of the data elements used in creating the model are zip codes, debt type, age of account at the time of referral, frequency of payment (I.e., never paid, pays once every six months, etc.), comparison to other debts owed and in what order they pay, age from time of referral to first payment, amount of payment (and whether or not that weighs on frequency of future payments), financial ability to pay, etc. This list comprises only a small percentage of the elements used in determining collectability of an account/case.

The advantage of using a unique scoring system is that it allows RSI to "scrub" the accounts and apply a collectability score within 24 hours of loading an account on its system. RSI's host system has a built-in mechanism that then uses this score to prioritize the work queues in such a way that the account is at its most collectable on first contact. This eliminates the need for redundant efforts over a long period of time before determining if a guarantor is likely to pay. In essence, it allows RSI to collect more money faster. Another exciting feature of this tool is that it is not static. The program records the initial score at the time of referral but is constantly re-evaluating the probability of payment and updates the score accordingly. This is done automatically so that Managers/Staff have the most current information at their fingertips. They create workflows and calling queues based on this tool. This is important, as a case may not be more financially sound and collectable in 3 months.

Based on its success on other clients, the model demonstrates that it improves productivity as much as 5%-10%, subsequently resulting in higher collections. We expect that, once applied, it will serve to improve any contract debt collections in much the same way. While RSI does not yet have enough empirical or historical data on the Client demographic to determine to what extent the collections will improve; however, the model and use on other programs supports that collections will improve overall. How that is accomplished is dependent upon the way the model is set up. As described above, the score assists in prioritizing the work queues in such a way that the account is at its most collectable on first contact. This eliminates the need for redundant efforts over a long period of time before determining if a guarantor is likely to pay. It allows RSI to collect more money faster. RSI believes this model can be appropriately applied to any debt collections and having thirty-six (36) years' experience in collections, RSI has more than enough data, knowledge of the demographic and type of debt to establish a unique scoring model, made specifically for its clients.

#### **ONLINE PAYMENT PROCESSING**

A secure, Internet-based, EFT (Electronic Funds Transfer) system which enables RSI to create and schedule electronic payment transactions from a checking, savings, or credit card account. This system can be used for a broad range of transactions including one-time credit card, debit card or check-by-phone deductions, on-line payments, automated recurring payments, and customized electronic payments. RSI also maintains an online (virtual) Negotiator, allowing the guarantors to negotiate a payment arrangement, settlement, or other terms, online, based on parameters established by the Client. This unique tool allows a mechanism for increased guarantor access and payments, without extending additional costs. This technology is Internet-based, which allows easy integration with existing billing systems, Web sites, and other account management software.

- ***Check-by-phone payments***
- ***Automated recurring payments***
- ***Customized monthly electronic payment plans***
- ***Online Payments (Web Portal)***

In addition, RSI has the technology to process online payments, both in a pre-collect and bad debt capacity. RSI owns and operates a proprietary payment process service for its extended business office partners. RSI processes its pre-collect transactions for its customers through its company/service Payment Processing Services, LLC. Payment Processing Services, LLC will process credit card and ACH transactions through a secured, encrypted and federally compliant Web Portal. The primary purpose of PPS, LLC is to offer a resource/medium to its

customers for accepting and processing credit card and ACH transactions efficiently and with little expense. RSI can accept, via this Web Portal, credit cards, Visa Debit Cards, electronic checks (ACH), etc. As a normal course of business on our full-service receivable projects, RSI utilizes this payment portal to secure payment on its customers' behalf. Because this technology is Internet-based, this allows for easy integration with existing billing systems, Websites, or other account management software.

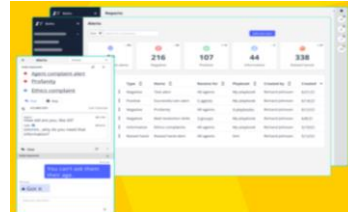
### **SPEECH RECOGNITION SOFTWARE: REAL-TIME GUIDANCE, COACHING AND QUALITY ASSURANCE**

This software is an advanced technology platform that guides agents through varying conversations in real-time. The platform works in conjunction with the agents' softphones, showing them the best things to say, automatically scoring 100% of calls, and alerting managers for coaching moments in real-time. Powered by AI, it listens to both sides of a conversation and visually prompts agents with the best things to say, live on every call. This product allows us to scale best practices to thousands of agents with the push of a button and get immediate insight into what's working and what's not. The following features are highlighted in this product:

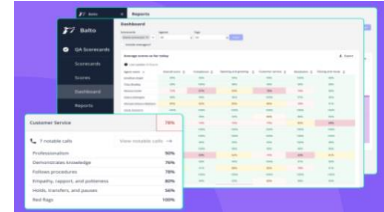
- ◆ **Real-Time Guidance:** Shows agents what to say, measures what is working and scale it instantly.
- ◆ **Real-Time Coaching:** Automatically alerts managers for key coaching opportunities and allows them to coach in the moment agents need it most. It drives immediate improvement by coaching in real-time vs. post review.
- ◆ **Real-Time Quality Assurance:** Effortlessly score 100% of calls and quickly identify where conversations go wrong. This platform puts an end to random sampling and hours spent manually reviewing/scoring calls.



*Guidance*



*Coaching*



*Quality Assurance*

This platform shows reps how to stay compliant and correct mistakes in real-time, while keeping track of every conversation. This bulletproof compliance ensures excellent conversations, reduced liability & complaints, and improves performance. The platform gives us consistency and it's like having a manager at the agents' desks at all times. platform is built for Real-Time, Built for Real-Life and Built for Real Results – happier customers, higher conversions, and statistically valid return on investments (ROI).

### **Grouping / Separation of the Client's Accounts**

RSI's host system has the ability to separate (or group) its guarantors/accounts by departments, locations and/or client codes. These client codes would be representative of each department or agency at the Client. As such, guarantor accounts can be coded to a specific department when loaded into the system. RSI's host system has the ability to group (or packet, as it is called on RSI's Host system) accounts together based on specific criteria. First and foremost is the guarantor's name; however, the system offers multiple layers of flexibility in grouping criteria, sub-groups, and packet categories. The grouping occurs based on a set of "matching criteria" such as name, address, social security number etc. RSI can assign weights to each of these criteria and when a minimum score (designated by the Client/RSI) is reached, the account then qualifies for grouping/packets. This ensures the accuracy of the linking of accounts. In addition, we can establish packet categories which define what other account types or client codes that a single account may be grouped with. As with the criteria above, the categories can be established based on pre-defined criteria from RSI/Client. This grouping also allows us the flexibility to produce letters/notices/bills at a group/packet level for each guarantor, if desired by the Client.

Once loaded, the system auto-groups or packets accounts together when the same guarantor exists. While each account remains its own separate and distinct record, it is linked with all of the other accounts for that same guarantor, regardless of department. Based on this coding and linking of accounts, when RSI sets up payment plans or applies payments, the recovery specialist is auto prompted to include one, some or all of the same guarantor's accounts on the payment plan. By linking the original accounts, the system has the ability to also link all those same accounts into one payment plan if that is the desire of the guarantor.

When a payment (or adjustment) is received, RSI uses spread codes to post payments. The spread codes are simply a matrix, based on predefined criteria, that tells the system how to apply the transaction; thus, RSI can take a single transaction and apply it across all department accounts for the same guarantor. This posting matrix is sophisticated and flexible to allow posting to be made to one, some or all of a guarantor accounts as well as can post based on the balance due, a specified dollar amount, percentage, or age of the account (i.e., oldest account first etc.), depending on the specific requirements of the Client. ***Because RSI has the ability to maintain separate account categories, by department, all reporting and invoicing can also be provided separately for each department or rolled up into group reporting, if desired.*** Each account category/debt type/department will have its own unique client code, thus separating all account details/activities from other Departments.

## Privacy, Security, Confidentiality & System Compliance

RSI understands the need for securing confidential/private, verbal, and electronic information as well as other sensitive data. RSI maintains internal controls such as numerous layers of security and compliance in place to ensure that verbal, written and electronic data remains secure. The broad scope of “compliance” incorporates many facets of State Law, Federal Law, and Federal Trade Commission (FTC) regulations as well as compliance with client contracts. RSI recognizes that applying the rules, regulations, and protocols as a foundation for recovery services ensures Clients the most ethical, legal & successful means of recovery services. The combination of the assessment, supporting policies & procedures demonstrate RSI’s compliance with Privacy & Security regulations.

**Firewall Technology:** RSI uses redundant Sophos XG Firewall appliances in front of RSI networks & Windows firewalls on PCs.

**Operating System: Upgrades, Patching, Virus & Spyware Protection:** RSI utilizes Vulnerability Management software to ensure all Windows operating systems are current on their patches/upgrades. Patches are tested and approved, as applicable. RSI also utilizes Sophos Endpoint Protection to protect all Windows machines from viruses and spyware. Sophos auto-checks for updates daily and applies the latest DAT as it becomes available. RSI also uses web restrictions via Sophos Firewall to monitor and prevent users from going to malicious sites that are more likely to harbor viruses and/or spyware. Further, Microsoft Office365 Advanced Threat Protection with SafeLinks and SafeAttachments helps to prevent phishing and breaches for email.

**Securing Sensitive Information.** RSI does not allow users to write to USB devices or burn to CD’s/DVD’s and controls their use through Windows Group Policies. Electronic data security has multiple layers and protections. Access to any system within RSI is controlled by multiple levels of passwords and logons. Access is granted by “profile” or “level” required. For example, RSI’s IT department maintains several access profiles, ranging from least amount of access to maximum amount of access. These profiles are matched to position type (i.e., collector,

manager etc.), dictating the level or limit of their system access. These controls are embedded in both their key cards and the User IDs. Within each profile, RSI masks certain data on its system to ensure an additional layer of security (i.e., SSN# are ‘masked’ so that agents only see the last 4 digits). Passwords are required to have a level of complexity and must be change on regular intervals.

**Need-To-Know Access & Confidentiality.** RSI has comprehensive policies and procedures in place for releasing and giving access to any non-public information (NPI). All data received by the Client is classified as confidential and is protected through our information security policies/practices. All systems, facilities and data access points have secure controls with segregated access by “need-to-know” levels. This security starts with comprehensive training.

Once the data files are retrieved, they are placed on RSI’s Host System (CUBS) within a “LOGON Branch” that is only accessible by RSI management & administrative staff and employees that are assigned to the project. This server is secured by two layers of authentication and the CUBS server has all latest security patches/updates. After the data file is loaded into the CUBS system, the raw files are placed on a secured Microsoft server, ensuring no other users other than RSI management & administrative staff can access these files. All controls are accessed securely via web-based software and sensitive data is “masked” or deleted based on data and user profile. Recordings are securely stored for 365 days then destroyed.

All RSI employees are required, as part of the RSI employee handbook, agree not to discuss account or client information with anyone outside of RSI or within RSI that is not required to know. Electronic data security has multiple layers and protections. Access to any system within RSI is controlled by multiple levels of passwords and logons. Passwords are required to have an upgraded level of complexity and must be changed on regular intervals. See “*Securing Sensitive Information*” protocols listed above. In addition, RSI maintains a robust quality assurance program that regularly monitors each employee for compliance with all security protocols.

As part of the regulatory and statutory education training, as well as its training in client and industry specialization, the employee will be instructed regarding confidentiality and disclosure rules and requirements, including *Publication 1075 Security Standards*. No information about the guarantor will be provided unlawfully to anyone. RSI maintains documented policies and procedures for complying with the regulatory training requirements. RSI provides security awareness/compliance training that includes training on all statutory regulations, FDCPA, Red flags, PCI, HIPAA, and system security. In addition, RSI tests the staff on all regulatory issues prior to commencing work. This is a requirement of our orientation.

RSI provides required “refresher” training courses and tests throughout the year to confirm the staff stays compliant with all regulations on an on-going basis. Personnel security plans include background checks, drug screening, access authorization, confidentiality training and certification based on the employees need to have access to certain data. RSI provides security awareness training, which includes confidentiality and regulatory compliance requirements, as described throughout this proposal. Depending on the staff position/role on any project, their access is restricted to only that data needed in order to perform contract responsibilities. In addition to the above-listed automated security access controls, each employee is monitored to ensure all data access is within their security level/profile.

**Encrypted Files.** *RSI deploys encryption for data at rest as well as data in transit.* RSI can create self-extracting, encrypted files utilizing either a password or encryption key with a variety of methods including Microsoft 365’s email secure features. RSI also uses Sophos VPN and PepLink SpeedFusion technologies which can provide IPsec clients or setup a LAN to LAN VPN tunnel for any necessary network access. We can also work with most VPN technologies to access client systems when needed. RSI maintains an “Acceptable Encryption Policy” which complies with industry standards. The policy provides guidance that limits the use of encryption to those algorithms that have received substantial public review and have been proven to work effectively. Additionally, this policy provides direction to ensure that Federal regulations are followed, and legal authority is granted for the dissemination and use of encryption technologies.

**Payment Card Industry (PCI) Compliance.** RSI maintains a Payment Card Industry (PCI) Compliance Certificate (*Saq Type: A, Rev. 2.0, v3.2.1*) from an accredited third-party authenticator, Trustwave ASV/QSA Cert#3702-01-13. Trustwave is a Qualified Security Assessor (QSA) and an Approved Scanning Vendor (ASV). This certification is based on RSI’s completion and attestation of the PCI Self-Assessment Questionnaire and vulnerability scan results, if applicable. For merchants that require scanning, compliant vulnerability scans are required quarterly to maintain compliance. RSI will continue to maintain this certification throughout the contract.

**SOC 2, TYPE 2 Certification / Audit:** RSI Enterprises, Inc. is contracted with a licensed Qualified Security Assessor (QSA), KirkpatrickPrice for an annual SOC II audit and certification. *RSI has successfully completed its annual Soc 2, Type 2 audit and received our compliance certificate, effective through September 2023.* As a licensed CPA firm, PCI QSA, and HITRUST CSF Assessor, KirkpatrickPrice provides an annual, full audit, including penetration testing. A SOC 2 audit evaluates internal controls, policies, and procedures that directly relate to the AICPA's Trust Services Criteria. This means that a SOC 2 audit report focuses on a service organization's internal controls as they relate to security, availability, processing integrity, confidentiality, and privacy of a system. The QSA examines RSI's current security standards to strengthen every aspect of RSI's organization. The result is a SOC 2 Certificate/report validating the organization's commitment to delivering high quality, secure services to clients.



*RSI will gladly provide its full report, upon request.*

**Tenable NESSUS Compliance and Vulnerability Scan / Assessment.** RSI also, as part of its contract with the DC Office of Tax and Revenue, has successfully completed a Tenable Nessus Compliance and Vulnerability Scan. *This assessment was completed by an accredited third-party, Booz Allen Hamilton, and is based on industry standards, such as the National Institute of Standards and Technology (NIST).* Additionally, *this meets the required IRS Safeguard requirements for protecting Federal Tax Information (FTI).* This speaks to RSI's level of compliance since it meets the IRS standards.

The NESSUS Compliance and Vulnerability Scan included authenticated network scans, technical threat assessments, business evaluations, mitigation strategies and the use of Simple Network Management Protocol (SNMP) to make version and information queries to routers and switches. The scan NESSUS is one of the most widely deployed vulnerability assessment solutions and assists in preventing network attacks by identifying the vulnerabilities and configuration issues that hackers use to penetrate your network. Tenable is relied upon by more than 24,000 organizations, including the entire U.S. Department of Defense and many of the world's largest companies and governments. While RSI did not receive any certificate of completion, per say, we do have a documented results report evidencing RSI's successful completion of this scan. Additionally, RSI will gladly provide the Client specific contacts at both the DC Office of Tax and Revenue IT Division and Booz Allen Hamilton; both of which can attest to the accuracy of the information listed above. RSI will maintain its compliance with the required mitigation strategies throughout this contract.

**Internal Security Risk Assessment / Report.** Annually, RSI also completes an internal Security Risk Assessment, covering Administrative, Physical, and Technical Safeguards, and the Breach Notification Rule. Completed risk assessment documents are maintained in Security files, meeting document retention requirements. Security requires Entities to protect against any reasonably anticipated threats or hazards to the security or integrity of electronic Protected Information (“ePI”) and to implement security measures sufficient to reduce risks and vulnerabilities to a reasonable and appropriate level. The combination of the assessment and RSI supporting policies & procedures demonstrate RSI’s compliance with Privacy & Security regulations. RSI completes this risk assessment, at least, annually, and usually within the first quarter of each calendar year. RSI has completed its 2020/2021 review and will maintain this compliance throughout the life of the contract as well as provide a copy to the Client, upon request.

**Security Procedures.** RSI maintains several different security policies and procedures such as: Application Security Policy, Change Management Policy, Disaster Recovery, Computer User Account & Resource Policy, Access Control Policy, HIPAA Policy, Red Flags Policy, IT Security Policy, Risk Assessment Policy, Server Security Policy, Technology Equipment Disposal Policy and Workstation Security Policy. RSI will gladly provide the Client copies of any and all of these policies and procedures, upon request.

**Failure to provide written response to items indicated in this section will be interpreted by NCTCOG as an *inability* by the firm to provide the requested product, service or function. NCTCOG encourages vendors to be creative when developing their proposals for the requested goods and or service(s).**

RSI responded to EVERY item in this Section, the Scope of Work & Exhibit B; as such, we clearly delineated which services we can and are proposing to provide, which is the debt collection deliverables portion of this RFP.

**Designate specific contact person(s) for the following phases: (1) bid process (2) contracting process (3) contract administration (primary point of contact for receiving orders from Participating Entities).**

**Contracting Officer:**

**Christian P. Ulrich**  
Chief Executive Officer  
5440 W. Northern Avenue  
Glendale, Arizona 85301  
800.774.4003 ext. 2348  
[chris.ulrich@rsico.com](mailto:chris.ulrich@rsico.com)

**Bid Process & Orders Contact**

**Lynne Wisheart**  
President & COO  
5440 W. Northern Avenue  
Glendale, Arizona 85301  
888.854.4904 direct  
[lynne.wisheart@rsico.com](mailto:lynne.wisheart@rsico.com)

**Assigned Project Manager**

**Ryan McMullen**  
Vice President  
5440 W. Northern Avenue  
Glendale, Arizona 85301  
(602) 445-3392 direct  
[ryan.mcmullen@rsico.com](mailto:ryan.mcmullen@rsico.com)

## WORK PLAN SUMMARY

RSI has put into place the management, systems, operating methods and talented experts to provide these services at a level consistently higher than any competition it has faced in the thirty-six (36) years that they have been in business. RSI’s clients will attest to this fact. RSI’s recovery specialists know how to find guarantors, find those with the capacity to pay and collect from them, utilizing a customer service and problem resolution approach. The expertise of RSI has improved reimbursement/cash flow to a diverse client base allowing us to build strong business relationships with an array of government entities. By carefully listening to our client’s issues and objectives, RSI designs a customized strategy targeted to meet their unique goals.

RSI understands that it uses many of the same tools as its competitors, as this industry is based on simple philosophies; and, it has referenced a few tools above that may appear to be standard business practices and no different from any other agency; however, if the goal is improve ROI (increased collections, reduced costs) for the NCTCOG, then you must know how to use the tools effectively in order to be successful.

RSI differentiates itself by how we use the tools and resources at our disposal; most importantly, what makes us stand above the rest in demonstrating our ability is threefold: 1) Our partnership approach to every program, 2) Our unique approach to collections, and 3) Our extensive knowledge, history and experience with collections. RSI is always looking for new ways to improve collections by adding technology, enhancing current processes and improving efficiencies.

## TAB E: REFERENCES

### REFERENCES BELOW: CONFIDENTIAL / PROPRIETARY

**\*\*Client lists/references (below and on the next page) are marked *CONFIDENTIAL/PROPRIETARY* and not open for public disclosure.\*\***

#### Confidential / Proprietary Information:

As required, RSI submits client references, marked as ***CONFIDENTIAL / PROPRIETARY***. Pursuant to the Federal Uniform Commercial Code and the ***Texas Public Information Act (Title 5), Subtitle A, Chapter 552 and Subchapter A (§ 552.104 and 552.110)*** which protects against public disclosure, any "Trade secrets<sup>1</sup>, commercial/financial information or client lists..." submitted for competitive bids if its disclosure would give advantage to a competitor or bidder, shall not be subject to the Texas Public Information Act and is ***protected from public disclosure or inspection and therefore, should, at no time, be open for public inspection.***

The reason(s) this protection is necessary is: RSI is a privately held corporation and as such, its confidential, proprietary, client contact lists/references are not generally known to, and are not readily ascertainable by other persons. If competitors have access to these client lists and their contact information, they would be in a position to solicit RSI's clients for the purposes of contracting in a competitive environment.

Such disclosure would provide competitors with economic value/advantage from its disclosure or use; thus, providing an economic disadvantage to RSI Enterprises, Inc.; ***as such, RSI invokes this protection for all client reference data provided in this RFP response.***

<sup>1</sup>The Texas Supreme Court has adopted the definition of "trade secret" from the Restatement of Torts, section 757, which holds a "trade secret" to be: .....compilation of information which is used in one's business, and which gives him an opportunity to obtain an advantage over competitors who do not know or use it..."

### § GOVERNMENT / MUNICIPAL / (EMS) AMBULANCE REFERENCES

RSI lists below references from cities, governmental agencies, EMS and/or other businesses utilizing RSI for comparable services. RSI's long-tenured partnerships with these organizations, clearly evidences RSI's extended experience in the collection of municipal/government debt types, ***including Municipalities and Texas clients.***

AGENCY NAME/ADDRESS: ***City of Corpus Christi, TX*** (Texas) (Gov't)

CONTACT PERSON: Alma Iris Casas EMAIL ADDRESS: [almac@cctexas.com](mailto:almac@cctexas.com)

PHONE NUMBER: (361) 826-3610 LENGTH OF CONTRACT: **Mar 2021 to present**

WORK DESCRIPTION: Bad Debt Collections ACCT TYPE: Misc. / Various City Debts

AGENCY NAME/ADDRESS: ***Univ. Medical Center El Paso (UMCEP)*** (Texas) (Gov't)

CONTACT PERSON: Gloria Sanchez EMAIL ADDRESS: [gloriasanchez@umcelpaso.org](mailto:gloriasanchez@umcelpaso.org)

PHONE NUMBER: 915-521-7210 LENGTH OF CONTRACT: **2010 to present**

WORK DESCRIPTION: Bad Debt Collections ACCT TYPE: Patient Accts (HB, PB, Children's)

AGENCY NAME/ADDRESS: ***City of Garland, TX*** (Gov't / Utility)

CONTACT PERSON: Mandy Harrell EMAIL ADDRESS: [Mharrell@garlandtx.gov](mailto:Mharrell@garlandtx.gov)

PHONE NUMBER: (972) 205-2649 LENGTH OF CONTRACT: **5/10/2023 to present**

WORK DESCRIPTION: Bad Debt Collections ACCT TYPE: Misc. City Debts

AGENCY NAME/ADDRESS: ***Emmet County, MI (EMS)*** (Gov't / Utility)

CONTACT PERSON: Laura Emery EMAIL ADDRESS: [rlemery@emmetcounty.org](mailto:rlemery@emmetcounty.org)

PHONE NUMBER: (231) 776-1001 LENGTH OF CONTRACT: **2022 to present**

WORK DESCRIPTION: Bad Debt Collections ACCT TYPE: **EMS Collections**

AGENCY NAME/ADDRESS: ***Lake Charlevoix, MI (EMS)*** (Gov't / Utility)

CONTACT PERSON: Karen Draves EMAIL ADDRESS: [karenD@lcemsami.gov](mailto:karenD@lcemsami.gov)

PHONE NUMBER: (231) 547-7172 LENGTH OF CONTRACT: **5/1/2023 to present**

WORK DESCRIPTION: Bad Debt Collections ACCT TYPE: **EMS Collections**

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AGENCY NAME/ADDRESS: City of Fresno (City Gov't)  
CONTACT PERSON: Kim Jackson EMAIL ADDRESS: Kim.Jackson@fresno.gov  
PHONE NUMBER: (559) 621-7033 LENGTH OF CONTRACT: 2009 to present  
WORK DESCRIPTION: Bad Debt Collections ACCT TYPE: Taxes, Fire, Police, Traffic Tickets

---

**RSI retains 95.7% of its customers on an annual basis.**

**% of Public Sector Clients: 68%**

**RSI is proud of its long-tenured partnerships with customers, ranging from 5 to 30+ years.**

**REFERENCES ABOVE: CONFIDENTIAL / PROPRIETARY**

*Remainder of page intentionally left blank.*

## TAB F: PROPOSAL PRICING

### EXHIBIT E Pricing Proposal

Respondents are to provide a pricing proposal for their proposed solutions in a format that they prefer to use and is scalable among their proposed service area and throughout the term of a contract. Include any other cost categories that were otherwise not anticipated by the RFP that should be considered within the "other" category. Attach extra sheets, as necessary.

It is acceptable for Respondent to submit a 0% Discount off Catalog Pricing for some or all of their services. A 0% discount must still be denoted on the line item(s) with the number zero. An example of a "list-less" or catalog option pricing proposal is found below, as is an hourly-rate retainer. These are examples of options that are available to propose, but are not required. Respondent may provide pricing that is the most compatible with their business model as long as they maintain consideration for geographic coverage for TXShare participants and evolution of the service throughout the contract lifecycle.

**Example:** If your catalog price is \$100 per unit, and you indicate a 5% discount from catalog pricing in Exhibit C, your pricing form in Attachment A should reflect a unit price of \$95.  
Conversely, if your catalog price is \$100 per unit, and you indicate a 0% discount or N/A in Exhibit C, your pricing form in Attachment A should reflect a unit price of \$100.

|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|---------------------|
| <b>Pricing Format Request Example</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Procurement No.:</b> | <b>NCT 2023-056</b> |
| <b>Respondent Name:</b>                                                                                       | <b>RSI Enterprises, Inc.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                     |
| <b>Notes:</b>                                                                                                 | 1. This pricing sheet is an EXAMPLE of how pricing may be submitted for RFP 2023-056.<br>2. For each proposed solution, indicate pricing structure used (# of bins, tier level pricing, etc).<br>3. Use as many lines as needed.<br>4. Detail any additional information<br>5. <del>RSI</del> Responders are encouraged to offer additional features and supplemental functions or services to be offered as a catalog option. Please provide any additional options with 'list less' percentages for pricing.<br>A copy of any catalog services your firm can provide should be included with this response. |                         |                     |
| <b>Ambulance Debt Collection and Billing Services Pricing - TXShare Cooperative Purchasing Program</b>        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
| <b>Item</b>                                                                                                   | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Contingency Rate</b> |                     |
| 1                                                                                                             | Collection Fee for Patient Debt Collections<br>(Percent of Amount Collected)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 18 %                    |                     |
| 2                                                                                                             | Collection Fee for Insurance Claim Collections/Follow-up (After Initial Bill Filing)<br>(Percent of Amount Collected)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 12 %                    |                     |
|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
| <b>*NOTE*</b>                                                                                                 | The above listed pricing is a pay-for-performance model (contingency rate), whereby we only get paid if we are successful in collecting money; as such, we earn the listed percentages of each payment in the above-listed account/claim categories.                                                                                                                                                                                                                                                                                                                                                          |                         |                     |
| <b>Value-Added Services</b>                                                                                   | <b>Patient Collections:</b> Auto-Scrubs for updated demographics, Reporting, Patient payment portal, Custom Letters/Notices, Texting, Email, In/Outbound Calls, Pplans<br><b>Claim Collections:</b> Calls to Carriers, Bill Reprocessing, Denial Management, Filing Appeals, Short-Pays, Contractual Adjustments.                                                                                                                                                                                                                                                                                             |                         |                     |
|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
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|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
| RFP 2023-056                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |
| <b>Contractor shall provide additional Ambulance Debt Collection and Billing Services at the above prices</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |

## TAB G: REQUIRED ATTACHMENTS

### REQUIRED ATTACHMENT CHECKLIST

Please utilize this checklist to ensure that all required attachments are included with your proposal. IF AN ATTACHMENT DOES NOT APPLY, PLEASE MARK AS "**NOT APPLICABLE**" AND SUBMIT WITH THE PROPOSAL. FAILURE TO SUBMIT **ALL REQUIRED DOCUMENTS** MAY NEGATIVELY IMPACT YOUR EVALUATION SCORE.

- ☒ Page 1 - Cover Sheet
- ☒ Page 19 - Attachment I: Instructions for Proposals Compliance and Submittal
- ☒ Page 20 - Attachment II: Certification of Offeror
- ☒ Page 21 - Attachment III: Certification Regarding Debarment
- ☒ Page 22 - Attachment IV: Restrictions on Lobbying
- ☒ Page 24 - Attachment V: Drug-Free Workplace Certification
- ☒ Page 25 - Attachment VI: Certification Regarding Disclosure of Conflict of Interest
- ☒ Page 27 - Attachment VII: Certification of Fair Business Practices
- ☒ Page 28 - Attachment VIII: Certification of Good Standing Texas Corporate Franchise Tax Certification
- ☒ Page 29 - Attachment IX: Historically Underutilized Businesses, Minority Or Women-Owned Or Disadvantaged Business Enterprises
- ☒ Page 30 - Attachment X: Prohibited Telecommunications And Video Surveillance Services Or Equipment Certification
- ☒ Page 31 - Exhibit A: Service Area Designation Forms
- ☒ Page 34 - Exhibit B: Description of Desired Services for Proposed Pricing
- ☒ Page 36 - Exhibit C: Service Questionnaire
- ☒ Page 37 - Exhibit D: Sample Market Basket Form
- ☒ Respondent recognizes that all proposals must be submitted electronically through Public Purchase by the RFP due date and time. All other forms of submissions will be deemed nonresponsive and will not be opened or considered.

**ATTACHMENT I:  
INSTRUCTIONS FOR PROPOSALS COMPLIANCE AND SUBMITTAL**

**Compliance with the Solicitation**

Submissions must be in strict compliance with this solicitation. Failure to comply with all provisions of the solicitation may result in disqualification.

**Acknowledgment of Insurance Requirements**

By signing its submission, Offeror acknowledges that it has read and understands the insurance requirements for the submission. Offeror also understands that the evidence of required insurance may be requested to be submitted within ten (10) working days following notification of its offer being accepted; otherwise, NCTCOG may rescind its acceptance of the Offeror's proposals. The insurance requirements are outlined in Section 6.04.

Name of Organization/Contractor(s):

RSI Enterprises, Inc.

Signature of Authorized Representative:

\_\_\_\_\_

Date: 09/06/23

**ATTACHMENT II:  
CERTIFICATIONS OF OFFEROR**

I hereby certify that the information contained in this proposal and any attachments is true and correct and may be viewed as an accurate representation of proposed services to be provided by this organization. I certify that no employee, board member, or agent of the North Central Texas Council of Governments has assisted in the preparation of this proposal. I acknowledge that I have read and understand the requirements and provisions of the solicitation and that the organization will comply with the regulations and other applicable local, state, and federal regulations and directives in the implementation of this contract.

I also certify that I have read and understood all sections of this solicitation and will comply with all the terms and conditions as stated; and furthermore that I, **Christian P. Ulrich** (typed or printed name) certify that I am the **Chief Executive Officer** (title) of the corporation, partnership, or sole proprietorship, or other eligible entity named as offeror and respondent herein and that I am legally authorized to sign this offer and to submit it to the North Central Texas Council of Governments, on behalf of said offeror by authority of its governing body.

Name of Organization/Contractor(s):

**RSI Enterprises, Inc.**

Signature of Authorized Representative:



Date: **09/06/23**

**ATTACHMENT III:**  
**CERTIFICATION REGARDING DEBARMENT, SUSPENSION AND OTHER RESPONSIBILITY MATTERS**

This certification is required by the Federal Regulations Implementing Executive Order 12549, Debarment and Suspension, 45 CFR Part 93, Government-wide Debarment and Suspension, for the Department of Agriculture (7 CFR Part 3017), Department of Labor (29 CFR Part 98), Department of Education (34 CFR Parts 85, 668, 682), Department of Health and Human Services (45 CFR Part 76).

The undersigned certifies, to the best of his or her knowledge and belief, that both it and its principals:

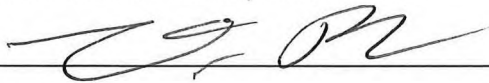
1. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any federal department or agency;
2. Have not within a three-year period preceding this contract been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or Local) transaction or contract under a public transaction, violation of federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification, or destruction of records, making false Proposals, or receiving stolen property;
3. Are not presently indicated for or otherwise criminally or civilly charged by a government entity with commission of any of the offense enumerated in Paragraph (2) of this certification; and,
4. Have not within a three-year period preceding this contract had one or more public transactions terminated for cause or default.

Where the prospective recipient of federal assistance funds is unable to certify to any of the qualifications in this certification, such prospective recipient shall attach an explanation to this certification form.

Name of Organization/Contractor(s):

**RSI Enterprises, Inc.**

Signature of Authorized Representative:



Date: **09/06/23**

#### **ATTACHMENT IV: RESTRICTIONS ON LOBBYING**

Section 319 of Public Law 101-121 prohibits recipients of federal contracts, grants, and loans exceeding \$100,000 at any tier under a federal contract from using appropriated funds for lobbying the Executive or Legislative Branches of the federal government in connection with a specific contract, grant, or loan. Section 319 also requires each person who requests or receives a federal contract or grant in excess of \$100,000 to disclose lobbying.

No appropriated funds may be expended by the recipient of a federal contract, loan, or cooperative agreement to pay any person for influencing or attempting to influence an officer or employee of any federal executive department or agency as well as any independent regulatory commission or government corporation, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with any of the following covered federal actions: the awarding of any federal contract, the making of any federal grant, the making of any federal loan the entering into of any cooperative agreement and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.

As a recipient of a federal grant exceeding \$100,000, NCTCOG requires its subcontractors of that grant to file a certification, set forth in Appendix B.1, that neither the agency nor its employees have made, or will make, any payment prohibited by the preceding paragraph.

Subcontractors are also required to file with NCTCOG a disclosure form, set forth in Appendix B.2, if the subcontractor or its employees have made or have agreed to make any payment using non-appropriated funds (to include profits from any federal action), which would be prohibited if paid for with appropriated funds.

**LOBBYING CERTIFICATION  
FOR CONTRACTS, GRANTS, LOANS, AND COOPERATIVE AGREEMENTS**

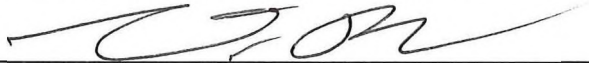
The undersigned certifies, to the best of his or her knowledge or belief, that:

1. No federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an officer or employee of a Member of Congress in connection with the awarding of any federal contract, the making of any federal loan, the entering into of any cooperative Contract, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative contract; and
2. If any funds other than federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this federal contract, grant, loan, and or cooperative contract, the undersigned shall complete and submit Standard Form – LLL, "Disclosure Form to Report Lobbying", in accordance with the instructions.
3. The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers and that all sub-recipients shall certify accordingly.

Name of Organization/Contractor(s):

**RSI Enterprises, Inc.**

Signature of Authorized Representative:



Date: **09/06/23**

**ATTACHMENT V:  
DRUG-FREE WORKPLACE CERTIFICATION**

The RSI Enterprises, Inc. (company name) will provide a Drug Free Work Place in compliance with the Drug Free Work Place Act of 1988. The unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited on the premises of the RSI Enterprises, Inc. (company name) or any of its facilities. Any employee who violates this prohibition will be subject to disciplinary action up to and including termination. All employees, as a condition of employment, will comply with this policy.

**CERTIFICATION REGARDING DRUG-FREE WORKPLACE**

This certification is required by the Federal Regulations Implementing Sections 5151-5160 of the Drug-Free Workplace Act, 41 U.S.C. 701, for the Department of Agriculture (7 CFR Part 3017), Department of Labor (29 CFR Part 98), Department of Education (34 CFR Parts 85, 668 and 682), Department of Health and Human Services (45 CFR Part 76).

The undersigned subcontractor certifies it will provide a drug-free workplace by:

Publishing a policy Proposal notifying employees that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the workplace and specifying the consequences of any such action by an employee;

Establishing an ongoing drug-free awareness program to inform employees of the dangers of drug abuse in the workplace, the subcontractor's policy of maintaining a drug-free workplace, the availability of counseling, rehabilitation and employee assistance programs, and the penalties that may be imposed on employees for drug violations in the workplace;

Providing each employee with a copy of the subcontractor's policy Proposal;

Notifying the employees in the subcontractor's policy Proposal that as a condition of employment under this subcontract, employees shall abide by the terms of the policy Proposal and notifying the subcontractor in writing within five days after any conviction for a violation by the employee of a criminal drug abuse statute in the workplace;

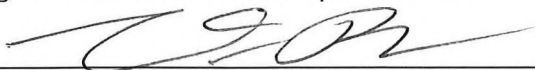
Notifying the Board within ten (10) days of the subcontractor's receipt of a notice of a conviction of any employee; and,

Taking appropriate personnel action against an employee convicted of violating a criminal drug statute or requires such employee to participate in a drug abuse assistance or rehabilitation program.

Name of Organization/Contractor(s):

RSI Enterprises, Inc.

Signature of Authorized Representative:



Date: 09/06/23

**ATTACHMENT VI:  
CERTIFICATION REGARDING DISCLOSURE OF CONFLICT OF INTEREST**

The undersigned certifies that, to the best of his or her knowledge or belief, that:

"No employee of the contractor, no member of the contractor's governing board or body, and no person who exercises any functions or responsibilities in the review or approval of the undertaking or carrying out of this contract shall participate in any decision relating to this contract which affects his/her personal pecuniary interest.

Executives and employees of contractor shall be particularly aware of the varying degrees of influence that can be exerted by personal friends and associates and, in administering the contract, shall exercise due diligence to avoid situations which give rise to an assertion that favorable treatment is being granted to friends and associates. When it is in the public interest for the contractor to conduct business with a friend or associate of an executive or employee of the contractor, an elected official in the area or a member of the North Central Texas Council of Governments, a permanent record of the transaction shall be retained.

Any executive or employee of the contractor, an elected official in the area or a member of the NCTCOG, shall not solicit or accept money or any other consideration from a third person, for the performance of an act reimbursed in whole or part by contractor or Department. Supplies, tools, materials, equipment or services purchased with contract funds shall be used solely for purposes allowed under this contract. No member of the NCTCOG shall cast a vote on the provision of services by that member (or any organization which that member represents) or vote on any matter which would provide a direct or indirect financial benefit to the member or any business or organization which the member directly represents".

No officer, employee or paid consultant of the contractor is a member of the NCTCOG.

No officer, manager or paid consultant of the contractor is married to a member of the NCTCOG.

No member of NCTCOG directly owns, controls or has interest in the contractor.

The contractor has disclosed any interest, fact, or circumstance that does or may present a potential conflict of interest.

No member of the NCTCOG receives compensation from the contractor for lobbying activities as defined in Chapter 305 of the Texas Government Code.

Should the contractor fail to abide by the foregoing covenants and affirmations regarding conflict of interest, the contractor shall not be entitled to the recovery of any costs or expenses incurred in relation to the contract and shall immediately refund to the North Central Texas Council of Governments any fees or expenses that may have been paid under this contract and shall further be liable for any other costs incurred or damages sustained by the NCTCOG as it relates to this contract.

Name of Organization/Contractor(s):

**RSI Enterprises, Inc.**

Signature of Authorized Representative:



Date: **09/06/23**

# CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

## OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

Christian P. Ulrich / RSI Enterprises, Inc.

2 ☐ Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

James N. Valenti, El Paso County Hospital District d/b/a University Medical Center of El Paso

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

☐ Yes

☒ No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

☐ Yes

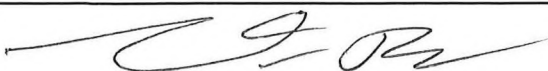
☒ No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

RSI Enterprises, Inc. does not have a direct business relationship with the above-named officer, James N. Valenti; RSI Enterprises, Inc. has a contractual, business relationship (awarded via a formal bidding process) with El Paso County Hospital District d/b/a University Medical Center of El Paso. Mr. Valenti signed the contract on behalf of EPCHD/UMCEP.

6 ☐ Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7



Signature of vendor doing business with the governmental entity

09/06/2023

Date

# CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

## OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

Christian P. Ulrich / RSI Enterprises, Inc.

2 ☐ Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

Alma Iris Casas, Interim Finance Director

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

☐ Yes

☒ No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?


☐ Yes

☒ No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

RSI Enterprises, Inc. doesn't have a direct business relationship w/ the above-named individual; RSI has a contractual (Service Agreement #3029) relationship (awarded via a formal bid process) with the City of Corpus Christi. Ms. Casas is the Contract Administrator.

6 ☐ Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7   
Signature of vendor doing business with the governmental entity

09/06/2023

Date

# CONFLICT OF INTEREST QUESTIONNAIRE

For vendor doing business with local governmental entity

FORM CIQ

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This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

## OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

Christian P. Ulrich / RSI Enterprises, Inc.

2 ☐ Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

Daniela Gamero, Contracts Specialist

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

☐ Yes

☒ No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

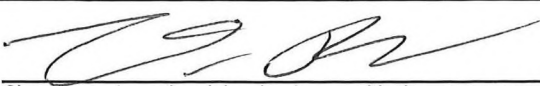
☐ Yes

☒ No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

RSI Enterprises, Inc. doesn't have a direct business relationship w/ the above-named individual; RSI has a contractual (Purchase Order #BL-9389) relationship (awarded via a formal bid process) with the City of Garland, TX. Ms. Gamero is the Contracting Specialist.

6 ☐ Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7   
Signature of vendor doing business with the governmental entity

09/06/2023

Date

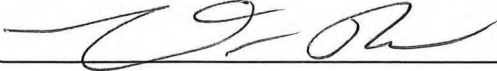
**ATTACHMENT VII:  
CERTIFICATION OF FAIR BUSINESS PRACTICES**

That the submitter has not been found guilty of unfair business practices in a judicial or state agency administrative proceeding during the preceding year. The submitter further affirms that no officer of the submitter has served as an officer of any company found guilty of unfair business practices in a judicial or state agency administrative during the preceding year.

Name of Organization/Contractor(s):

**RSI Enterprises, Inc.**

Signature of Authorized Representative:



Date: **09/06/23**

**ATTACHMENT VIII:  
CERTIFICATION OF GOOD STANDING  
TEXAS CORPORATE FRANCHISE TAX CERTIFICATION**

Pursuant to Article 2.45, Texas Business Corporation Act, state agencies may not contract with for profit corporations that are delinquent in making state franchise tax payments. The following certification that the corporation entering into this offer is current in its franchise taxes must be signed by the individual authorized on Form 2031, Corporate Board of Directors Resolution, to sign the contract for the corporation.

The undersigned authorized representative of the corporation making the offer herein certified that the following indicated Proposal is true and correct and that the undersigned understands that making a false Proposal is a material breach of contract and is grounds for contract cancellation.

Indicate the certification that applies to your corporation:

      X       The Corporation is a for-profit corporation and certifies that it is not delinquent in its franchise tax payments to the State of Texas.

\_\_\_\_\_ The Corporation is a non-profit corporation or is otherwise not subject to payment of franchise taxes to the State of Texas.

Type of Business (if not corporation): ☐ Sole Proprietor  
☐ Partnership  
☐ Other

Pursuant to Article 2.45, Texas Business Corporation Act, the North Central Texas Council of Governments reserves the right to request information regarding state franchise tax payments.

**Christian P. Ulrich, CEO**

(Printed/Typed Name and Title of Authorized Representative)

Signature \_\_\_\_\_

Date: 09/06/23

**NOT APPLICABLE**

**ATTACHMENT IX:**

**HISTORICALLY UNDERUTILIZED BUSINESSES, MINORITY OR WOMEN-OWNED OR DISADVANTAGED BUSINESS ENTERPRISES**

Historically Underutilized Businesses (HUBs), minority or women-owned or disadvantaged businesses enterprises (M/W/DBE) are encouraged to participate in the solicitation process. Representatives from HUB companies should identify themselves and submit a copy of their certification.

NCTCOG recognizes the certifications of both the State of Texas Program and the North Central Texas Regional Certification Agency. Companies seeking information concerning HUB certification are urged to contact:

State of Texas HUB Program  
Texas Comptroller of Public Accounts  
Lyndon B. Johnson State Office Building  
111 East 17th Street  
Austin, Texas 78774  
(512) 463-6958  
<http://www.window.state.tx.us/procurement/prog/hub/>

Local businesses seeking M/W/DBE certification should contact:

North Central Texas Regional Certification Agency  
624 Six Flags Drive, Suite 100  
Arlington, TX 76011  
(817) 640-0606  
<http://www.nctrca.org/certification.html>

**Submitter must include a copy of its minority certification documentation as part of this solicitation.**

If your company is already certified, attach a copy of your certification to this form and return with your proposal.

Indicate all that apply:

**Not applicable (n/a)**


\_\_\_\_ Minority-Owned Business Enterprise

\_\_\_\_ Women-Owned Business Enterprise

\_\_\_\_ Disadvantaged Business Enterprise

**ATTEST TO Attachments of Certification:**

**RSI Enterprises, Inc. is not a HUB or a M/W/DBE organization; as such, this form and associated attachments /certificates are not applicable.**

  
Authorized Signature

**Christian P. Ulrich**

**09/06/23**

Typed Name

Date

Subscribed and sworn to before me this 6<sup>th</sup> day of September (month), 2023 in

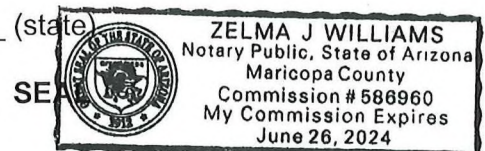
Glendale (city), Maricopa (county), Arizona (state)

Zelma J. Williams

Notary Public in and for Maricopa (County),

State of Arizona

Commission expires: 6-26-2024



**ATTACHMENT X**

**NCTCOG FEDERAL AND STATE OF TEXAS REQUIRED PROCUREMENT PROVISIONS**

The following provisions are mandated by Federal and/or State of Texas law. Failure to certify to the following will result in disqualification of consideration for contract. Entities or agencies that are not able to comply with the following will be ineligible for consideration of contract award.

**PROHIBITED TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT  
CERTIFICATION**

This Contract is subject to the Public Law 115-232, Section 889, and 2 Code of Federal Regulations (CFR) Part 200, including §200.216 and §200.471, for prohibition on certain telecommunications and video surveillance or equipment.

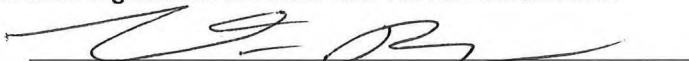
Public Law 115-232, Section 889, identifies that restricted telecommunications and video surveillance equipment or services (e.g., phones, internet, video surveillance, cloud servers) include the following:

- A) Telecommunications equipment that is produced by Huawei Technologies Company or ZTE Corporation (or any subsidiary or affiliates of such entities).
- B) Video surveillance and telecommunications equipment produced by Hytera Communications Corporations, Hangzhou Hikvision Digital Technology Company, or Dahua Technology Company (or any subsidiary or affiliates of such entities).
- C) Telecommunications or video surveillance services used by such entities or using such equipment.
- D) Telecommunications or video surveillance equipment or services produced or provided by an entity that the Secretary of Defense, Director of the National Intelligence, or the Director of the Federal Bureau of Investigation reasonably believes to be an entity owned or controlled by the government of a covered foreign country.

The entity identified below, through its authorized representative, hereby certifies that no funds under this Contract will be obligated or expended to procure or obtain telecommunication or video surveillance services or equipment or systems that use covered telecommunications equipment or services as a substantial or essential component of any system, or as a critical technology as part of any system prohibited by 2 CFR §200.216 and §200.471, or applicable provisions in Public Law 115-232 Section 889.

☒ The Contractor or Subrecipient hereby certifies that it does comply with the requirements of 2 CFR §200.216 and §200.471, or applicable regulations in Public Law 115-232 Section 889.

SIGNATURE OF AUTHORIZED PERSON:



NAME OF AUTHORIZED PERSON:

Christian P. Ulrich, CEO

NAME OF COMPANY:

RSI Enterprises, Inc.

DATE:

09/06/23

-OR-

☐ The Contractor or Subrecipient hereby certifies that it cannot comply with the requirements of 2 CFR §200.216 and §200.471, or applicable regulations in Public Law 115-232 Section 889.

SIGNATURE OF AUTHORIZED PERSON:

\_\_\_\_\_

NAME OF AUTHORIZED PERSON:

\_\_\_\_\_

NAME OF COMPANY:

\_\_\_\_\_

DATE:

\_\_\_\_\_

## DISCRIMINATION AGAINST FIREARMS ENTITIES OR FIREARMS TRADE ASSOCIATIONS

This contract is subject to the Texas Local Government Code chapter 2274, Subtitle F, Title 10, prohibiting contracts with companies who discriminate against firearm and ammunition industries. TLGC chapter 2274, Subtitle F, Title 10, identifies that "discrimination against a firearm entity or firearm trade association" includes the following:

- A) means, with respect to the entity or association, to:
- I. refuse to engage in the trade of any goods or services with the entity or association based solely on its status as a firearm entity or firearm trade association; and
  - II. refrain from continuing an existing business relationship with the entity or association based solely on its status as a firearm entity or firearm trade association; or
  - III. terminate an existing business relationship with the entity or association based solely on its status as a firearm entity or firearm trade association.

B) An exception to this provision excludes the following:

- I. contracts with a sole-source provider; or
- II. the government entity does not receive bids from companies who can provide written verification.

The entity identified below, through its authorized representative, hereby certifies that they have no practice, policy, guidance, or directive that discriminates against a firearm entity or firearm trade association; and that they will not discriminate during the term of the contract against a firearm entity or firearm trade association as prohibited by Chapter 2274, Subtitle F, Title 10 of the Texas Local Government Code.

☒ **The Contractor or Subrecipient hereby certifies that it does comply with the requirements of Chapter 2274, Subtitle F, Title 10.**

**SIGNATURE OF AUTHORIZED  
PERSON:**



**NAME OF AUTHORIZED PERSON:**

**Christian P. Ulrich, CEO**

**NAME OF COMPANY:**

**RSI Enterprises, Inc.**

**DATE:**

**09/06/23**

**-OR-**

☐ **The Contractor or Subrecipient hereby certifies that it cannot comply with the requirements of Chapter 2274, Subtitle F, Title 10.**

**SIGNATURE OF AUTHORIZED PERSON:**

\_\_\_\_\_

**NAME OF AUTHORIZED PERSON:**

\_\_\_\_\_

**NAME OF COMPANY:**

\_\_\_\_\_

**DATE:**

\_\_\_\_\_

## BOYCOTTING OF CERTAIN ENERGY COMPANIES

This contract is subject to the Texas Local Government Code chapter 809, Subtitle A, Title 8, prohibiting contracts with companies who boycott certain energy companies.

TLGC chapter Code chapter 809, Subtitle A, Title 8, identifies that "boycott energy company" means, without an ordinary business purpose, refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations with a company because the company:

- I. engages in the exploration, production, utilization, transportation, sale, or manufacturing of fossil fuel-based energy and does not commit or pledge to meet environmental standards beyond applicable federal and state law; and
- II. does business with a company described by paragraph (I).

The entity identified below, through its authorized representative, hereby certifies that they do not boycott energy companies, and that they will not boycott energy companies during the term of the contract as prohibited by Chapter 809, Subtitle A, Title 8 of the Texas Local Government Code.

☒ The Contractor or Subrecipient hereby certifies that it does comply with the requirements of Chapter 809, Subtitle A, Title 8.

SIGNATURE OF AUTHORIZED  
PERSON:

NAME OF AUTHORIZED PERSON:

NAME OF COMPANY:

DATE:

  
\_\_\_\_\_  
**Christian P. Ulrich, CEO**  
\_\_\_\_\_  
**RSI Enterprises, Inc.**  
\_\_\_\_\_  
**09/06/23**  
\_\_\_\_\_

-OR-

☐ The Contractor or Subrecipient hereby certifies that it cannot comply with the requirements of Chapter 809, Subtitle A, Title 8.

SIGNATURE OF AUTHORIZED PERSON:

NAME OF AUTHORIZED PERSON:

NAME OF COMPANY:

DATE:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# EXHIBIT A

|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                               |                                |                                        |                                            |          |  |
|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------|----------------------------------------|--------------------------------------------|----------|--|
| <b>RFP 2023-056</b>                    | <b>Texas Service Area Designation or Identification</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                               |                                |                                        |                                            |          |  |
| <b>Proposer Name:</b>                  | <b>RSI Enterprises, Inc.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                               |                                |                                        |                                            |          |  |
| <b>Notes:</b>                          | <p><b>Indicate in the appropriate box whether you are proposing to service the entire State of Texas</b></p> <table border="1"> <tr> <td>Will service the entire State of Texas</td><td>Will not service the entire State of Texas</td></tr> <tr> <td><b>X</b></td><td></td></tr> </table> <p><b>If you are not proposing to service the entire State of Texas, designate on the form below the regions that you are proposing to provide goods and/or services to. By designating a region or regions, you are certifying that you are willing and able to provide the proposed goods and services.</b></p> |                                                                               |                                | Will service the entire State of Texas | Will not service the entire State of Texas | <b>X</b> |  |
| Will service the entire State of Texas | Will not service the entire State of Texas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                               |                                |                                        |                                            |          |  |
| <b>X</b>                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                               |                                |                                        |                                            |          |  |
| <b>Item</b>                            | <b>Region</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Metropolitan Statistical Areas</b>                                         | <b>Designated Service Area</b> |                                        |                                            |          |  |
| 1.                                     | North Central Texas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 16 counties in the Dallas-Fort Worth Metropolitan area                        |                                |                                        |                                            |          |  |
| 2.                                     | High Plains                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Amarillo<br>Lubbock                                                           |                                |                                        |                                            |          |  |
| 3.                                     | Northwest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Abilene<br>Wichita Falls                                                      |                                |                                        |                                            |          |  |
| 4.                                     | Upper East                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Longview<br>Texarkana, TX-AR Metro Area<br>Tyler                              |                                |                                        |                                            |          |  |
| 5.                                     | Southeast                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Beaumont-Port Arthur                                                          |                                |                                        |                                            |          |  |
| 6.                                     | Gulf Coast                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Houston-The Woodlands-Sugar Land                                              |                                |                                        |                                            |          |  |
| 7.                                     | Central Texas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | College Station-Bryan<br>Killeen-Temple<br>Waco                               |                                |                                        |                                            |          |  |
| 8.                                     | Capital Texas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Austin-Round Rock                                                             |                                |                                        |                                            |          |  |
| 9.                                     | Alamo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | San Antonio-New Braunfels<br>Victoria                                         |                                |                                        |                                            |          |  |
| 10.                                    | South Texas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Brownsville-Harlingen<br>Corpus Christi<br>Laredo<br>McAllen-Edinburg-Mission |                                |                                        |                                            |          |  |
| 11.                                    | West Texas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Midland<br>Odessa<br>San Angelo                                               |                                |                                        |                                            |          |  |
| 12.                                    | Upper Rio Grande                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | El Paso                                                                       |                                |                                        |                                            |          |  |

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                        |                                     |                                    |                                    |  |          |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|------------------------------------|------------------------------------|--|----------|
| <b>RFP 2023-056</b>                | <b>Nationwide Service Area Designation or Identification Form</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                        |                                     |                                    |                                    |  |          |
| <b>Proposer Name:</b>              | <b>RSI Enterprises, Inc.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                        |                                     |                                    |                                    |  |          |
| <b>Notes:</b>                      | <p>Indicate in the appropriate box whether you are proposing to provide service to all Fifty (50) States.</p> <table border="1"> <tr> <td>Will service all Fifty (50) States</td><td>Will not service Fifty (50) States</td></tr> <tr> <td></td><td><b>X</b></td></tr> </table> <p><b>If you are not proposing to service to all Fifty (50) States, then designate on the form below the States that you will provide service to. By designating a State or States, you are certifying that you are willing and able to provide the proposed goods and services in those States.</b></p> <p><b>If you are only proposing to service a specific region, metropolitan statistical area (MSA), or city in a State, then indicate as such in the appropriate column box.</b></p> |                        |                                     | Will service all Fifty (50) States | Will not service Fifty (50) States |  | <b>X</b> |
| Will service all Fifty (50) States | Will not service Fifty (50) States                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                        |                                     |                                    |                                    |  |          |
|                                    | <b>X</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                        |                                     |                                    |                                    |  |          |
| <b>Item</b>                        | <b>State</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Region/MSA/City</b> | <b>Designated as a Service Area</b> |                                    |                                    |  |          |
| 1.                                 | Alabama                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 2.                                 | Alaska                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 3.                                 | Arizona                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 4.                                 | Arkansas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 5.                                 | California                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 6.                                 | Colorado                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 7.                                 | Connecticut                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                        |                                     |                                    |                                    |  |          |
| 8.                                 | Delaware                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 9.                                 | Florida                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 10.                                | Georgia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 11.                                | Hawaii                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                        |                                     |                                    |                                    |  |          |
| 12.                                | Idaho                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 13.                                | Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 14.                                | Indiana                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 15.                                | Iowa                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 16.                                | Kansas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 17.                                | Kentucky                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 18.                                | Louisiana                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |
| 19.                                | Maine                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                        |                                     |                                    |                                    |  |          |
| 20.                                | Maryland                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Entire State</b>    | <b>X</b>                            |                                    |                                    |  |          |

|     |                |                     |          |
|-----|----------------|---------------------|----------|
| 21. | Massachusetts  |                     |          |
| 22. | Michigan       | <b>Entire State</b> | <b>X</b> |
| 23. | Minnesota      | <b>Entire State</b> | <b>X</b> |
| 24. | Mississippi    | <b>Entire State</b> | <b>X</b> |
| 25. | Missouri       | <b>Entire State</b> | <b>X</b> |
| 26. | Montana        | <b>Entire State</b> | <b>X</b> |
| 27. | Nebraska       | <b>Entire State</b> | <b>X</b> |
| 28. | Nevada         | <b>Entire State</b> | <b>X</b> |
| 29. | New Hampshire  |                     |          |
| 30. | New Jersey     | <b>Entire State</b> | <b>X</b> |
| 31. | New Mexico     | <b>Entire State</b> | <b>X</b> |
| 32. | New York       |                     |          |
| 33. | North Carolina | <b>Entire State</b> | <b>X</b> |
| 34. | North Dakota   |                     |          |
| 35. | Ohio           | <b>Entire State</b> | <b>X</b> |
| 36. | Oregon         | <b>Entire State</b> | <b>X</b> |
| 37. | Oklahoma       | <b>Entire State</b> | <b>X</b> |
| 38. | Pennsylvania   | <b>Entire State</b> | <b>X</b> |
| 39. | Rhode Island   | <b>Entire State</b> | <b>X</b> |
| 40. | South Carolina | <b>Entire State</b> | <b>X</b> |
| 41. | South Dakota   | <b>Entire State</b> | <b>X</b> |
| 42. | Tennessee      | <b>Entire State</b> | <b>X</b> |
| 43. | Texas          | <b>Entire State</b> | <b>X</b> |
| 44. | Utah           | <b>Entire State</b> | <b>X</b> |
| 45. | Vermont        |                     |          |
| 46. | Virginia       | <b>Entire State</b> | <b>X</b> |
| 47. | Washington     | <b>Entire State</b> | <b>X</b> |
| 48. | West Virginia  | <b>Entire State</b> | <b>X</b> |
| 49. | Wisconsin      | <b>Entire State</b> | <b>X</b> |
| 50. | Wyoming        |                     |          |

## EXHIBIT B

### Description of Desired Services for Proposed Pricing

Respondents should furnish a proposal that specifies pricing for the services they propose.

Responses are encouraged from vendors who can only provide a handful of products and services.

Respondents are not expected to be able to provide the entirety of the desired services, though are welcome to if they are able!

**RSI responded, point-by-point to Items 1) - 33) under Bid Item #1, as required, in TAB D "Technical Proposal" on Pages 24-65; as such, RSI complies with all requirements herein.**

The following selection is not **all-encompassing**, and additional categories are desired.

#### **Bid Item #1: Ambulance Debt Collections and Billing Services**

All proposals submitted shall clearly include details of your collections approach and on-going support plan for TXShare Entities. A statement shall be included which explains why your approach and plan would be effective and beneficial to TXShare. The following areas shall be presented in detail.

- 1) Briefly introduce your Firm, providing a summary of the administration, organization, and staffing of your Firm, including multiple offices, if applicable.
- 2) List the primary contact person for your Firm.
- 3) If your Firm has multiple locations, specify from which you propose to service TXShare Entities' account/s.
- 4) Describe the experience of the Firm in the last thirty-six (36) months in performing services of similar size and scope, including qualifications and experience with emphasis on municipal and other governmental experience.
- 5) Provide the Firm's specific performance for your customers in Texas.
- 6) Discuss your staff's training.
- 7) Provide a statement that the Firm complies with all applicable Federal, State, and local laws and regulations as they apply to the services being provided, including maintaining confidentiality for all medical and patient information in accordance with HIPAA.

**The Offeror shall provide a proposed billing and collection protocol including sample language and timelines. This shall include, but not be limited to:**

- 8) Describe the steps taken by your Firm when billing a customer, including the specific procedures for Medicare, Medicaid, private insurance, and self-pay.
- 9) Discuss your Firm's average time necessary to bill and collect from various agencies.
- 10) Describe how your Firm avoids the common problem of insurance companies refusing to pay due to timeliness of filing. For example, insurance companies refusing to process invoices before Medicare has paid; then, once payment is received from Medicare, refusing to pay claiming that the invoice was not received in a timely manner. How do you propose to prevent this and similar problems?
- 11) How often does your Firm invoice ambulance customers and how long do you typically pursue payment?
- 12) Describe how your Firm proposes to ensure that you have correct and complete insurance information for each customer.
- 13) Describe how your Firm proposes to increase a TXShare Entity's collection rate.
- 14) Provide suggestions for increasing customers' response to requests for information. For example, customers often ignore invoices or statements because they think their insurance will handle everything. They do not respond until the account goes to collections, at which point they

might discover that the claim has been denied or the TXShare Entity had incorrect insurance information.

- 15) Discuss the procedures for the TXShare Entity remitting patient run reports to your Firm.
- 16) Discuss your Firm's procedures for handling invoices returned due to undeliverable mailing addresses.
- 17) Describe your Firm's billing system, including whether the TXShare Entity will have continuous online/remote access to the system for informational and audit trail purposes.
- 18) What assurances can your Firm provide that all runs submitted by the TXShare to your Firm will be billed in a timely manner?
- 19) If it is discovered that a run was submitted to your Firm in a timely manner, but your Firm did not bill in a timely manner, billed incorrectly, or did not bill at all, how will this be rectified?
- 20) Does your Firm's system maintain data on each of a patient's insurance carriers (primary, secondary, tertiary, etc.) or only the primary carrier?
- 21) When a customer is entered into your Firm's billing system, does your system have the capability of pulling up prior data for that customer and comparing current and prior insurance information?
- 22) Discuss your Firm's procedures for Medicare and other write-offs.
- 23) Discuss your Firm's procedures for remitting delinquent accounts to collections.
- 24) How will your Firm handle, process, and manage requests for medical records from lawyers, legal firms, courts, investigators, etc.?
- 25) Provide evidence and examples of past preparations made by your Firm for other anonymous clients and the awards received and fees associated with these ASPP claims.
- 26) Provide examples of participation and management in similar ambulance subscription programs if your Firm has done so in the past for other clients.
- 27) Discuss how your Firm keeps up with all trauma reporting and all other reporting required by the Texas DSHS.
- 28) Explain how your Firm may assist a TXShare Entity with renewal of CMS certification.
- 29) List all standard reports available.
- 30) Detail any applicable charges for custom reporting.
- 31) Provide current samples of 1) monthly, 2) quarterly, and 3) yearly reports.
- 32) Describe statistical information available.
- 33) List all available digital file formats (.xls, .txt, .pdf, etc.) available for unloading/exporting reports.

\*\*Any state or region specific clause for Ambulance Debt Collection and Billing Services not anticipated by this RFP may be subsequently incorporated into any statement of work under a contract derived from this RFP for use by a TXShare Entity that requires it.

**Bid Item #2: Additional Ambulance Debt Collection and Billing Consultant Services**

The **secondary intent** of this RFP is to receive proposals for the retention of a vendor(s) to provide any additional Ambulance Debt Collection and Billing services not explicitly anticipated by this RFP by proposing an hourly consultancy rate for all staff that may be able to deliver services proposed by your firm. Any such services desired by the NCTCOG beyond those explicitly identified within this RFP may be then provided by the Contractor by means of their quoting the amount of time required to complete each desired service and pricing accordingly. Please provide a pricing model for this deliverable in **Exhibit C**.

- Vendor shall furnish all labor, equipment and supplies needed to provide any such services under their proposed hourly rates.

## EXHIBIT C Service Questionnaire

Indicate the services your firm is able to provide:

Respondents are not required to fill out the entirety of the form – e.g., if a Respondent does not offer all of the items listed, they are asked to only fill out those that they do provide.

| SERVICE                     | YES                  | NO       |
|-----------------------------|----------------------|----------|
| <b>Bid Item 1 (Partial)</b> | <b>X - See Below</b> |          |
| <b>Bid Item 2</b>           |                      | <b>x</b> |

RSI is ONLY bidding on the debt collection project deliverables associated with this RFP under Bid Item #1 and is not proposing to provide billing services. This is further explained/demonstrated in TAB D, whereby we are required to explain (in detail) our responses to each item in the Scope of Work as well as Exhibit B.

Because RSI's focus of its response is specifically on the debt collection portion of this proposal, the proposal narrative is focused solely on that specific project deliverable. The Debt Collection proposed services include collecting from both patients and insurance carriers on already submitted claims.

RSI describes, in detail throughout this proposal, both of these proposed collection processes and offers these as separate and independent services. RSI has provided separate pricing for these two types of collection services and stands ready to accept award for one or both of these service types/deliverables.

**NOT APPLICABLE**

**EXHIBIT D**  
**Market Basket Pricing Exercise Form**

Please use the information below to complete this task **for evaluation purposes only. Responses to this section will not constitute any agreement resulting from an award from this RFP.**

As noted in Section 5.3: Respondents are asked to fill out and return a copy of this Sample Market Basket Pricing Form. This item is used to evaluate a Respondent's 'best value' as opposed to raw pricelist discounts. This item will not be considered or used beyond evaluation purposes.

**Item 1: Ambulance Debt Collection and Billing Services**

**Not applicable (n/a)**

For the purposes of the Market Basket Pricing exercise, please fill out the form below using only the information identified for an Entity with a population of 65,000 people, and 25 runs a month, **at the rate you proposed in your pricing proposal (Exhibit E).**

| Service                  | Fees                   |
|--------------------------|------------------------|
| Basic Life Support       | \$                     |
| Advanced Life Support    | \$                     |
| Advanced Life Support II | \$                     |
| BLS Disposable           | \$                     |
| ALS Disposable           | \$                     |
| Oxygen                   | \$                     |
| TNT                      | \$0.00                 |
| Mileage                  | \$ per mile/fractional |

This assumes bidding on billing/claim services as well as assumes flat rate charges. RSI is not a third-party medical billing company, is not bidding on the billing deliverables; as such, our proposed pricing is a contingency model and does not factor in flat dollar rates, as described in this form.

Therefore, completion of this form is neither applicable nor possible for the deliverables in which we are proposing.

# Attachments

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## Office of the Secretary of State

### Certificate of Fact

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Application For Certificate Of Authority for RSI ENTERPRISES, INC. (file number 11824906), a ARIZONA, USA, Foreign For-Profit Corporation, was filed in this office on December 01, 1997.

It is further certified that the entity status in Texas is in existence.

It is further certified that our records indicate COGENCY GLOBAL INC. as the designated registered agent for the above named entity and the designated registered office for said entity is as follows:

1601 ELM ST., SUITE 4360

DALLAS, TX - 75201 USA

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on March 01, 2023.



A handwritten signature in cursive script that reads "Jane Nelson".

Jane Nelson  
Secretary of State



# *Certificate of Membership*

**2023**

**RSI Enterprises, Inc.**

**Glendale, AZ**

Company Member Number A-11127668

*has pledged to uphold and abide by the Code of Conduct of ACA International, the world's largest organization of accounts receivable management companies, and is hereby entitled to the rights and privileges of membership as provided in the Bylaws of ACA International, the Association of Credit and Collection Professionals.*



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/23/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

|                                                                                         |                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PRODUCER</b><br>Farmer Woods Group<br>919 North 1st Street<br><br>Phoenix AZ 85004   | <b>CONTACT NAME:</b> Isaac Thomas<br><b>PHONE (A/C, No, Ext):</b> (602) 264-0566<br><b>E-MAIL ADDRESS:</b> isaac-thomas@leavitt.com<br><b>FAX (A/C, No):</b> (602) 277-4706                                                                                                                                       |
| <b>INSURED</b><br>RSI Enterprises, Inc.<br>5440 W Northern Ave<br><br>Glendale AZ 85301 | <b>INSURER(S) AFFORDING COVERAGE</b><br><b>INSURER A:</b> Selective Way Insurance Company<br><b>INSURER B:</b> Selective Insurance Company of the Southeast<br><b>INSURER C:</b> Selective Insurance Company of America<br><b>INSURER D:</b> Evanston Insurance Company<br><b>INSURER E:</b><br><b>INSURER F:</b> |
|                                                                                         | <b>NAIC #</b><br>26301<br>39926<br>12572<br>35378                                                                                                                                                                                                                                                                 |

**COVERAGES****CERTIFICATE NUMBER:** 22/23 as of 6/30**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE                                                                                                                                                                                                                                                                                                      | ADDL INSD | SUBR WVD | POLICY NUMBER  | POLICY EFF (MM/DD/YYYY)   | POLICY EXP (MM/DD/YYYY) | LIMITS                                                                                                                                                                                                                                    |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|----------------|---------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A        | <input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b><br><input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR<br>GEN'L AGGREGATE LIMIT APPLIES PER:<br><input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC<br>OTHER: | Y         | Y        | S230349205     | 06/30/2023                | 12/09/2023              | EACH OCCURRENCE \$ 1,000,000<br>DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000<br>MED EXP (Any one person) \$ 15,000<br>PERSONAL & ADV INJURY \$ 1,000,000<br>GENERAL AGGREGATE \$ 3,000,000<br>PRODUCTS - COMP/OP AGG \$ 3,000,000 |
| A        | <input checked="" type="checkbox"/> <b>AUTOMOBILE LIABILITY</b><br><input checked="" type="checkbox"/> ANY AUTO<br><input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS<br><input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY | Y         | Y        | S230349205     | 06/30/2023                | 12/09/2023              | COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000<br>BODILY INJURY (Per person) \$<br>BODILY INJURY (Per accident) \$<br>PROPERTY DAMAGE (Per accident) \$<br>Auto Extension Endt \$                                                       |
| A        | <input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR<br><b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE<br>DED RETENTION \$                                                                                                                                      | Y         | Y        | S230349205     | 06/30/2023                | 12/09/2023              | EACH OCCURRENCE \$ 10,000,000<br>AGGREGATE \$ 10,000,000                                                                                                                                                                                  |
| B C      | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b><br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below                                                                                                                          | Y/N<br>N  | N/A      | Y              | WC907529805; WC5059434 TX | 06/30/2023              | 12/09/2023<br>PER STATUTE OTH-ER<br>E.L. EACH ACCIDENT \$ 1,000,000<br>E.L. DISEASE - EA EMPLOYEE \$ 1,000,000<br>E.L. DISEASE - POLICY LIMIT \$ 1,000,000                                                                                |
| B        | Professional Liability                                                                                                                                                                                                                                                                                                 |           |          | MKLV5PEO001958 | 12/09/2022                | 12/09/2023              | Aggregate/Each Claim \$5,000,000                                                                                                                                                                                                          |

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

additionally insured on a primary and non-contributory basis as required in a written contract. Waiver of subrogation as required in a written contract. All forms attached.  
Cyber Liability CYB-3029311-00 12/9/2022 - 12/9/2023 Aggregate/Each Claim \$2,000,000

**CERTIFICATE HOLDER****CANCELLATION**

Verification of coverage

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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# Inventory Report Sample

RSI ENTERPRISES, INC  
5440 W. Northern Avenue  
GLENDALE, AZ 85301  
800-774-4003

SAMPLE CLIENT  
1234 MAIN STREET  
ANYWHERE, AZ 85008

Client Inventory Report

FROM: 11/01/08 TO 11/30/08  
CLIENT NO SAMPLE

| Debtor #          | Acct NAME    | Client Acct Number | Last Activity | Date Assigned | PN Assigned | PN Collected | Canceled Amt | Balance   | Last Pay | Status |
|-------------------|--------------|--------------------|---------------|---------------|-------------|--------------|--------------|-----------|----------|--------|
| 1234567           | TEST, DEBTOR | 111222333444       | 11/10/08      | 11/1/08       | \$ 100.17   | \$ 57.29     | \$ -         | \$ 42.88  | 11/10/08 | PRM    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/11/08      | 11/1/08       | \$ 105.32   | \$ 62.44     | \$ -         | \$ 42.88  | 11/11/08 | ACT    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/12/08      | 11/1/08       | \$ 110.63   | \$ 67.75     | \$ -         | \$ 42.88  | 11/12/08 | ACT    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/13/08      | 11/1/08       | \$ 150.98   | \$ 83.78     | \$ -         | \$ 67.20  | 11/13/08 | DIS    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/14/08      | 11/1/08       | \$ 97.22    | \$ 29.34     | \$ 25.00     | \$ 42.88  | 11/14/08 | BRK    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/15/08      | 11/1/08       | \$ 96.12    | \$ 53.24     | \$ -         | \$ 42.88  | 11/15/08 | PAY    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/16/08      | 11/1/08       | \$ 123.77   | \$ 11.77     | \$ -         | \$ 112.00 | 11/16/08 | PAY    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/17/08      | 11/1/08       | \$ 101.36   | \$ 48.48     | \$ 10.00     | \$ 42.88  | 11/17/08 | PCA    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/18/08      | 11/1/08       | \$ 543.67   | \$ 86.47     | \$ -         | \$ 457.20 | 11/18/08 | STB    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/19/08      | 11/1/08       | \$ 876.56   | \$ 164.96    | \$ -         | \$ 711.60 | 11/19/08 | PCR    |
| 1234567           | TEST, DEBTOR | 111222333444       | 11/20/08      | 11/1/08       | \$ 225.79   | \$ 26.59     | \$ -         | \$ 199.20 | 11/20/08 | ACT    |
| -----Summary----- |              |                    |               |               |             |              |              |           |          |        |

Total Number of Accounts Assigned: 11  
Total Dollar Amount Assigned: \$ 2,531.59

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# Inventory Status Report Sample

## Delinquent / Debtor Status Report

| Status Description                                 | Status | Number         | Assigned              | Cancelled            | Net Assigned         | Collected            | Balance             | RCVY%       |
|----------------------------------------------------|--------|----------------|-----------------------|----------------------|----------------------|----------------------|---------------------|-------------|
| ACTIVE- CONTACT MADE                               | ACN    | 1              | 18                    | 0                    | 18                   | 18                   | 0                   | 100         |
| AHCCCS ELIG                                        | ACS    | 10             | 2,673.46              | 2,011.47             | 661.99               | 661.99               | 0                   | 100         |
| ACTIVE ACCOUNT                                     | ACT    | 14,055         | 3,891,569.83          | 18,731.85            | 3,872,837.98         | 239,907.62           | 3,632,930.36        | 6.2         |
| ADJ TO FILE- INS W/O                               | ADJ    | 269            | 81,964.25             | 2,490.39             | 79,473.86            | 19,016.81            | 60,457.05           | 23.9        |
| CLIENT ADJUST TO -0- BALANCE                       | ATZ    | 509            | 12,827.58             | 2,277.05             | 10,550.53            | 10,700.53            | -150                | 101.4       |
| BANKRUPTCY. WILL FILE CLAIM                        | BAF    | 2              | 587.28                | 587.28               | 0                    | 0                    | 0                   | 0           |
| BANKRUPTCY                                         | BAN    | 425            | 102,441.55            | 94,162.02            | 8,279.53             | 4,529.56             | 3,749.97            | 54.7        |
| BROKEN PROMISE                                     | BRK    | 116            | 31,861.16             | 0                    | 31,861.16            | 5,349.18             | 26,511.98           | 16.8        |
| CANCELLED BY CLIENT REQUEST                        | CAN    | 44,351         | 13,131,685.08         | 11,934,145.03        | 1,197,540.05         | 1,196,116.22         | 1,423.83            | 99.9        |
| CHARITY                                            | CHR    | 133            | 10,163.61             | 8,624.32             | 1,539.29             | 1,539.29             | 0                   | 100         |
| CANCEL BY AGENCY. NO RESPONSE                      | CNR    | 162,948        | 49,875,783.08         | 48,091,801.26        | 1,783,981.82         | 1,783,981.82         | 0                   | 100         |
| DECEASED. NO ESTATE OR BEYOND CLAIM                | DEC    | 15             | 8,182.93              | 0                    | 8,182.93             | 0                    | 8,182.93            | 0           |
| DISPUTED                                           | DIS    | 97             | 26,004.34             | 0                    | 26,004.34            | 636.37               | 25,367.97           | 2.4         |
| DO NOT CALL!!                                      | DNC    | 1              | 150                   | 0                    | 150                  | 150                  | 0                   | 100         |
| DUPLICATION                                        | DUP    | 18             | 1,448.24              | 1,368.20             | 80.04                | 80.04                | 0                   | 100         |
| HOLD                                               | HLD    | 16             | 5,731.04              | 0                    | 5,731.04             | 304                  | 5,427.04            | 5.3         |
| HOMELESS                                           | HOM    | 102            | 10,253.08             | 8,500.41             | 1,752.67             | 0                    | 1,752.67            | 0           |
| INSURANCE BILLED - AETNA                           | IAE    | 4              | 1,563.61              | 0                    | 1,563.61             | 901.61               | 662                 | 57.7        |
| INSURANCE BILLED - CIGNA/NON AHCCCS                | ICG    | 3              | 2,382.15              | 0                    | 2,382.15             | 82.69                | 2,299.46            | 3.5         |
| INSURANCE BILLED - HEALTHNET                       | IHN    | 12             | 24,798.14             | 0                    | 24,798.14            | 256.88               | 24,541.26           | 1           |
| INSURANCE BILLED - ALL OTHER NON AHCCCS            | INO    | 79             | 111,140.33            | 0                    | 111,140.33           | 5,168.71             | 105,971.62          | 4.7         |
| INSURANCE PROMISE TO PAY                           | INS    | 2              | 531.88                | 509.99               | 21.89                | 21.89                | 0                   | 100         |
| INSURANCE BILLED - PACIFICARE                      | IPC    | 7              | 2,011.92              | 0                    | 2,011.92             | 223.67               | 1,788.25            | 11.1        |
| INSURANCE BILLED - UNITED HEALTHCARE               | IUH    | 22             | 10,686.02             | 0                    | 10,686.02            | 1,854.94             | 8,831.08            | 17.4        |
| ITEMIZED BILL REQUESTED                            | IZR    | 184            | 56,473.02             | 12,361.37            | 44,111.65            | 23,336.74            | 20,774.91           | 52.9        |
| NON ENGLISH                                        | NEN    | 36             | 11,874.61             | 1,312.00             | 10,562.61            | 903.17               | 9,659.44            | 8.6         |
| PAYMENT PLAN IN EFFECT.                            | PAY    | 963            | 422,008.44            | 0                    | 422,008.44           | 147,855.99           | 274,152.45          | 35          |
| PAID BEFORE TURNOVER                               | PBT    | 8              | 0                     | 0                    | 0                    | 0                    | 0                   | 0           |
| PENDING CHARITY APPROVAL                           | PCA    | 163            | 72,578.54             | 0                    | 72,578.54            | 2,978.86             | 69,599.68           | 4.1         |
| PAID IN FULL                                       | PIF    | 274,278        | 41,996,372.41         | 115,239.50           | 41,881,132.91        | 41,910,351.46        | -29,218.55          | 100.1       |
| NEED MEDICAL RECORDS                               | PMR    | 11             | 3,428.04              | 157.49               | 3,270.55             | 173.9                | 3,096.65            | 5.3         |
| PROMISE TO PAY                                     | PRM    | 674            | 185,893.33            | 563.05               | 185,330.28           | 38,862.42            | 146,467.86          | 21          |
| PROFESSIONAL COURTESY WRITE-OFF                    | PRO    | 5              | 937                   | 937                  | 0                    | 0                    | 0                   | 0           |
| PAST TIMELY FILING                                 | PTF    | 34             | 1,363.30              | 1,313.30             | 50                   | 50                   | 0                   | 100         |
| PAYMENT TAKEN IN HOUSE WAITING FOR PAYMENT TO POST | PTK    | 4              | 220.26                | 0                    | 220.26               | 220.26               | 0                   | 100         |
| PAYROLL DEDUCTION                                  | PYD    | 30             | 5,597.70              | 0                    | 5,597.70             | 1,930.00             | 3,667.70            | 34.5        |
| REBILL INSURANCE                                   | RBI    | 1              | 0                     | 0                    | 0                    | 0                    | 0                   | 0           |
| REFUSES PAYMENT. CHECKING ASSETS.                  | RPS    | 4              | 711.35                | -63.65               | 775                  | 775                  | 0                   | 100         |
| SMALL BALANCE WRITE-OFF ADJ.                       | SBA    | 1,027          | 72,611.90             | 3,148.71             | 69,463.19            | 69,468.99            | -5.8                | 100         |
| SETTLED IN FULL                                    | SIF    | 3,699          | 903,771.33            | 5,843.27             | 897,928.06           | 898,003.06           | -75                 | 100         |
| SKIP. TRACING FOR LOCATION                         | SKP    | 154            | 41,887.42             | 1,082.05             | 40,805.37            | 402.4                | 40,402.97           | 1           |
| SPECIAL HANDLING-SEND DIS INFO                     | SPL    | 1              | 0                     | 0                    | 0                    | 0                    | 0                   | 0           |
| CARONDELET - PIFS REACTIVATED                      | SR     | 5              | 697.16                | 0                    | 697.16               | 0                    | 697.16              | 0           |
| SEND TO BILLING                                    | STB    | 41             | 9,788.62              | 2,623.24             | 7,165.38             | 753.77               | 6,411.61            | 10.5        |
| SUSPEND ACTIVITY                                   | SUS    | 8              | 862.57                | 862.57               | 0                    | 0                    | 0                   | 0           |
| <b>TOTALS:</b>                                     |        | <b>504,527</b> | <b>111,133,535.56</b> | <b>60,310,589.17</b> | <b>50,822,946.39</b> | <b>46,367,567.84</b> | <b>4,455,378.55</b> | <b>91.2</b> |

## Collection/Recovery Performance Report Sample

### Summary of Statistics by Amount Assigned

| Category           | Number         | Assigned              | Cancelled            | Net Assigned         | Collected            | Balance             | RCVY%       |
|--------------------|----------------|-----------------------|----------------------|----------------------|----------------------|---------------------|-------------|
| UP TO \$250.00     | 365,188        | 31,384,667.58         | 11,486,552.94        | 19,898,114.64        | 18,902,050.52        | 996,064.12          | 95          |
| UP TO \$500.00     | 74,903         | 26,149,060.08         | 13,303,754.63        | 12,845,305.45        | 12,001,595.30        | 843,710.15          | 93.4        |
| UP TO \$750.00     | 30,806         | 18,518,039.58         | 11,173,117.19        | 7,344,922.39         | 6,623,893.76         | 721,028.63          | 90.2        |
| UP TO \$1,000.00   | 21,781         | 18,942,257.80         | 13,019,376.72        | 5,922,881.08         | 5,349,016.19         | 573,864.89          | 90.3        |
| UP TO \$1,500.00   | 10,309         | 12,184,159.53         | 8,308,538.25         | 3,875,621.28         | 2,800,842.44         | 1,074,778.84        | 72.3        |
| OVER \$1,500.00    | 945            | 4,135,704.84          | 3,218,521.18         | 917,183.66           | 663,201.74           | 253,981.92          | 72.3        |
| <b>Grand Total</b> | <b>503,932</b> | <b>111,313,889.41</b> | <b>60,509,860.91</b> | <b>50,804,028.50</b> | <b>46,340,599.95</b> | <b>4,463,428.55</b> | <b>91.2</b> |

### Summary of Statistics by Age at Assignment

| Category           | Number         | Assigned              | Cancelled            | Net Assigned         | Collected            | Balance             | RCVY%       |
|--------------------|----------------|-----------------------|----------------------|----------------------|----------------------|---------------------|-------------|
| UP TO 30 days      | 266,246        | 50,844,886.04         | 24,712,263.62        | 26,132,622.42        | 24,149,613.03        | 1,983,009.39        | 92.4        |
| UP TO 60 days      | 129,032        | 27,523,934.73         | 12,230,970.04        | 15,292,964.69        | 14,282,678.38        | 1,010,286.31        | 93.4        |
| UP TO 90 days      | 42,300         | 11,510,213.91         | 7,591,761.80         | 3,918,452.11         | 3,572,956.07         | 345,496.04          | 91.2        |
| UP TO 120 days     | 35,717         | 13,173,898.63         | 10,472,090.04        | 2,701,808.59         | 1,983,501.38         | 718,307.21          | 73.4        |
| UP TO 150 days     | 10,117         | 2,833,983.38          | 1,896,584.66         | 937,398.72           | 793,048.51           | 144,350.21          | 84.6        |
| UP TO 150 days     | 21,115         | 5,246,618.87          | 3,406,919.01         | 1,839,699.86         | 1,585,770.47         | 253,929.39          | 86.2        |
| <b>Grand Total</b> | <b>504,527</b> | <b>111,133,535.56</b> | <b>60,310,589.17</b> | <b>50,822,946.39</b> | <b>46,367,567.84</b> | <b>4,455,378.55</b> | <b>91.2</b> |

### Summary of Statistics by Age from Assignment

| Category           | Number         | Assigned              | Cancelled            | Net Assigned         | Collected            | Balance             | RCVY%       |
|--------------------|----------------|-----------------------|----------------------|----------------------|----------------------|---------------------|-------------|
| UP TO 45 days      | 7,741          | 1,959,773.21          | 142,256.91           | 1,817,516.30         | 212,359.96           | 1,605,156.34        | 11.7        |
| UP TO 90 days      | 9,134          | 2,245,072.60          | 230,680.43           | 2,014,392.17         | 668,605.70           | 1,345,786.47        | 33.2        |
| UP TO 135 days     | 9,148          | 2,176,523.21          | 463,202.45           | 1,713,320.76         | 781,209.43           | 932,111.33          | 45.6        |
| UP TO 180 days     | 7,739          | 1,888,862.25          | 890,835.86           | 998,026.39           | 715,332.55           | 282,693.84          | 71.7        |
| UP TO 225 days     | 8,777          | 2,332,332.99          | 1,294,769.38         | 1,037,563.61         | 887,645.87           | 149,917.74          | 85.6        |
| UP TO 225 days     | 461,988        | 100,530,971.30        | 57,288,844.14        | 43,242,127.16        | 43,102,414.33        | 139,712.83          | 99.7        |
| <b>Grand Total</b> | <b>504,527</b> | <b>111,133,535.56</b> | <b>60,310,589.17</b> | <b>50,822,946.39</b> | <b>46,367,567.84</b> | <b>4,455,378.55</b> | <b>91.2</b> |

## Collection/Recovery History Report Sample

History Analysis for: Sample Client

| Month /<br>Year | Assignments - Net / (Gross) |                       |                 | Collections |    |            | Net Gross |    | Commissions |    | Cancelled |           |    | Open Accounts |           | #<br>PIF | Avg<br>Age |
|-----------------|-----------------------------|-----------------------|-----------------|-------------|----|------------|-----------|----|-------------|----|-----------|-----------|----|---------------|-----------|----------|------------|
|                 | Number                      | Amount                | Average Dollars | Current \$  | %  | \$ To Date | %         | %  | \$ To Date  | %  | #         | Amount    | %  | #             | Amount    |          |            |
| Nov-08          | 4,994                       | 1,299,373 (1,297,249) | 260             | 82,546      | 6  | 82,546     | 7         | 6  | 9,906       | 12 | 137       | 57,912    | 4  | 4,402         | 1,158,915 | 455      | 49         |
| Oct-08          | 6,471                       | 1,601,260 (1,633,396) | 247             | 256,765     | 16 | 380,336    | 26        | 23 | 45,640      | 12 | 337       | 123,214   | 8  | 3,952         | 1,097,710 | 2,182    | 47         |
| Sep-08          | 5,925                       | 1,366,349 (1,456,335) | 231             | 99,793      | 7  | 482,488    | 39        | 33 | 57,899      | 12 | 347       | 132,757   | 10 | 2,838         | 751,104   | 2,740    | 46         |
| Aug-08          | 5,827                       | 1,468,324 (1,518,268) | 252             | 47,629      | 3  | 455,157    | 36        | 30 | 54,619      | 12 | 560       | 213,840   | 15 | 2,590         | 799,326   | 2,677    | 57         |
| Jul-08          | 5,764                       | 1,393,872 (1,461,633) | 242             | 27,551      | 2  | 534,780    | 66        | 37 | 64,174      | 12 | 1,836     | 586,347   | 42 | 845           | 272,746   | 3,083    | 52         |
| Jun-08          | 5,580                       | 1,516,863 (1,625,641) | 272             | 12,924      | 1  | 535,075    | 74        | 33 | 64,209      | 12 | 2,154     | 789,636   | 52 | 530           | 192,151   | 2,896    | 58         |
| May-08          | 5,662                       | 1,432,549 (1,587,090) | 253             | 8,895       | 1  | 605,816    | 86        | 38 | 72,698      | 12 | 2,279     | 728,543   | 51 | 299           | 98,190    | 3,084    | 51         |
| Apr-08          | 5,773                       | 1,448,619 (1,614,445) | 251             | 4,948       | 0  | 601,362    | 92        | 37 | 72,164      | 12 | 2,356     | 796,057   | 55 | 207           | 51,200    | 3,210    | 52         |
| Mar-08          | 5,787                       | 1,533,493 (1,675,854) | 265             | 2,724       | 0  | 622,875    | 97        | 37 | 74,745      | 12 | 2,432     | 888,667   | 58 | 98            | 21,951    | 3,257    | 49         |
| Feb-08          | 5,751                       | 1,527,800 (1,651,974) | 266             | 3,188       | 0  | 619,285    | 96        | 37 | 74,315      | 12 | 2,369     | 881,724   | 58 | 84            | 26,790    | 3,298    | 48         |
| Jan-08          | 5,845                       | 1,539,521 (1,732,576) | 263             | 2,449       | 0  | 595,979    | 97        | 34 | 71,518      | 12 | 2,498     | 922,844   | 60 | 74            | 20,698    | 3,273    | 59         |
| Dec-07          | 5,818                       | 1,637,650 (1,770,700) | 281             | 762         | 0  | 618,835    | 99        | 35 | 74,260      | 12 | 2,393     | 1,010,864 | 62 | 58            | 7,950     | 3,367    | 54         |
| Nov-07          | 5,359                       | 1,416,414 (1,626,377) | 264             | 392         | 0  | 570,722    | 99        | 35 | 68,487      | 12 | 2,294     | 842,728   | 59 | 68            | 2,964     | 2,997    | 55         |
| Oct-07          | 5,380                       | 1,492,044 (1,747,284) | 277             | 631         | 0  | 573,448    | 100       | 33 | 68,814      | 12 | 2,350     | 915,874   | 61 | 72            | 2,722     | 2,958    | 55         |
| Sep-07          | 4,795                       | 1,314,321 (1,468,885) | 274             | 217         | 0  | 491,619    | 99        | 33 | 58,994      | 12 | 2,156     | 819,630   | 62 | -435          | 3,072     | 3,074    | 54         |
| Aug-07          | 5,698                       | 1,549,385 (1,778,666) | 272             | 213         | 0  | 588,875    | 98        | 33 | 70,665      | 12 | 2,511     | 950,943   | 61 | -187          | 9,568     | 3,374    | 55         |
| Jul-07          | 5,480                       | 1,446,506 (1,644,272) | 264             | 200         | 0  | 571,974    | 100       | 35 | 68,637      | 12 | 2,385     | 872,909   | 60 | -115          | 1,623     | 3,210    | 59         |
| Jun-07          | 5,162                       | 1,447,518 (1,534,638) | 280             | 50          | 0  | 561,964    | 100       | 37 | 67,436      | 12 | 2,253     | 884,526   | 61 | -69           | 1,028     | 2,978    | 54         |
| May-07          | 6,825                       | 1,717,878 (1,943,605) | 252             | 73          | 0  | 729,305    | 99        | 38 | 87,517      | 12 | 2,779     | 984,574   | 57 | -47           | 3,999     | 4,093    | 51         |
| Apr-07          | 5,720                       | 1,496,970 (1,735,226) | 262             | 50          | 0  | 598,404    | 100       | 34 | 71,808      | 12 | 2,629     | 897,428   | 60 | -13           | 1,139     | 3,104    | 54         |
| Mar-07          | 6,043                       | 1,589,069 (1,810,739) | 263             | 30          | 0  | 618,457    | 100       | 34 | 74,215      | 12 | 2,707     | 970,006   | 61 | 9             | 606       | 3,327    | 52         |
| Feb-07          | 5,539                       | 1,478,031 (1,627,799) | 267             | 55          | 0  | 547,784    | 100       | 34 | 65,734      | 12 | 2,495     | 928,191   | 63 | -1            | 2,056     | 3,045    | 54         |
| Jan-07          | 5,160                       | 1,308,304 (1,484,551) | 254             | 0           | 0  | 480,816    | 100       | 32 | 57,698      | 12 | 2,307     | 827,488   | 63 | -2            | 0         | 2,855    | 53         |
| Dec-06          | 5,151                       | 1,412,324 (1,564,341) | 274             | 0           | 0  | 505,663    | 100       | 32 | 60,680      | 12 | 2,383     | 906,661   | 64 | -18           | 0         | 2,786    | 53         |

| Year         | Assignments - Number | Assignments - Amount             | Assignments - Avg | Collections - Current | Collections - % | Collections - To Date | Net %     | Gross %   | Commissions - To Date | Commissions - % | Cancelled - #  | Cancelled - Amount | Cancelled - % | Open Accounts - # | Open Accounts - Amount | # PIF          | Avg Age   |
|--------------|----------------------|----------------------------------|-------------------|-----------------------|-----------------|-----------------------|-----------|-----------|-----------------------|-----------------|----------------|--------------------|---------------|-------------------|------------------------|----------------|-----------|
| YR-2008      | 63,379               | 16,128,023 (17,254,463)          | 254               | 549,414               | 3               | 5,515,700             | 55        | 34        | 661,885               | 12              | 17,305         | 6,121,542          | 38            | 15,919            | 4,490,781              | 30,155         | 52        |
| YR-2007      | 66,979               | 17,894,091 (20,172,742)          | 267               | 2,673                 | 0               | 6,952,202             | 99        | 39        | 834,265               | 12              | 29,259         | 10,905,161         | 61            | -662              | 36,728                 | 38,382         | 54        |
| YR-2006      | 62,740               | 16,695,335 (17,740,395)          | 266               | 0                     | 0               | 6,605,047             | 100       | 40        | 792,603               | 12              | 27,525         | 10,090,913         | 60            | -7                | -625                   | 35,222         | 46        |
| PRIOR        | 307,478              | 59,456,491 (61,702,276)          | 193               | 0                     | 0               | 26,909,600            | 100       | 45        | 3,228,969             | 12              | 122,171        | 32,577,236         | 55            | 6                 | -30,345                | 185,301        | 42        |
| <b>TOTAL</b> | <b>500,576</b>       | <b>110,173,940 (116,869,877)</b> | <b>220</b>        | <b>552,087</b>        | <b>1</b>        | <b>45,982,549</b>     | <b>91</b> | <b>42</b> | <b>5,517,722</b>      | <b>12</b>       | <b>196,260</b> | <b>59,694,852</b>  | <b>54</b>     | <b>15,256</b>     | <b>4,496,539</b>       | <b>289,060</b> | <b>46</b> |

## Call Queue / IVR Report – Sample #1

**RSI**

5440 W Northern Ave Glendale AZ 85301

### Ivr Overall

From Aug 08, 2019 12:00 AM to Aug 08, 2019 11:59 PM

### Queue Management Analysis

CLI 1

|              | Total  | Total   | Total     | Abandon | Service | Total       | Total      | Waiting Time (mm:ss) |       |       | Talking Time (mm:ss) |       |       | Wrapup Time (mm:ss) |       |       | ASW   | ABD |
|--------------|--------|---------|-----------|---------|---------|-------------|------------|----------------------|-------|-------|----------------------|-------|-------|---------------------|-------|-------|-------|-----|
| Queue        | Queued | Handled | Abandoned | Rate    | Level   | Voice-mails | Calls-back | Min                  | Max   | Ave   | Min                  | Max   | Ave   | Min                 | Max   | Avg   | AWT   | AWT |
| CU 1 ENG     | 2      | 2       | 0         | 0.00    | 100.00  | 0           | 1          | 01:24                | 03:41 | 02:32 | 05:01                | 05:01 | 05:01 | 00:01               | 00:01 | 00:01 | 1     | 0   |
| CU 1 Totals: | 2      | 2       | 0         | 0.00    | 100.00  | 0           | 1          | 01:24                | 03:41 | 02:32 | 05:01                | 05:01 | 05:01 | 00:01               | 00:01 | 00:01 | 1     | 0   |
| Percentages: |        | 100.00  | 0.00      |         |         | 0.00        | 50.00      |                      |       |       |                      |       |       |                     |       |       | 50.0% |     |

## CLIENT 2

| Queue        |         | Total  | Total   | Total     | Abandon | Service | Total      | Total     | Waiting Time (mm:ss) |       |       | Talking Time (mm:ss) |       |       | Wrapup Time (mm:ss) |       |       | ASW    | ABD |
|--------------|---------|--------|---------|-----------|---------|---------|------------|-----------|----------------------|-------|-------|----------------------|-------|-------|---------------------|-------|-------|--------|-----|
|              |         | Queued | Handled | Abandoned | Rate    | Level   | Voicemails | Callsback | Min                  | Max   | Ave   | Min                  | Max   | Ave   | Min                 | Max   | Avg   | AWT    | AWT |
| CLIENT 2     | - ENG   | 4      | 4       | 0         | 0.00    | 100.00  | 0          | 0         | 00:04                | 00:07 | 00:05 | 00:39                | 03:27 | 01:59 | 00:01               | 00:02 | 00:01 | 4      | 0   |
| CLIENT 2     | - SPA   | 1      | 1       | 0         | 0.00    | 100.00  | 0          | 0         | 00:04                | 00:04 | 00:04 | 01:47                | 01:47 | 01:47 | 00:01               | 00:01 | 00:01 | 1      | 0   |
| CLIENT 2     | Totals: | 5      | 5       | 0         | 0.00    | 100.00  | 0          | 0         | 00:04                | 00:07 | 00:04 | 00:39                | 03:27 | 01:57 | 00:01               | 00:02 | 00:01 | 5      | 0   |
| Percentages: |         |        | 100.00  | 0.00      |         |         | 0.00       | 0.00      |                      |       |       |                      |       |       |                     |       |       | 100.0% |     |

## Payment Processing

[illegible]

## Call Queue Statistics Report – Sample #2

Daily Queue Statistics

| Queue                    | Qd. | An. | Ab. | VM. | An. Rate | Ab. Rate | Service Level | Min.     | Wait Time Max. | Avg.     | Min.     | Talk Time Max. | Avg.     | Req. | An. | Miss. | Wait. |
|--------------------------|-----|-----|-----|-----|----------|----------|---------------|----------|----------------|----------|----------|----------------|----------|------|-----|-------|-------|
| CLI 1 ENG                | 2   | 2   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:01:24 | 00:03:41       | 00:02:32 | 00:05:01 | 00:05:01       | 00:05:01 | 1    | 1   | 0     | 0     |
| CLIENT 2 - ENG           | 104 | 91  | 18  | 0   | 87.50    | 12.50    | 97.80         | 00:00:00 | 00:12:58       | 00:03:45 | 00:00:02 | 00:19:43       | 00:05:07 | 12   | 12  | 0     | 0     |
| CLIENT 2 - SPA           | 2   | 1   | 1   | 0   | 50.00    | 50.00    | 100.00        | 00:00:03 | 00:04:23       | 00:02:13 | 00:00:00 | 00:00:00       | 00:00:00 | 2    | 1   | 0     | 1     |
| CLIENT 3 - ENG           | 4   | 4   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:00:04 | 00:00:07       | 00:00:05 | 00:00:39 | 00:03:27       | 00:01:59 | 0    | 0   | 0     | 0     |
| CLIENT 3 - SPA           | 1   | 1   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:00:04 | 00:00:04       | 00:00:04 | 00:01:47 | 00:01:47       | 00:01:47 | 0    | 0   | 0     | 0     |
| Payment Processing - ENG | 1   | 1   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:01:06 | 00:01:06       | 00:01:06 | 00:01:36 | 00:01:36       | 00:01:36 | 0    | 0   | 0     | 0     |
| CLIENT 4 - ENG           | 40  | 30  | 10  | 0   | 75.00    | 25.00    | 90.00         | 00:00:06 | 00:20:14       | 00:03:32 | 00:01:42 | 00:03:46       | 00:02:39 | 38   | 34  | 0     | 4     |
| CLIENT 4 - SPA           | 1   | 0   | 1   | 0   | 0.00     | 100.00   | 100.00        | 00:02:23 | 00:02:23       | 00:02:23 | 00:00:00 | 00:00:00       | 00:00:00 | 0    | 0   | 0     | 0     |
| CLIENT 5 - ENG           | 5   | 5   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:00:03 | 00:00:09       | 00:00:04 | 00:01:22 | 00:11:36       | 00:05:43 | 0    | 0   | 0     | 0     |
| CLI 6 ENG                | 6   | 6   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:00:03 | 00:01:06       | 00:00:18 | 00:01:53 | 00:04:44       | 00:03:23 | 0    | 0   | 0     | 0     |
| # 7 ENG                  | 39  | 35  | 4   | 0   | 89.74    | 10.26    | 97.14         | 00:00:02 | 00:14:19       | 00:02:11 | 00:00:40 | 00:04:59       | 00:02:56 | 15   | 11  | 4     | 0     |
| # 7 SPA                  | 2   | 2   | 0   | 0   | 100.00   | 0.00     | 100.00        | 00:00:43 | 00:06:00       | 00:03:21 | 00:06:17 | 00:13:08       | 00:09:42 | 0    | 0   | 0     | 0     |

Current Queue Status


















| Queue          | Calls | Agents | Wait     | Cb. | Queue                    | Calls | Agents | Wait     | Cb. | Queue        | Calls | Agents | Wait     | Cb. |
|----------------|-------|--------|----------|-----|--------------------------|-------|--------|----------|-----|--------------|-------|--------|----------|-----|
| CLI 1 ENG      | 0     | 1      | 00:00:00 | 0   | CLIENT 3 - ENG           | 0     | 0      | 00:00:00 | 0   | CLIENT 5 ENG | 0     | 4      | 00:00:00 | 0   |
| SPA            | 0     | 1      | 00:00:00 | 0   | CLIENT 3 - SPA           | 0     | 0      | 00:00:00 | 0   | SPA          | 0     | 1      | 00:00:00 | 0   |
| CLIENT 2 - ENG | 10    | 16     | 00:04:38 | 0   | Payment Processing - ENG | 0     | 1      | 00:00:00 | 0   | CLI #5 - ENG | 0     | 3      | 00:00:00 | 0   |
| - SPA          | 1     | 4      | 00:02:16 | 1   | Payment Processing - SPA | 0     | 2      | 00:00:00 | 0   | - SPA        | 0     | 2      | 00:00:00 | 0   |
| CLIENT 3 - ENG | 0     | 4      | 00:00:00 | 0   | CLIENT 4 - ENG           | 2     | 3      | 00:07:55 | 4   | # 6 ENG      | 0     | 1      | 00:00:00 | 0   |
| - SPA          | 0     | 2      | 00:00:00 | 0   | CLIENT 4 - SPA           | 0     | 1      | 00:00:00 | 0   | SPA          | 0     | 1      | 00:00:00 | 0   |

## Call Queue 'Agent' Stats – Realtime Broadcast – Sample #3



## Call/Phone Report Sample

### Sample Call / Messaging Campaign Report

| ▼ Call Results Summary |       |         |                                                                                      |          |          |       |
|------------------------|-------|---------|--------------------------------------------------------------------------------------|----------|----------|-------|
| Result                 | Total | Percent | Percent                                                                              | D.Length | L.Length | Total |
| In Progress            | 0     | 0.00%   |     | --       | --       | --    |
| Answered               | 130   | 40.50%  |     | 24       | --       | 24    |
| Linkcall               | 0     | 0.00%   |     | --       | --       | --    |
| L. Abandoned           | 0     | 0.00%   |     | --       | --       | --    |
| L. Agent Talk          | 0     | 0.00%   |     | --       | --       | --    |
| Ans. Hangup            | 0     | 0.00%   |     | --       | --       | --    |
| Machine                | 0     | 0.00%   |     | --       | --       | --    |
| M. Delivered           | 80    | 24.92%  |   | 47       | --       | 47    |
| M. Hangup              | 0     | 0.00%   |   | --       | --       | --    |
| M. Undeliverable       | 35    | 10.90%  |   | 40       | --       | 40    |
| Fax                    | 0     | 0.00%   |   | --       | --       | --    |
| Busy                   | 0     | 0.00%   |   | --       | --       | --    |
| No Answer              | 65    | 20.25%  |   | --       | --       | --    |
| Invalid                | 10    | 3.12%   |   | --       | --       | --    |
| Failed                 | 0     | 0.00%   |   | --       | --       | --    |
| Canceled               | 1     | 0.31%   |   | --       | --       | --    |
| Total                  | 321   | 100.00% |  | 26       | --       | 26    |

# Invoice/Statement Sample

RSI ENTERPRISES, INC  
5440 W. NORTHERN AVENUE  
GLENDALE, AZ 85301  
800-774-4003

SAMPLE CLIENT  
1234 MAIN STREET  
ANYWHERE, AZ 85008

STATEMENT  
CLIENT NO  
REMIT TYPE:

FROM: 11/01/08 TO 11/30/08  
SAMPLE  
4= GROSS REMIT/STD 100%

| CLIENT #      | DATE       | NAME         | CD* | STS | AMOUNT PAID<br>US | AMOUNT PAID<br>YOU | AMOUNT DUE<br>US | AMOUNT DUE<br>YOU |
|---------------|------------|--------------|-----|-----|-------------------|--------------------|------------------|-------------------|
| 624100883     | 11/3/2008  | TEST, DEBTOR | CIP | P   |                   | \$ 42.88           | \$ 5.15          |                   |
| 623401410     | 11/3/2008  | TEST, DEBTOR | PIF | P   |                   | \$ 42.88           | \$ 5.15          |                   |
| 622700967     | 11/3/2008  | TEST, DEBTOR | PIF | P   |                   | \$ 42.88           | \$ 5.15          |                   |
| 622100900     | 11/3/2008  | TEST, DEBTOR | PIF | P   |                   | \$ 67.20           | \$ 8.06          |                   |
| 619900988     | 11/3/2008  | TEST, DEBTOR | PIF | P   |                   | \$ 42.88           | \$ 5.15          |                   |
| 619300140     | 11/3/2008  | TEST, DEBTOR | CIP | P   |                   | \$ 42.88           | \$ 5.15          |                   |
| 616400620     | 11/3/2008  | TEST, DEBTOR | CIP | P   |                   | \$ 112.00          | \$ 13.44         |                   |
| 625600242     | 11/3/2008  | TEST, DEBTOR | PIF | P   |                   | \$ 42.88           | \$ 5.15          |                   |
| 619800165     | 11/12/2008 | TEST, DEBTOR | IAE | P   |                   | \$ 457.20          | \$ 54.86         |                   |
| 706800071     | 11/14/2008 | TEST, DEBTOR | PIF | P   |                   | \$ 711.60          | \$ 85.39         |                   |
| 618701627     | 11/25/2008 | TEST, DEBTOR | PIF | P   |                   | \$ 199.20          | \$ 23.90         |                   |
| <b>TOTALS</b> |            |              |     |     | <b>\$ -</b>       | <b>\$ 1,804.48</b> | <b>\$ 216.55</b> | <b>\$ -</b>       |

-----Final Voucher Page-----

|                        | AMOUNT PAID<br>US | AMOUNT PAID<br>YOU | AMOUNT DUE<br>US | AMOUNT DUE<br>YOU |
|------------------------|-------------------|--------------------|------------------|-------------------|
| PAID CLIENT - PMTS     | \$ -              | \$ 1,804.48        | \$ 216.55        | \$ -              |
| ALL OTHER TRANSACTIONS | \$ -              | \$ -               | \$ -             | \$ -              |
| <b>TOTALS</b>          | <b>\$ -</b>       | <b>\$ 1,804.48</b> | <b>\$ 216.55</b> | <b>\$ -</b>       |

|                                        |    |          |                  |  |
|----------------------------------------|----|----------|------------------|--|
|                                        |    |          | * PAYMENT CODES: |  |
|                                        |    |          | P = PRINCIPAL    |  |
| GROSS COLLECTIONS THIS STATEMENT . . . | \$ | 1,804.48 |                  |  |
| AMOUNT DUE RE-NOVEMBER STMT . . . . .  | \$ | 216.55   |                  |  |
| PLEASE REMIT YOUR CHECK FOR . . . . .  | \$ | 216.55   |                  |  |

|                   |    |          |         |           |        |       |           |
|-------------------|----|----------|---------|-----------|--------|-------|-----------|
| AGING OF ACCOUNT: |    | NOVEMBER | OCTOBER | SEPTEMBER | AUGUST | PRIOR | BALANCE   |
|                   | \$ | 216.55   | \$ -    | \$ -      | \$ -   | \$ -  | \$ 216.55 |

# Referral Acknowledgement Report Sample

RSI ENTERPRISES, INC  
5440 W. Northern Avenue  
GLENDALE, AZ 85301  
800-774-4003

SAMPLE CLIENT  
1234 MAIN STREET  
ANYWHERE, AZ 85008

Acknowledgement Report  
CLIENT NO

FROM: 11/01/08 TO 11/30/08  
SAMPLE

We are pleased to acknowledge the accounts listed below which have been assigned to this office during the date range listed above.

| Acct NAME         | Acct Number | Last Activity |    | Balance |
|-------------------|-------------|---------------|----|---------|
| TEST, DEBTOR      | 1234567     | 11/10/08      | \$ | 42.88   |
| TEST, DEBTOR      | 1234567     | 11/11/08      | \$ | 42.88   |
| TEST, DEBTOR      | 1234567     | 11/12/08      | \$ | 42.88   |
| TEST, DEBTOR      | 1234567     | 11/13/08      | \$ | 67.20   |
| TEST, DEBTOR      | 1234567     | 11/14/08      | \$ | 42.88   |
| TEST, DEBTOR      | 1234567     | 11/15/08      | \$ | 42.88   |
| TEST, DEBTOR      | 1234567     | 11/16/08      | \$ | 112.00  |
| TEST, DEBTOR      | 1234567     | 11/17/08      | \$ | 42.88   |
| TEST, DEBTOR      | 1234567     | 11/18/08      | \$ | 457.20  |
| TEST, DEBTOR      | 1234567     | 11/19/08      | \$ | 711.60  |
| TEST, DEBTOR      | 1234567     | 11/20/08      | \$ | 199.20  |
| -----Summary----- |             |               |    |         |

|                                    |    |          |
|------------------------------------|----|----------|
| Total Number of Accounts Assigned: |    | 11       |
| Total Dollar Amount Assigned:      | \$ | 1,804.48 |

# Cancellation Report Sample

RSI ENTERPRISES, INC  
5440 W. Northern Avenue  
GLENDALE, AZ 85301  
800-774-4003

SAMPLE CLIENT  
1234 MAIN STREET  
ANYWHERE, AZ 85008

Cancellation Report FROM: 11/01/08 TO 11/30/08  
CLIENT NO SAMPLE

The following accounts assigned by you to this agency have been removed/cancelled from the active collection process. Please notify us immediately if the action was taken in error. Thank you for the opportunity to be of service to you.

| Acct NAME    | Date Assigned                                    | Assigned Amt | Cancelled Amount | Acct Number |
|--------------|--------------------------------------------------|--------------|------------------|-------------|
| TEST, DEBTOR | 11/10/08                                         | \$ 50.00     | \$ 42.88         | 1234567     |
|              | DEBTOR IS ON WELFARE / MEDICAID PAST FILING TIME |              |                  |             |
| TEST, DEBTOR | 11/11/08                                         | \$ 50.00     | \$ 42.88         | 1234567     |
|              | BANKRUPTCY                                       |              |                  |             |
| TEST, DEBTOR | 11/12/08                                         | \$ 50.00     | \$ 42.88         | 1234567     |
|              | TURNED OVER IN ERROR                             |              |                  |             |
| TEST, DEBTOR | 11/13/08                                         | \$ 75.00     | \$ 67.20         | 1234567     |
|              | CANCELLED BY CLIENT                              |              |                  |             |
| TEST, DEBTOR | 11/14/08                                         | \$ 50.00     | \$ 42.88         | 1234567     |
|              | UNCOLLECTABLE                                    |              |                  |             |
| TEST, DEBTOR | 11/15/08                                         | \$ 50.00     | \$ 42.88         | 1234567     |
|              | UNCOLLECTABLE                                    |              |                  |             |
| TEST, DEBTOR | 11/16/08                                         | \$ 115.00    | \$ 112.00        | 1234567     |
|              | CANCELLED BY CLIENT                              |              |                  |             |
| TEST, DEBTOR | 11/17/08                                         | \$ 50.00     | \$ 42.88         | 1234567     |
|              | TURNED OVER IN ERROR                             |              |                  |             |
| TEST, DEBTOR | 11/18/08                                         | \$ 500.00    | \$ 457.20        | 1234567     |
|              | TURNED OVER IN ERROR                             |              |                  |             |
| TEST, DEBTOR | 11/19/08                                         | \$ 715.00    | \$ 711.60        | 1234567     |
|              | BANKRUPTCY                                       |              |                  |             |
| TEST, DEBTOR | 11/20/08                                         | \$ 200.00    | \$ 199.20        | 1234567     |
|              | FRAUD                                            |              |                  |             |

-----Summary-----

|                                     |    |          |
|-------------------------------------|----|----------|
| Total Number of Accounts Cancelled: |    | 11       |
| Total Dollar Amount Cancelled:      | \$ | 1,804.48 |
| Total Dollar Assigned:              | \$ | 1,905.00 |

# Collection Report (by Department) Sample

RSI Enterprises  
Accounting for Service Balances

## Grand Totals - By Department

| Department             | Beginning<br>Service<br>Balances | Number<br>Assigned | Payments Received |                 | Services Returned to Client |                | Disposition of service balances other than payments |              |              |                |                           |                    | Ending<br>Service<br>Balance |
|------------------------|----------------------------------|--------------------|-------------------|-----------------|-----------------------------|----------------|-----------------------------------------------------|--------------|--------------|----------------|---------------------------|--------------------|------------------------------|
|                        |                                  |                    | By Agency         | By Client       | Sent in<br>Error            | Misc           | Skips                                               | Bankruptcies | Deceased     | Adjustments    | Negotiated<br>Settlements | Not<br>Collectible |                              |
|                        |                                  |                    |                   |                 |                             |                |                                                     |              |              |                |                           |                    |                              |
| Clerk of Court         | \$ 1,192,769.00                  | 1,832              | \$ 110,463.27     | \$ 585,863.06   | \$ 11,314.90                | \$ 131,518.58  | \$ 23,457.89                                        | \$ 1,597.66  | \$ 158.95    | \$ (2,137.69)  | \$ -                      | \$ 168,047.98      | \$ 349,714.89                |
| EMS                    | \$ 1,745,759.35                  | 1,142              | \$ 115,083.36     | \$ 593,415.42   | \$ 5,810.77                 | \$ (40,503.85) | \$ 15,437.10                                        | \$ 2,731.45  | \$ 1,153.00  | \$ (3,225.67)  | \$ -                      | \$ (15,371.53)     | \$ 1,064,843.53              |
| Utility                | \$ 5,660,149.53                  | 5,461              | \$ 48,772.67      | \$ 663,823.65   | \$ 11,621.54                | \$ 259,553.63  | \$ 143,985.29                                       | \$ 2,038.05  | \$ 23,752.78 | \$ (42,889.55) | \$ -                      | \$ 440,951.29      | \$ 4,607,697.66              |
| Vehicular Misdemeanors | \$ 1,753,055.32                  | 2,398              | \$ 105,311.58     | \$ 473,267.28   | \$ 181,774.22               | \$ 132,082.87  | \$ 22,565.33                                        | \$ 3,507.23  | \$ 1,408.27  | \$ (12,354.88) | \$ 2,102.00               | \$ 341,337.92      | \$ 843,348.99                |
| DMV                    | \$ 1,056,222.80                  | 2,188              | \$ 63,910.23      | \$ 393,237.19   | \$ 43,657.98                | \$ (23,806.00) | \$ 18,993.24                                        | \$ 464.99    | \$ 1,267.16  | \$ (10,877.95) | \$ -                      | \$ 40,577.37       | \$ 566,613.30                |
| Fire Dept.             | \$ 1,684,136.09                  | 3,127              | \$ 63,182.36      | \$ 264,465.05   | \$ 31,223.47                | \$ (10,089.70) | \$ 5,172.37                                         | \$ 1,600.24  | \$ 2,316.66  | \$ (8,365.53)  | \$ -                      | \$ 30,223.04       | \$ 1,323,072.48              |
| Water/Sewer            | \$ 1,656,975.00                  | 2,869              | \$ 55,004.48      | \$ 372,005.89   | \$ 62,389.77                | \$ 145,300.46  | \$ 37,657.44                                        | \$ -         | \$ 1,443.67  | \$ (14,001.56) | \$ -                      | \$ 246,791.34      | \$ 1,006,829.17              |
| Taxes                  | \$ 2,504,179.00                  | 2,077              | \$ 54,996.60      | \$ 464,384.39   | \$ 83,776.54                | \$ 86,440.80   | \$ 46,887.43                                        | \$ 13,697.13 | \$ 14,440.00 | \$ (32,455.78) | \$ -                      | \$ 245,241.90      | \$ 1,753,987.76              |
| Total, 13 months       | \$ 17,253,246.09                 | 21,094             | \$ 616,724.55     | \$ 3,810,461.93 | \$ 431,569.19               | \$ 680,496.79  | \$ 314,156.09                                       | \$ 25,636.75 | \$ 45,940.49 | #####          | \$ 2,102.00               | \$ 1,497,799.31    | \$ 11,516,107.78             |

| PROJECT TO DATE  |                 | Avg. Gross<br>Recovery % |  | Avg. Net<br>Recovery % |  |
|------------------|-----------------|--------------------------|--|------------------------|--|
| Net assignments  | Collections     | 28%                      |  | 38.21%                 |  |
| \$ 16,014,871.50 | \$ 4,427,186.48 |                          |  |                        |  |

# Draft Invoice Sample

RSI ENTERPRISES, INC - RSISE  
PO BOX 710507  
HERNDON, VA 20171  
800-774-2455

Oklahoma Tax Commission  
1234 Main Street  
SUITE XXX  
OKLAHOMA CITY, OK 73105

STATEMENT DATE  
CLIENT NO  
REMIT TYPE

FROM: 09-01-15 to 09-30-15  
OKTAX  
7 = NET/GROSS

\*\*\*\* THIS IS NOT A BILL \*\*\*\*

| CLIENT #     | DATE      | NAME         | STS | CD | AMOUNT PAID<br>US | AMOUNT PAID<br>YOU | OUR<br>COMMISSION | AMOUNT DUE<br>YOU |
|--------------|-----------|--------------|-----|----|-------------------|--------------------|-------------------|-------------------|
| 10030-021615 | 9/8/2015  | DEBTOR, TEST | PIF | P  | \$ 149.08         |                    | \$ 19.38          | \$ 149.08         |
| 41134-030415 | 9/29/2015 | DEBTOR, TEST | PIF | P  | \$ 6.38           |                    | \$ 0.83           | \$ 6.38           |
| 99763-122612 | 9/28/2015 | DEBTOR, TEST | BRK | P  | \$ 150.00         |                    | \$ 19.50          | \$ 150.00         |
| 103450-01221 | 9/28/2015 | DEBTOR, TEST | PIF | P  | \$ 104.72         |                    | \$ 13.61          | \$ 104.72         |
| 101875-02021 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 45.36           | \$ 5.90           |                   |
| 27735-042015 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 22.60           | \$ 2.94           |                   |
| 27735-021015 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 23.99           | \$ 3.12           |                   |
| 39221-121014 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 40.00           | \$ 5.20           |                   |
| 102449-12221 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 31.20           | \$ 4.06           |                   |
| 38399-010615 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 5.00            | \$ 0.65           |                   |
| 38042-121814 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 38042-011215 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 38042-012715 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 38042-031615 | 9/2/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 104327-12101 | 9/8/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 16.92           | \$ 2.20           |                   |
| 104327-02271 | 9/8/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 16.85           | \$ 2.19           |                   |
| 101598-02021 | 9/9/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 101598-01051 | 9/9/2015  | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 101598-01191 | 9/14/2015 | DEBTOR, TEST | PIF | P  |                   | \$ 10.07           | \$ 1.31           |                   |
| 29596-022515 | 9/31/2015 | DEBTOR, TEST | ACT | P  |                   | \$ 70.00           | \$ 9.10           |                   |
| 22504-020515 | 9/31/2015 | DEBTOR, TEST | ACT | P  |                   | \$ 25.00           | \$ 3.25           |                   |
| OKTAX TOTAL  |           |              |     |    | \$ 410.18         | \$ 367.41          | \$ 101.10         | \$ 410.18         |

-----Final Voucher Page-----

|                        | AMOUNT PAID<br>US | AMOUNT PAID<br>YOU | AMOUNT DUE US | AMOUNT DUE<br>YOU |
|------------------------|-------------------|--------------------|---------------|-------------------|
| PAID CLIENT - PMTS     | \$ 410.18         | \$ 367.41          | \$ 101.10     | \$ 410.18         |
| ALL OTHER TRANSACTIONS | \$ -              | \$ -               | \$ -          | \$ -              |
| TOTALS                 | \$ 410.18         | \$ 367.41          | \$ 101.10     | \$ 410.18         |

GROSS COLLECTIONS THIS STATEMENT . . . \$ 777.59  
OUR CHECK ENCLOSED FOR . . . \$ 410.18  
AMOUNT DUE US . . . \$ 101.10

AGING OF ACCOUNT:

|    | JULY   | JUNE | MAY  | APRIL | PRIOR | BALANCE   |
|----|--------|------|------|-------|-------|-----------|
| \$ | 101.10 | \$ - | \$ - | \$ -  | \$ -  | \$ 101.10 |

# Collector Activity Report Sample (Pg.1)

Collector Activity 6/6/2012 7:07:44 AM

| DSK | CLIENT # | ACCOUNT NAME | ACCOUNT # | PACKET | BALANCE | TM ON | TM OFF  | E-T     | ACTIVITY CODE     | ACTIVITY CODE      | DEAD TM |
|-----|----------|--------------|-----------|--------|---------|-------|---------|---------|-------------------|--------------------|---------|
| 104 | RED006   | DEBTOR, TEST | 208280    | 23029* | 236     | 10:03 | 10:16am | 13:21   | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 104 | RED002   | DEBTOR, TEST | 156025    | 19600* | 200     | 10:16 | 10:17am | 1:17    |                   |                    |         |
| 104 | RACINEBD | DEBTOR, TEST | 235790    |        | 1113.88 | 10:17 | 10:19am | 1:47    | DTR CALLED        | ADD 2 NOTE(S)      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | WINDOW UPDATE      |         |
| 104 | RED002   | DEBTOR, TEST | 156025    | 19600* | 200     | 10:19 | 10:20am | :29     |                   |                    |         |
| 104 | RED002   | DEBTOR, TEST | 207318    |        | 100     | 10:20 | 10:26am | 6:52    |                   |                    |         |
| 101 | FRESNOFD | DEBTOR, TEST | 239958    |        | 85      | 10:27 | 10:28am | 1:14    | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 101 | RED001   | DEBTOR, TEST | 207185    |        | 48.13   | 10:28 | 10:31am | 3:04    | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 104 | RACINEBD | DEBTOR, TEST | 219458    | 24605* | 270     | 10:31 | 10:32am | 1:26    | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 101 | FRESNOFD | DEBTOR, TEST | 240023    |        | 200     | 10:32 | 10:34am | 1:31    | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 104 | RED006   | DEBTOR, TEST | 218519    |        | 75      | 10:34 | 10:39am | 4:49    | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | REQ LTR RED1      |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 140896    |        | 444.68  | 10:39 | 10:39am | :22     |                   |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 235976    |        | 553     | 10:49 | 10:50am | :44     |                   |                    | 9:42    |
| 101 | RACINEBD | DEBTOR, TEST | 219609    |        | 1356.55 | 10:50 | 10:51am | 1:25    | WINDOW UPDATE     | TEL RES/BAD OR WRO |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 101 | RED001   | DEBTOR, TEST | 241920    |        | 0       | 10:51 | 10:54am | 3:18    | ADD TO TICKLER    | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | TEL RES/PROMISED P |         |
|     |          |              |           |        |         |       |         |         | ADD 3 NOTE(S)     | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 104 | RED002   | DEBTOR, TEST | 207318    |        | 100     | 10:54 | 10:55am | :14     |                   |                    |         |
| 104 | RACINEBD | DEBTOR, TEST | 219311    | 23317  | 331.5   | 10:55 | 10:58am | 2:47    | REVIEWED NOTES:   | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 104 | RACINEBD | DEBTOR, TEST | 219171    |        | 253     | 10:58 | 10:59am | 1:48    | WINDOW UPDATE     | TEL RES/NO ANSWER  |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 101 | RED002   | DEBTOR, TEST | 217101    |        | 100     | 10:59 | 11:03am | 3:34    |                   |                    |         |
| 104 | RACINEBD | DEBTOR, TEST | 219750    |        | 250     | 11:03 | 11:07am | 3:45    | REVIEWED NOTES:   |                    |         |
| 104 | RACINEBD | DEBTOR, TEST | 219314    |        | 527.5   | 11:07 | 11:18am | 11:49   | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 103 | RACINEBD | DEBTOR, TEST | 235811    |        | 432.5   | 11:18 | 11:19am | :34     | WINDOW UPDATE     | TEL RES/NO ANSWER  |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | REQ LTR BD2        |         |
| 101 | FRESNOFD | DEBTOR, TEST | 240058    |        | 163     | 11:19 | 11:27am | 8:16    | WINDOW UPDATE     | TEL RES/PROMISED P |         |
|     |          |              |           |        |         |       |         |         | ADD 4 NOTE(S)     | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | ADD 2 NOTE(S)      |         |
| 104 | RACINEBD | DEBTOR, TEST | 219843    |        | 166.25  | 11:27 | 11:30am | 2:24    | WINDOW UPDATE     | TEL RES/LEFT MSG O |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 235971    | 19476* | 1372.12 | 11:30 | 11:35am | 4:52    | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | REVIEWED NOTES:   | REQ LTR BD2        |         |
| 104 | RED001   | DEBTOR, TEST | 234042    |        | 120     | 11:35 | 11:54am | 18:55   | TEL RES/TALKED T  | ADD 4 NOTE(S)      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | WINDOW UPDATE      |         |
| 101 | RED007   | DEBTOR, TEST | 228966    |        | 100     | 11:54 | 11:54am | :16     |                   |                    |         |
| 104 | RED001   | DEBTOR, TEST | 234042    |        | 120     | 11:54 | 11:58am | 4:33    |                   |                    |         |
| 104 | RED002   | DEBTOR, TEST | 207318    |        | 100     | 11:58 | 12:05pm | 6:03    |                   |                    |         |
| 104 | RED001   | DEBTOR, TEST | 234042    |        | 120     | 12:05 | 12:14pm | 9:07    | TEL RES/PROMISED  | ADD 2 NOTE(S)      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | WINDOW UPDATE      |         |
| 112 | RED007   | DEBTOR, TEST | 239095    |        | 150     | 12:15 | 12:20pm | 5:27    | TEL RES/TALKED T  | ADD 3 NOTE(S)      | 1:10    |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | WINDOW UPDATE      |         |
| 104 | RED001   | DEBTOR, TEST | 234042    |        | 120     | 12:21 | 12:34pm | 13:39   |                   |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 141788    | 16512  | 75      | 12:35 | 12:38pm | 3:15    | TEL RES/NO ANSWER | WINDOW UPDATE      | :20     |
|     |          |              |           |        |         |       |         |         | ADD 1 NOTE(S)     |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 235912    | 21954* | 420     | 12:38 | 12:39pm | 1:06    | REQ LTR BD2       | TEL RES/NO ANSWER  |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 219414    |        | 1230    | 12:39 | 12:39pm | :35     |                   |                    |         |
| 101 | RACINEBD | DEBTOR, TEST | 219414    |        | 1230    | 12:40 | 1:48pm  | 1:08:12 | TEL RES/NO ANSWER | WINDOW UPDATE      | :41     |
|     |          |              |           |        |         |       |         |         | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
| 101 | RED003   | DEBTOR, TEST | 213336    |        | 100     | 1:48  | 1:49pm  | :22     | TEL RES/NO ANSWER | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | REQ LTR BD2       |                    |         |
| 101 | RED002   | DEBTOR, TEST | 239487    |        | 80      | 1:49  | 1:49pm  | :40     | REQ LTR BD2       |                    |         |
| 101 | FRESNOFD |              | 223283    |        | 1000    | 1:49  | 1:51pm  | 1:17    | TEL RES/NO ANSWER | ADD 1 NOTE(S)      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 104 | RACINEBD | DEBTOR, TEST | 177284    |        | 440.34  | 1:51  | 1:52pm  | :49     | REQ LTR BD2       | TEL RES/NO ANSWER  |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 101 | RED007   | DEBTOR, TEST | 228068    |        | 100     | 1:52  | 1:52pm  | :30     | REVIEWED NOTES:   | TEL RES/NO ANSWER  |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |
| 104 | RACINEBD | DEBTOR, TEST | 143266    |        | 3382    | 1:52  | 1:59pm  | 7:06    | TEL RES/PROMISED  | ADD 2 NOTE(S)      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | WINDOW UPDATE      |         |
| 104 | RED006   | DEBTOR, TEST | 246112    |        | 125     | 2:00  | 2:07pm  | 7:39    | WINDOW UPDATE     | WINDOW UPDATE      | :20     |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     | TEL RES/TALKED TO  |         |
|     |          |              |           |        |         |       |         |         | ADD 5 NOTE(S)     | WINDOW UPDATE      |         |
|     |          |              |           |        |         |       |         |         | WINDOW UPDATE     |                    |         |

## Collector Activity Report Sample (Pg.2)

|     |          |              |        |        |         |             |       |                                                                                             |      |
|-----|----------|--------------|--------|--------|---------|-------------|-------|---------------------------------------------------------------------------------------------|------|
| 104 | RED007   | DEBTOR, TEST | 227271 | 229522 | 210     | 2:07 2:08pm | :46   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 219426 |        | 239.2   | 2:08 2:09pm | :47   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED007   | DEBTOR, TEST | 228648 |        | 3       | 2:09 2:09pm | :16   |                                                                                             |      |
| 104 | RED001   | DEBTOR, TEST | 239247 | 25146* | 481.26  | 2:09 2:09pm | :20   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 215554 |        | 111     | 2:09 2:10pm | :25   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 215802 | 23458* | 250     | 2:10 2:11pm | 1:06  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED001   | DEBTOR, TEST | 234602 | 25160* | 481.26  | 2:11 2:12pm | :46   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED003   | DEBTOR, TEST | 244565 |        | 125     | 2:12 2:12pm | :44   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED002   | DEBTOR, TEST | 159656 |        | 100     | 2:12 2:13pm | :13   |                                                                                             |      |
| 104 | RED002   | DEBTOR, TEST | 164473 |        | 100     | 2:13 2:13pm | :38   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 215499 |        | 85      | 2:13 2:25pm | 11:44 | REQ LTR BD2 TEL RES/NO ANSWER WINDOW UPDATE                                                 |      |
| 104 | RED002   | DEBTOR, TEST | 159669 | 19697* | 200     | 2:25 2:26pm | 1:06  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED001   | DEBTOR, TEST | 221102 |        | 240.63  | 2:26 2:32pm | 5:42  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 208912 |        | 0       | 2:32 2:34pm | 2:05  | REVIEWED NOTES:                                                                             |      |
| 104 | RED003   | DEBTOR, TEST | 244262 |        | 125     | 2:34 2:34pm | :12   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 208060 | 22417* | 211     | 2:34 2:36pm | 2:00  | REVIEWED NOTES: REQ LTR BD2                                                                 |      |
| 104 | RACINEBD | DEBTOR, TEST | 177583 |        | 127     | 2:36 2:36pm | :18   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED002   | DEBTOR, TEST | 231742 |        | 100     | 2:36 2:37pm | :16   |                                                                                             |      |
| 104 | RED003   | DEBTOR, TEST | 236989 |        | 125     | 2:37 2:37pm | :22   | REQ LTR RED1 TEL RES/NO ANSWER WINDOW UPDATE                                                |      |
| 104 | RACINEBD | DEBTOR, TEST | 220076 |        | 130     | 2:37 2:37pm | :24   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED001   | DEBTOR, TEST | 136442 |        | 121.88  | 2:37 2:39pm | 1:21  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED003   | DEBTOR, TEST | 239524 |        | 125     | 2:39 2:41pm | 2:07  |                                                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 177420 | 21673  | 193     | 2:41 2:46pm | 5:28  | TEL RES/PROMISED WINDOW UPDATE TEL RES/PROMISED P ADD 2 NOTE(S) WINDOW UPDATE WINDOW UPDATE |      |
| 104 | RED001   | DEBTOR, TEST | 207674 |        | 240.63  | 2:46 3:08pm | 21:39 | TEL RES/TALKED T ADD 2 NOTE(S) WINDOW UPDATE WINDOW UPDATE                                  |      |
| 104 | RED003   | DEBTOR, TEST | 239524 |        | 125     | 3:09 3:09pm | :04   |                                                                                             | 1:04 |
| 101 | FRESNOPD | DEBTOR, TEST | 223283 |        | 1000    | 3:10 3:12pm | 1:56  | TEL RES/NO ANSWER WINDOW UPDATE                                                             | :59  |
| 104 | RED003   | DEBTOR, TEST | 239524 |        | 125     | 3:12 3:14pm | 1:54  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RED001   | DEBTOR, TEST | 137348 |        | 240.63  | 3:14 3:32pm | 17:35 | WINDOW UPDATE TEL RES/PROMISED P ADD 2 NOTE(S) WINDOW UPDATE WINDOW UPDATE                  |      |
| 104 | RED001   | DEBTOR, TEST | 210903 |        | 0       | 3:32 3:33pm | 1:32  | REVIEWED NOTES:                                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 231305 |        | 125     | 3:33 3:33pm | :12   | REVIEWED NOTES:                                                                             |      |
| 104 | RED001   | DEBTOR, TEST | 240259 |        | 240.63  | 3:33 3:34pm | :20   | REVIEWED NOTES:                                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 235790 |        | 1113.88 | 3:34 3:41pm | 7:38  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED005   | DEBTOR, TEST | 174130 |        | 100     | 3:41 3:42pm | :10   |                                                                                             |      |
| 104 | RED005   | DEBTOR, TEST | 174130 |        | 100     | 3:45 3:45pm | :01   |                                                                                             | 3:45 |
| 101 | FRESNOFD | DEBTOR, TEST | 239752 |        | 200     | 3:46 3:47pm | 1:03  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 235894 |        | 154     | 3:47 3:49pm | 1:57  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | FRESNOFD | DEBTOR, TEST | 239876 |        | 200     | 3:49 3:50pm | :55   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 219556 |        | 311.8   | 3:50 3:50pm | :36   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 140535 | 16850  | 1129.98 | 3:50 3:51pm | 1:14  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RED007   | DEBTOR, TEST | 227358 |        | 50      | 3:51 3:52pm | :59   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 235780 |        | 794     | 3:52 3:56pm | 3:26  | TEL RES/NO ANSWER WINDOW UPDATE TEL RES/NO ANSWER WINDOW UPDATE                             |      |
| 101 | RED007   | DEBTOR, TEST | 227043 |        | 75      | 3:56 3:56pm | :11   |                                                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 219705 |        | 241.13  | 3:56 3:58pm | 2:24  |                                                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 177241 |        | 1223    | 3:58 3:59pm | :19   | REQ LTR BD2 TEL RES/NO ANSWER WINDOW UPDATE                                                 |      |
| 104 | RACINEBD | DEBTOR, TEST | 142854 | 18925  | 1614.2  | 3:59 3:59pm | :13   |                                                                                             |      |
| 101 | RED005   | DEBTOR, TEST | 169354 |        | 75      | 3:59 3:59pm | :12   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RED006   | DEBTOR, TEST | 215499 |        | 85      | 3:59 4:00pm | :29   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 177604 |        | 3468    | 4:00 4:00pm | :43   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RED001   | DEBTOR, TEST | 220502 |        | 215.63  | 4:00 4:01pm | :26   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RED005   | DEBTOR, TEST | 175614 |        | 50      | 4:01 4:02pm | :59   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 142557 | 16534  | 1143.44 | 4:02 4:02pm | :32   | REVIEWED NOTES:                                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 177595 |        | 50      | 4:02 4:03pm | :32   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RACINEBD | DEBTOR, TEST | 235830 | 16537* | 481     | 4:03 4:05pm | 2:02  | WINDOW UPDATE TEL RES/BAD OR WRO WINDOW UPDATE                                              |      |
| 101 | RED006   | DEBTOR, TEST | 208632 |        | 50      | 4:05 4:05pm | :25   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RED007   | DEBTOR, TEST | 239347 |        | 50      | 4:05 4:10pm | 5:06  | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 101 | RED007   | DEBTOR, TEST | 227964 |        | 100     | 4:10 4:30pm | 19:28 |                                                                                             |      |
| 101 | RED007   | DEBTOR, TEST | 227964 |        | 100     | 4:31 4:32pm | :06   | TEL RES/NO ANSWER WINDOW UPDATE                                                             | 1:43 |
| 101 | RACINEBD | DEBTOR, TEST | 235892 |        | 0       | 4:32 4:32pm | :28   | ADD TO TICKLER                                                                              |      |
| 104 | RACINEBD | DEBTOR, TEST | 177325 |        | 3175    | 4:32 4:33pm | :27   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 219139 |        | 2930    | 4:33 4:34pm | :59   | TEL RES/NO ANSWER WINDOW UPDATE                                                             |      |
| 104 | RACINEBD | DEBTOR, TEST | 177638 | 16886  | 0       | 4:34 4:35pm | :59   | ADD TO TICKLER TEL RES/NO ANSWER WINDOW UPDATE                                              |      |
| 101 | RED001   | DEBTOR, TEST | 235437 |        | 48.13   | 4:35 4:35pm | :19   | REVIEWED NOTES:                                                                             |      |
| 101 | RED007   | DEBTOR, TEST | 228496 | 23888* | 200     | 4:35 4:35pm | :33   |                                                                                             |      |
| 101 | RED007   | DEBTOR, TEST | 228496 | 23888* | 200     | 4:37 4:37pm | :24   | TEL RES/NO ANSWER WINDOW UPDATE                                                             | 1:17 |

# Collector Activity Report Sample (Pg.3)

|     |          |              |        |        |         |      |        |       |                   |                      |
|-----|----------|--------------|--------|--------|---------|------|--------|-------|-------------------|----------------------|
| 104 | RACINEBD | DEBTOR, TEST | 142886 | 18402  | 2160    | 4:37 | 4:39pm | 1:43  | TEL RES/NO ANSWER | WINDOW UPDATE        |
| 101 | RACINEBD | DEBTOR, TEST | 219884 |        | 271     | 4:39 | 4:40pm | :51   | TEL RES/NO ANSWER | WINDOW UPDATE        |
| 112 | RACINEBD | DEBTOR, TEST | 219242 | 16853  | 0       | 4:40 | 4:41pm | :53   | ADD TO TICKLER    | ADD TO TICKLER       |
| 101 | RACINEBD | DEBTOR, TEST | 235985 |        | 679.25  | 4:41 | 4:41pm | :32   | REVIEWED NOTES:   |                      |
|     |          |              |        |        |         |      |        |       | TEL RES/NO ANSWER | WINDOW UPDATE        |
|     |          |              |        |        |         |      |        |       | REQ LTR BD2       |                      |
| 101 | RACINEBD | DEBTOR, TEST | 219204 |        | 47.9    | 4:41 | 4:49pm | 7:30  | TEL RES/NO ANSWER | WINDOW UPDATE        |
| 112 | RACINEBD | DEBTOR, TEST | 236044 |        | 455     | 4:49 | 4:50pm | 1:11  | REVIEWED NOTES:   |                      |
| 101 | RED006   | DEBTOR, TEST | 231337 |        | 75      | 4:50 | 4:50pm | :07   | REVIEWED NOTES:   |                      |
| 101 | RACINEBD | DEBTOR, TEST | 236018 |        | 1800.3  | 4:50 | 4:52pm | 1:31  | TEL RES/NO ANSWER | WINDOW UPDATE        |
| 101 | RED001   | DEBTOR, TEST | 138455 | 18016* | 150     | 4:52 | 4:55pm | 3:41  | WINDOW UPDATE     | TEL RES/BAD OR WRONG |
|     |          |              |        |        |         |      |        |       | WINDOW UPDATE     |                      |
| 101 | RACINEBD | DEBTOR, TEST | 236040 |        | 470     | 4:56 | 4:56pm | :40   | TEL RES/NO ANSWER | WINDOW UPDATE        |
| 104 | RACINEBD | DEBTOR, TEST | 235790 |        | 1113.88 | 4:56 | 4:59pm | 2:57  | TEL RES/BUSY      | WINDOW UPDATE        |
| 101 | FRESNOFD | DEBTOR, TEST | 240080 |        | 200     | 4:59 | 5:00pm | :38   | TEL RES/NO ANSWER | WINDOW UPDATE        |
| 101 | RACINEBD | DEBTOR, TEST | 220052 |        | 40      | 5:00 | 5:15pm | 14:58 | TEL RES/NO ANSWER | WINDOW UPDATE        |

|               |                    |     |                         |            |                 |       |
|---------------|--------------------|-----|-------------------------|------------|-----------------|-------|
| INITIALS: EIM | NUMBER OF ACCOUNTS | 139 | TOTAL TIME WORKED:      | 7:29:21:00 | TOTAL DEAD TIME | 22:27 |
|               |                    |     | AVERAGE TIME / ACCOUNT: | 3:14       |                 |       |
|               |                    |     | MAXIMUM TIME / ACCOUNT: | 18:12      |                 |       |
|               |                    |     | MINIMUM TIME / ACCOUNT: | :22        |                 |       |

[illegible]

|       |                        |            |          |          |          |          |
|-------|------------------------|------------|----------|----------|----------|----------|
| ***** |                        |            |          |          |          |          |
| *     |                        |            |          |          |          | *        |
| *     |                        |            |          |          |          | *        |
| *     | CATEGORY               | WGT0       | WGT1     | WGT2     | WGT3     | SCORE    |
| *     |                        |            |          |          |          | *        |
| *     | A CONTACT ATTEMPT      | 96         | 0        | 0        | 0        | 0        |
| *     | C CONTACT ACTION       | 29         | 0        | 0        | 0        | 0        |
| *     | T LOCATE ACTION        | 0          | 0        | 0        | 0        | 0        |
| *     | S ASSET ACTION         | 0          | 0        | 0        | 0        | 0        |
| *     | D ADMIN/ST CONTACT     | 13         | 0        | 0        | 0        | 0        |
| *     | O OTHER ATTEMPTS       | 53         | 0        | 0        | 0        | 0        |
| *     |                        |            |          |          |          | *        |
| *     |                        |            |          |          |          | *        |
| *     | <b>SUMMARY TOTALS:</b> | <u>191</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| *     |                        |            |          |          |          | *        |

|       |                    |      |      |      |      |       |
|-------|--------------------|------|------|------|------|-------|
| ***** |                    |      |      |      |      |       |
| *     |                    |      |      |      |      | *     |
| *     | CATEGORY           | WGT0 | WGT1 | WGT2 | WGT3 | SCORE |
| *     |                    |      |      |      |      | *     |
| *     | A CONTACT ATTEMPT  | 16   | 0    | 0    | 0    | 0     |
| *     | C CONTACT ACTION   | 5    | 0    | 0    | 0    | 0     |
| *     | T LOCATE ACTION    | 0    | 0    | 0    | 0    | 0     |
| *     | S ASSET ACTION     | 0    | 0    | 0    | 0    | 0     |
| *     | D ADMIN/ST CONTACT | 2    | 0    | 0    | 0    | 0     |
| *     | O OTHER ATTEMPTS   | 9    | 0    | 0    | 0    | 0     |
| *     |                    |      |      |      |      | *     |
| *     |                    |      |      |      |      | *     |
| *     | AVG PER COLLECTOR: | 32   | 0    | 0    | 0    | 0     |
| *     |                    |      |      |      |      | *     |

# Consumer Financial Protection Bureau (CFPB) Required "Reg F" Validation Notice Sample

RSI Enterprises, Inc.  
P.O. Box 16190  
Phoenix, AZ 85011  
(800) 774-4003 from 8am to 6pm MST, Monday to Friday  
[www.rsico.com](http://www.rsico.com)

## Required 1st Notice

To: Person A  
1234 Main Street  
Apartment X  
Nowhere Town, AZ 85225

Reference: XYZ-11111

**RSI Enterprises, Inc. is a debt collector.** We are trying to collect a debt that you owe to <Insert Client Name>. We will use any information you give us to help collect the debt.

### Our information shows:

You had a <debt type (i.e., credit card)> from <Insert creditor name> with account number XYZ-11111.

|                                                        |           |          |
|--------------------------------------------------------|-----------|----------|
| As of <insert date>, you owed:                         | \$        | X        |
| Between <insert date> and today:                       |           |          |
| You were charged this amount in interest:              | +         | \$ X     |
| You were charged this amount in fees:                  | +         | \$ X     |
| You paid or were credited this amount toward the debt: | -         | \$ X     |
| <b>Total amount of the debt now:</b>                   | <b>\$</b> | <b>X</b> |

**Notice:** See reverse side for important information.



#### Mail this form to:

RSI Enterprises, Inc.  
P.O. Box 16190  
Phoenix, AZ 85011

Person A  
1234 Main Street  
Apartment X  
Nowhere Town, AZ 85225

### How can you dispute the debt?

- **Call or write to us by <insert date>, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by <insert date>,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at [www.example.com/dispute](http://www.example.com/dispute).

### What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by <insert date>, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at [www.rsico.com](http://www.rsico.com).
- **Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.
- Póngase en contacto con nosotros para solicitar una copia de este formulario en español.

### How do you want to respond?

Check all that apply:

☐ **I want to dispute the debt because I think:**

- ☐ This is not my debt.
- ☐ The amount is wrong.
- ☐ Other (please describe on reverse or attach additional information).

☐ **I want you to send me the name and address of the original creditor.**

☐ **I enclosed this amount:** \$

Make your check payable to *RSI Enterprises, Inc.*  
Include the reference number XYZ-11111.

☐ **Quiero este formulario en español.**



Notice 2 Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 ☉ Phoenix AZ 85011  
1-800-774-4003

July 20, 2022

**Regarding:**                      **Test Client**  
Reference #:                    123456789  
Principal Amount:            \$463.87  
Interest Amount:             \$0.00  
Other Costs:                 \$25.15  
Attorney Fees:               \$0.00  
**Total Amount Owing: \$489.02**



**IMPORTANT  
SECOND NOTICE**

Dear Test Debtor:

We have not received payment in full. The amount owing above is now due and payable.

Please remit full payment so that we may discontinue our collection efforts on this amount owing and consider the matter resolved. Pay the debt today and it will be shown as a paid item in our files.

Sincerely,  
John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.  
This is an attempt to collect a debt. Any information obtained will be used for that purpose.**




To pay online, please go to <https://evokepay.com/rsico/login>

**(IF APPLICABLE)  
FOR INFORMATION REGARDING SPECIFIC STATE REQUIREMENTS, PLEASE REFER TO THE REVERSE  
SIDE OF THIS LETTER.**

In order to credit your account(s) properly, please return bottom portion with your payment

744CU079167BD2

CU078686  
PO Box 16190  
Phoenix, AZ 85011-6190  
ADDRESS SERVICE REQUESTED

| IF PAYING BY VISA, MASTERCARD OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                        |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #: 123456789  
Total Amount Owing: \$489.02  
Amount Enclosed: \$\_\_\_\_\_

**GO GREEN!**

We are now able to send you some notices by password protected email! See reverse side to opt in.



Notice 3 Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 ☉ Phoenix AZ 85011  
1-800-774-4003

«Insert18»



**Regarding:** **Test Client**  
Reference #: 123456789  
Principal Amount: \$463.87  
Interest Amount: \$0.00  
Other Costs: \$25.15  
Attorney Fees: \$0.00  
**Total Amount Owning: \$489.02**

**IMPORTANT  
THIRD NOTICE**

Dear Test Debtor:

The amount owing above is past due. Please remit full payment and it will be shown as a paid item in our files.

Remitting full payment will allow us to discontinue our collection efforts on this amount owing and consider the matter resolved. Please give this amount owing your full attention.

Sincerely,  
John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.  
This is an attempt to collect a debt. Any information obtained will be used for that purpose.**




To pay online, please go to <https://evokepay.com/rsico/login>

**(IF APPLICABLE)  
FOR INFORMATION REGARDING SPECIFIC STATE REQUIREMENTS, PLEASE REFER TO THE REVERSE  
SIDE OF THIS LETTER.**

44CU079167BD3

In order to credit your account(s) properly, please return bottom portion with your payment

CU078686  
PO Box 16190  
Phoenix, AZ 85011-6190  
ADDRESS SERVICE REQUESTED

| IF PAYING BY VISA, MASTERCARD OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                        |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #: 123456789  
Total Amount Owning: \$489.02  
Amount Enclosed: \$\_\_\_\_\_

GO GREEN!

We are now able to send you some notices by password protected email! See reverse side to opt in.



Notice 4 Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 ☉ Phoenix AZ 85011  
1-800-774-4003

July 20, 2022

**Regarding:**                      **Test Client**  
Reference #:                    123456789  
Principal Amount:            \$463.87  
Interest Amount:             \$0.00  
Other Costs:                  \$25.15  
Attorney Fees:                \$0.00  
**Total Amount Owning: \$489.02**



OUR INFORMATION INDICATES THAT THIS BALANCE IS COLLECTABLE NOW

REMIT THE FULL AMOUNT OWING ABOVE SO THAT WE CAN DISCONTINUE COLLECTION EFFORTS ON  
THIS BALANCE AND CONSIDER THE MATTER RESOLVED

**PLEASE GIVE THIS BALANCE YOUR FULL ATTENTION**

Sincerely,  
John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.  
This is an attempt to collect a debt. Any information obtained will be used for that purpose.**




To pay online, please go to <https://evokepay.com/rsico/login>

(IF APPLICABLE)  
**FOR INFORMATION REGARDING SPECIFIC STATE REQUIREMENTS, PLEASE REFER TO THE REVERSE  
SIDE OF THIS LETTER.**

44CU079167BD4

In order to credit your account(s) properly, please return bottom portion with your payment

CU078686  
PO Box 16190  
Phoenix AZ 85011-6190  
ADDRESS SERVICE REQUESTED

| IF PAYING BY VISA, MASTERCARD OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                        |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #:                    123456789  
Total Amount Owning:      \$489.02  
Amount Enclosed: \$\_\_\_\_\_

**GO GREEN!**

We are now able to send you some notices by password protected email! See reverse side to opt in.



Broken Promise Notice Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 \* Phoenix AZ 85011

1-800-774-4003

July 20, 2022

**Regarding:** **Test Client**  
Reference #: 123456789  
Principal Amount: \$463.87  
Interest Amount: \$0.00  
Other Costs: \$25.15  
Attorney Fees: \$0.00  
**Total Amount Owing: \$489.02**



**BROKEN PROMISE**

Due to your claim of being unable to pay the entire balance, we had made special arrangements to give you ample time to pay the amount owing on an installment basis.

To date, we have not received your payment. Please mail it today to keep your account(s) in good standing.

Sincerely,

John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.**

**This is an attempt to collect a debt. Any information obtained will be used for that purpose.**




To pay online, please go to <https://evokepay.com/rsico/login>

**(IF APPLICABLE)**  
**FOR INFORMATION REGARDING STATE SPECIFIC REQUIREMENTS, PLEASE REFER TO THE REVERSE SIDE OF THIS LETTER.**

359CU083328BRPRM

In order to credit your account(s) properly, please return bottom portion with your payment

CU78686  
PO Box 16190  
Phoenix AZ 85011-6190

| IF PAYING BY VISA, MASTERCARD, OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                       |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #: 123456789  
Total Amount Owing: \$489.02  
Amount Enclosed: \$\_\_\_\_\_

**GO GREEN!**

We are now able to send you some notices by password protected email! See reverse side to opt in.



Payment Plan Initial Notice Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 ☉ Phoenix AZ 85011

1-800-774-4003

July 20, 2022

**Regarding:**                      **Test Client**  
Reference #:                    123456789  
Principal Amount:            \$463.87  
Interest Amount:             \$0.00  
Other Costs:                  \$25.15  
Attorney Fees:                \$0.00  
**Total Amount Owing: \$489.02**



**INSTALLMENT CONFIRMATION**

This notice is to confirm your promise to make payments according to the terms below. If you encounter difficulty meeting this schedule, you must contact our office to make further arrangements. If your payment is not received, this agreement will be void and the balance in full will be due.

**TERMS OF INSTALLMENT AGREEMENT:**

Payment Amount:                \$50.00  
Payment Frequency:            Monthly  
First Payment Due:            08/01/2022  
Number of Payments:           10

Sincerely,

John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.**

**This is an attempt to collect a debt. Any information obtained will be used for that purpose.**

To pay online, please go to <https://evokepay.com/rsico/login>




**(IF APPLICABLE)**

**FOR INFORMATION REGARDING STATE SPECIFIC REQUIREMENTS, PLEASE REFER TO THE REVERSE SIDE OF THIS LETTER.**

359CU083328PP1

In order to credit your account(s) properly, please return bottom portion with your payment

CU083328  
PO Box 16190  
Phoenix AZ 85011-6190

| IF PAYING BY VISA, MASTERCARD, OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                       |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #:                    123456789  
Total Amount Owing: \$489.02  
Amount Enclosed: \$\_\_\_\_\_

**GO GREEN!**

We are now able to send you some notices by password protected email! See reverse side to opt in.



Payment Plan Reminder Notice Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 ☉ Phoenix AZ 85011  
1-800-774-4003

July 20, 2022

**Regarding:** **Test Client**  
Reference #: 123456789  
Principal Amount: \$463.87  
Interest Amount: \$0.00  
Other Costs: \$25.15  
Attorney Fees: \$0.00  
**Total Amount Owning: \$489.02**



**PAYMENT REMINDER**

We are now sending you this reminder to help you meet your payment obligation on schedule. Please note the amount due below and make your payment today so that we may have it in our office by the due date.

Current Amount Due: \$50.00  
Pay This Amount: \$50.00  
Payment Due Date: 09/01/2022  
Installment Balance: \$489.02

Sincerely,  
John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.**  
**This is an attempt to collect a debt. Any information obtained will be used for that purpose.**




To pay online, please go to <https://evokepay.com/rsico/login>

**(IF APPLICABLE)**  
**FOR INFORMATION REGARDING SPECIFIC STATE REQUIREMENTS, PLEASE REFER TO THE REVERSE SIDE OF THIS LETTER.**

ICU079167BDPP2

In order to credit your account(s) properly, please return bottom portion with your payment

CU078686  
PO Box 16190  
Phoenix AZ 85011-6190  
ADDRESS SERVICE REQUESTED

| IF PAYING BY VISA, MASTERCARD OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                        |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #: 123456789  
Total Amount Owning: \$489.02  
Amount Enclosed: \$\_\_\_\_\_

**GO GREEN!**

We are now able to send you some notices by password protected email! See reverse side to opt in.



Payment Plan Default Notice Sample  
**RSI ENTERPRISES, INC.**

PO Box 16190 ☉ Phoenix AZ 85011  
1-800-774-4003

September 10, 2022

**Regarding:**                      **Test Client**  
Reference #:                    123456789  
Principal Amount:            \$463.87  
Interest Amount:             \$0.00  
Other Costs:                  \$25.15  
Attorney Fees:                \$0.00  
**Total Amount Owning: \$489.02**



**\* \* PAST DUE NOTICE \* \***

Perhaps you have forgotten your payment of \$50.00 which was due on 09/01/2022. We hope that you will take care of this obligation quickly so that further collection efforts by our office will not be necessary.

Past Due Amount:            \$50.00  
Total NOW Due:              \$100.00  
Payment Due Date:         10/01/2022  
Installment Balance:       \$489.02

Sincerely,  
John Smith  
Account Representative  
RSI Enterprises, Inc.

**This communication is from a debt collector.  
This is an attempt to collect a debt. Any information obtained will be used for that purpose.**




To pay online, please go to <https://evokepay.com/rsico/login>

**(IF APPLICABLE)**  
**FOR INFORMATION REGARDING SPECIFIC STATE REQUIREMENTS, PLEASE REFER TO THE REVERSE SIDE OF THIS LETTER.**

ICU079167BDPP3

In order to credit your account(s) properly, please return bottom portion with your payment

CU078686  
PO Box 16190  
Phoenix AZ 85011-6190  
ADDRESS SERVICE REQUESTED

| IF PAYING BY VISA, MASTERCARD OR AMERICAN EXPRESS, FILL OUT BELOW                                                                                                                                                                                                                                                                                        |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (CHECK ONE) <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  |                |
| CARD NUMBER PLUS 3 DIGIT SECURITY CODE (on back of card)                                                                                                                                                                                                                                                                                                 | EXP. DATE<br>/ |
| CARDHOLDER SIGNATURE                                                                                                                                                                                                                                                                                                                                     | AMOUNT<br>\$   |

«Insert18»

**Send Payment To:**

RSI Enterprises, Inc.  
PO Box 16190  
Phoenix AZ 85011-6190

PERSONAL & CONFIDENTIAL  
Test Debtor  
1234 Main Street  
Anywhere, AZ 11111

Re: Test Client  
Reference #: 123456789  
Total Amount Owning: \$489.02  
Amount Enclosed: \$\_\_\_\_\_

**GO GREEN!**

We are now able to send you some notices by password protected email! See reverse side to opt in.

**CALIFORNIA NOTICE** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 am. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). *Nonprofit credit counseling services may be available in the area.*

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the notice on the front of this letter.

**COLORADO NOTICE** A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/). Agency Address: 5440 W. Northern Ave., Glendale, AZ 85301 (Phone: 800-774-4003); Local Address: 7200 S. Alton Way, B180, Centennial, CO 80112 (Phone: 303-768-0200).

**MAINE NOTICE** RSI Enterprises, Inc.'s mailing address is 5440 W. Northern Avenue, Glendale, AZ 85301. Our hours of operation are Monday-Friday, 8:00am-5:00pm MST.

**MASSACHUSETTS NOTICE** Notice of important rights. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector. Hours of operation: 8 am to 4:30 pm, M-F, MST. \*\* This notice is applicable to Massachusetts residents only\* \*

**MINNESOTA NOTICE** THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

**NEVADA NOTICE** If the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as:

- (1) An acknowledgment of the debt by the debtor; and
- (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and
- (b) If the debtor does not understand or has questions concerning his or her legal rights or obligations relating to the debt, the debtor should seek legal advice.

**NEW YORK NOTICE** New York City Department of Consumer Affairs License #1301923 for RSI Enterprises, Inc.

**NORTH CAROLINA NOTICE** Our mailing address is RSI Enterprises, Inc., 5440 W. Northern Avenue, Glendale, AZ 85301. PERMIT #515855010.

**TENNESSEE NOTICE** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**UTAH NOTICE** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the notice on the front of this letter.

**WISCONSIN NOTICE** This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

#### **WASHINGTON DC Notice**

**You have the right to request all of the following concerning your debt:**

- (1) **Documentation of the name of the original creditor as well as the name of the current creditor or owner of your debt;**
- (2) **Your last account number with the original creditor;**
- (3) **A copy of the signed contract, signed application, or other documents providing evidence of your liability and its terms;**
- (4) **The date that your debt was incurred;**
- (5) **The date of your last payment, if applicable; and**
- (6) **An itemized accounting of the amount claimed to be owed including the amount of the principal, the amount of any interest, fees, or charges, and whether the charges were imposed by the original creditor, a debt collector, or a subsequent owner of the debt.**

**You may request the above information by contacting us by phone, mail, or email, at the following:**

**800-774-4003; 5440 W. Northern Avenue, Glendale, AZ 85301; [info@rsico.com](mailto:info@rsico.com).**

### **Legally Compliant Notice Backers**

**IF A CONSUMER RESIDES IN ONE OF THE ABOVE-LISTED STATES/LOCATIONS, THE MATCHING DISCLOSURE WILL FLASH PRINT ONTO THE BACK OF EACH LETTER SENT TO THAT CONSUMER.**