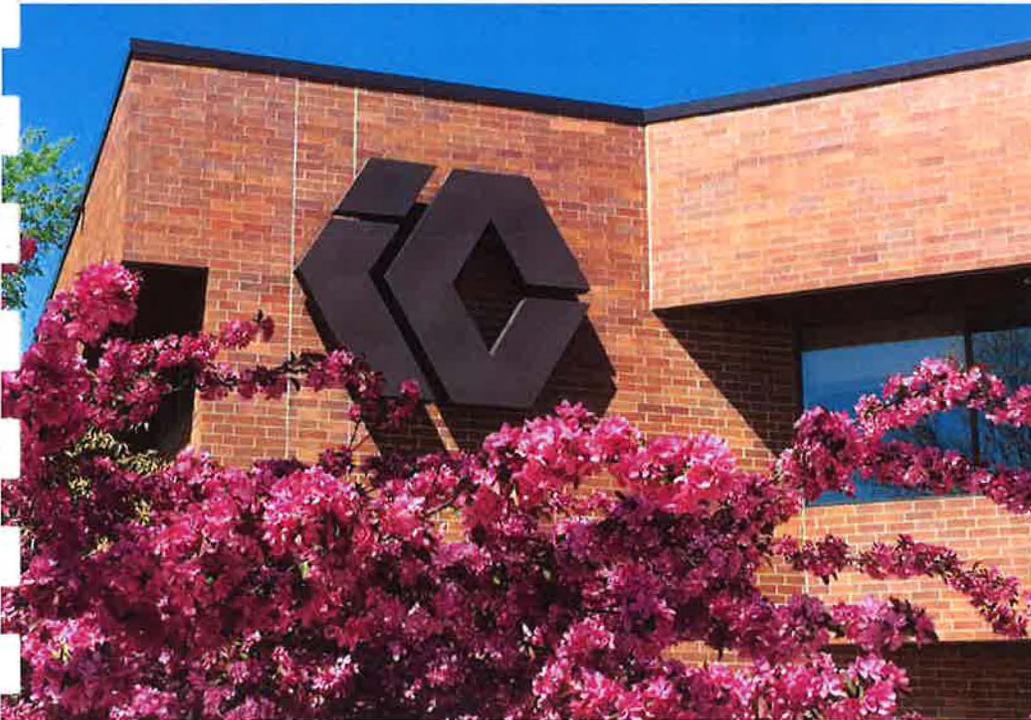


Response to State of Nebraska Department of Revenue RFI DOR-01282020 for Collection on Delinquent Tax Accounts



March 13, 2020
Attn: Julie Schiltz



SUBMITTED BY:
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VP of National Accounts
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~~NEBRASKA~~

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Table of Contents

Table of Contents.....	3
Cover Letter	5
E.Capabilities.....	6
Section 1 - Compliance.....	8
Section 2 - Additional Measures.	12
Section 3 - Oversight by Clients.....	15
Section 4 - Complaints, Disputes, and Audits	16
Section 5 - Incentives and Penalties.....	29
Section 6 - Policies and Practices.	30
Section 7 - Success	30
Section 8 - Additional Information	31
Section 9 - Sub-Contracting/Outsourcing.....	32
Section 10 - Information Technology	32
Section 11 - Specialization.....	33
Section 12 - Managed Services Capabilities	35
Section 13 - Software Solutions.	36
Section 14 - Interest.....	36
Section 15 - Government Experience.....	36
Section 16 - Debtor Questions	37
Section 17 - Settlements	38
Section 18 - Optimal Solution Performance	38
Section 19 - Information From Taxpayers	39
Section 20 - Account Updates	39
Section 21 - Remittances.....	41
Section 22 - Format.....	41
Section 23 - Reporting Options.	41
Section 24 - Additional Information	41
Attachments.....	43
Form A: Vendor Contact Sheet.....	47
Signed RFI Form	49
Sample Reports.....	51



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COVER LETTER

State of Nebraska Purchasing Bureau
RFI: DOR-01282020, Scalable Solution Allowing for Collection on Delinquent Tax Accounts
1526 K Street Ste. 130
Lincoln, NE 68508

Attn: Ms. Julie Schiltz, Buyer

Dear Ms. Schiltz:

On behalf of I.C. System, Inc., I am pleased to submit our response to the RFI referenced above. As a full-service national collection agency, I.C. System, Inc. is uniquely qualified to meet the state's goal of a scalable solution allowing for collections on the delinquent tax accounts for primarily non-resident taxpayers at implementation with the capability of expanding to other accounts types, if needed. **I.C. System, Inc. has received and reviewed Addendum #1, and it was taken into consideration in the preparation of this response.**

From its founding in 1938, I.C. System, Inc., has maintained sound business practices and fostered a reputation of excellence that grows every day. As a privately held corporation, we have become one of the premier recovery firms contracted by governments. Some of our long-term relationships span over 45 years.

There is a deeply held culture within I.C. System, Inc., that touches every employee and client who works with us. That culture is founded in honesty, integrity, and professional business ethics. We develop trusted partnerships with our clients, working to resolve the business challenges surrounding receivables management.

I.C. System, Inc. understands how important it is to have skilled people who 'talk the talk and walk the walk' for our clients in the government space. There is a language and a process that delivers results to those who seek to resolve outstanding court fees, fines, and other delinquent charges. Our methodology and technology are at the heart of our process. Our people, steeped in government experience, effectively speak the language.

Once again, it is our pleasure to provide our response to your RFI. Should you have any questions regarding the information provided, please feel free to contact our VP of National Accounts, Karen Jonas, whose information appears on the cover of this proposal.

Regards,



John Erickson, President and CEO

E. CAPABILITIES

Vendor should provide narrative responses to each of the following:

1.1 Describe the solution(s) proposed to enable DOR to better accomplish the collection of delinquent tax accounts as provided by Nebraska Revised Statutes § 77-377.01 et seq.

As indicated in the 'Nebraska Revised Statutes 77-377.01, collection of such delinquent taxes, including penalties and interest thereon. Such delinquent tax claims may be assigned to the collection agency, for the purpose of litigation in the agency's name and at the agency's expense, as a means of facilitating and expediting the collection process.'

I.C. System, Inc. proposes using our proven methodologies (described more fully in our response to requirement 4.4), strategies, and technologies designed and developed to recover past-due tax accounts. As a full-service collection agency, we strive every day to exceed expectations for recovering outstanding account balances for our clients. Since our founding in 1938, I.C. System, Inc. has grown to become one of the most trusted, ethical receivables management services company in our industry.

Grounded by the FDCPA and the ACA Code of Ethics, I.C. System, Inc. cultivates its collectors and management staff to become experts in their field through training, testing, and exposure to every aspect of our business. Additionally, there is a deeply held culture within I.C. System, Inc., that touches every employee and client who works with us. That culture is founded in honesty, integrity, and professional business ethics. In short, it's how we treat people. It's the partnerships we develop with our clients, it's the calm, sensitive voice that speaks with an account holder, or the genuine kindness employees show to one another every day when we come to work. Together, we bring our energy and talent to resolve the business challenges surrounding receivables management for our clients.

To ensure our standard of excellence is maintained with regard to federal, state, and local laws & regulations, I.C. System policies & procedures, we require rigorous training and testing for new employees. Lecture, hands-on computer activities, question/answer discussions, collection shadowing, management speakers, practice sessions, and more, make up this valuable three-week training schedule. On the last day of training, knowledge testing with a 90% passing grade is required. Ongoing, twice a year, all employees are given refresher training with the same required testing. To maintain current regulations, I.C. System, Inc. receives regulatory updates from a variety of sources. For example, when new laws or regulatory compliance changes are created at the state or federal level, the ACA International (formerly American Collectors Association) receives the information. The ACA International is a trade group based in Minneapolis, MN and Washington D.C. Their staff continually monitors all 50 states for updates. Direct correspondence to our senior leadership



team from organizations, like the ACA International, insideARM, state bar associations, and our network of affiliated attorneys is received in the form of e-mails, white papers, or formal written updates. Our legal and consumer affairs department review each alert or notification for necessary internal changes to our system, policies or processes to ensure I.C. System, Inc. is compliant with all federal, state, and local rules and regulations.

Our innovative proprietary software, ICE™ (Intelligent Collections Engine) is designed, developed, and maintained at our St. Paul, MN office. ICE™ incorporates industry rich features capturing every dimension of the receivable management business acquired over the 81+ years I.C. System, Inc. has been serving clients. Security, Integration with Client Information, Regulatory Guidelines, and Advanced Analytics support speed and accuracy designed to increase debt recovery. Additionally, we developed predictive modeling and machine learning solutions. Accounts are assessed based on complex algorithms that use proprietary demographic models built over historical databases. The result creates a comprehensive contact strategy where I.C. System, Inc. is able to target the right account holders at the right time to further optimize our collections efforts.

I.C. System, Inc.'s collection approach begins with an understanding of your challenges and the data unique to your account inventory. Our solution is defined to address Nebraska DOR accounts; delinquent tax accounts. Throughout the process, we follow a rigid performance review model to validate and refine our efforts. We use several internal touchpoints designed to prompt review and assessment of our strategy. During the first 30 days of our efforts on any new project, we monitor our efforts daily to ensure the strategy is a success. After the first 30 days, strategy reviews occur quarterly.

The services I.C. System, Inc. will provide include, but may not be limited to the following:

- Online Payment Portal
- Online Tools available 24/7/365
- Initial program setup aimed at “Go Live” 30 days or less from contract execution
- Account placement processing: National Change of Address, Address Standardization, Phone Append, Bankruptcy and Deceased scrubs, etc.
- Acceptance of referral files via secure FTP, or through our Online Tools application
- Letter series production and mailing
- Toll-free 800 telephone line
- Skip trace efforts
- Secure file transmission or online account submission
- Gross or net payment remit processing/invoices
- Close and return/recall processing
- Account/balance update processing
- Correspondence/bankruptcy/deceased handling
- Multi-lingual Collectors
- Standard performance reporting to be provided by I.C. System, Inc. at specified frequencies

Describe the solution's compliance with present receivables management industry standard as indicated below:

1.2 Describe the monitoring process of internal compliance including but not limited to cybersecurity standards and/or certifications to the State and Federal Information Security Laws and industry standards.

In addition to being fully compliant with IRS 1075, I.C. System, Inc. holds a SOC 2 Type II certification.

Developed by the American Institute of CPAs (AICPA), SOC 2 defines criteria for managing customer data (process and controls) based on five "trust service principles"—security, availability, processing integrity, confidentiality and privacy.

SOC 2 certification is issued by outside auditors. They assess the extent to which a vendor (I.C. System, Inc.) complies with one or more of the five trust principles based on the systems and processes in place.



Trust principles are broken down as follows:

1. Security

- The security principle refers to protection of system resources against unauthorized access. Access controls help prevent potential system abuse, theft or unauthorized removal of data, misuse of software, and improper alteration or disclosure of information.
- IT security tools such as network and web application firewalls (WAFs), two factor authentication and intrusion detection are useful in preventing security breaches that can lead to unauthorized access of systems and data.

2. Availability

- The availability principle refers to the accessibility of the system, products or services as stipulated by a contract or service level agreement (SLA). As such, the minimum acceptable performance level for system availability is set by both parties.
- This principle does not address system functionality and usability but does involve security-related criteria that may affect availability. Monitoring network performance and availability, site failover and security incident handling are critical in this context.

3. Processing integrity

- The processing integrity principle addresses whether or not a system achieves its purpose (i.e., delivers the right data at the right price at the right time). Accordingly, data processing must be complete, valid, accurate, timely and authorized.
- However, processing integrity does not necessarily imply data integrity. If data contains errors prior to being input into the system, detecting them is not usually the

responsibility of the processing entity. Monitoring of data processing, coupled with quality assurance procedures, can help ensure processing integrity.

4. Confidentiality

- Data is considered confidential if its access and disclosure is restricted to a specified set of persons or organizations. Examples may include data intended only for company personnel, as well as business plans, intellectual property, internal price lists and other types of sensitive financial information.
- Encryption is an important control for protecting confidentiality during transmission. Network and application firewalls, together with rigorous access controls, can be used to safeguard information being processed or stored on computer systems.

5. Privacy

- The privacy principle addresses the system's collection, use, retention, disclosure and disposal of personal information in conformity with an organization's privacy notice, as well as with criteria set forth in the AICPA's generally accepted privacy principles (GAPP).
- Personal identifiable information (PII) refers to details that can distinguish an individual (e.g., name, address, Social Security number). Some personal data related to health, race, sexuality and religion is also considered sensitive and generally requires an extra level of protection. Controls must be put in place to protect all PII from unauthorized access.



Additionally, I.C. System, Inc. has earned the prestigious PPMS (Professional Practice Management System) certification, awarded by the ACA (Association of Credit and Collection Professionals) International trade group.

The ACA International's PPMS certification requires I.C. System, Inc. pursue ongoing initiatives that promote process improvements and customer satisfaction. Included below are the elements that make up the PPMS Certification.

- Management reviews vision, mission, goals, and expectations
- Management writes company policies, procedures, and work instructions
- Review of Client Issues, determining a company's ability to meet client's needs and expectations
- Document & Data Control, maintaining both electronic and paper documents—policies, procedures, work instructions
- Purchasing, managing the purchasing process – major products and services only
- Control of Client & Customer Supplied Data, securing and controlling all data flowing into the office

- Data Identification & Traceability, understanding company information and where it belongs
- Process Control, maintaining procedures or instructions for consistent performance
- Inspection & Testing, reviewing and verifying planned work processes, verifying they occur in sequence
- Identification of Nonconformity, recording mistakes or problems
- Corrective Action, Preventive Action & Continuous Improvement
- Handling, Storage, Preservation & Delivery, including disaster planning
- Management of Records/Data, handling, storing, retrieving and depositing of information
- Internal Management Audits, ensuring procedures and policies are followed and management
- Training for all staff on a continual basis
- Process & Client Satisfaction Measurements, internally and externally
- Information Management Systems & Technical Infrastructure Administration, availability of system, integrity and confidentiality

The PPMS certification recognizes I.C. System Inc.'s efforts to develop, implement, and adhere to a set of collection industry-specific professional practices and policies. To retain our certification, I.C. System, Inc. is subject to periodic audits and compliance checks.

1.3 Describe the monitoring process of internal compliance with Federal Bankruptcy Laws in relation to collection efforts.

Standard Bankruptcy Processing:

As account records are placed with I.C. System, Inc. an automated search is activated through LexisNexis Bankruptcy and Deceased databases to identify any matching records. LexisNexis is a subsidiary of RELX Group who holds the world's largest electronic database for legal and public-records related information.

Key fields used in matching are SSN, Name and Address, City + State and Zip code. The information is updated in our software, ICE™, and the client is notified. All collection activity ceases.

If bankruptcy information is received from a consumer, an attorney, the client, or the bankruptcy courts, be it the court notice or information about the bankruptcy, (i.e. case number, date filed, attorney name) the account is withdrawn, and the history is noted per the bankruptcy.

The following steps are followed:

1. Bankruptcy information is forwarded to the client (if the notice was not received from the client).

2. If the account has been credit reported, the credit reporting agencies are notified, in a weekly update file, that the account is included in a bankruptcy and should no longer be reflected on the consumer's credit report as a collection account.
3. If the client has requested Bankruptcy Proof Filing, I.C. System, Inc. sends the bankruptcy info to an outside attorney for filing on behalf of the client.
4. Any correspondence received, handled and updated is referred to the client.

1.4 Describe the monitoring process of internal compliance with Identity Theft Prevention Programs in relation to the Federal Government under Red Flag Rules.

The Red Flags Rule requires that each "financial institution" or "creditor"—which includes most securities firms—implement a written program to detect, prevent and mitigate identity theft in connection with the opening or maintenance of "covered accounts." These include consumer accounts that permit multiple payments or transactions, such as a retail brokerage account, credit card account, margin account, checking or savings account, or any other accounts with a reasonably foreseeable risk to customers or your firm from identity theft.

I.C. System, Inc. is a nationwide professional debt collection company that is exceeding requirements from an auditing and assessment services



standard. I.C. System has contracted with FRSecure, a Payment Card Industry Qualified Security Assessor (PCI QSA). I.C. System is not required to have an onsite Level 1 Service Provider PCI DSS audit conducted by a PCI QSA to validate their PCI DSS compliance, since their number of transactions allow for a PCI DSS Self-Assessment Questionnaire (SAQ D). However, as an industry leader and with a desire to exceed customer expectations, I.C. System has contracted FRSecure to assess I.C. System's information security system against PCI DSS, HIPAA, ISO 27002, etc. and provide a Report on Compliance (RoC).

I.C. System has made a decision to apply PCI DSS and HITRUST CSF controls to all data vs. some organizations that segment cardholder data. This strategy allows the most rigorous controls to be applied to client and consumer data making I.C. System a viable low risk partner.

1.5 Describe the internal process of addressing Bonding and Insurance coverage.

I.C. System, Inc. is licensed and/or bonded in all states that require licensure, and we have active clients in all 50 states. We are also licensed in Puerto Rico and the Canadian provinces of Ontario, Alberta, and Quebec, where we likewise have current collection projects.

I.C. System, Inc.'s policy should be sufficient to protect Nebraska DOR's interests. However, because of the often-redundant terms in the insurance industry, I.C. System, Inc. asks for the chance to discuss our coverage in person. In our many years of business, we have always been able to come to an understanding with potential clients regarding our insurance coverage.

Describe additional measures used to ensure the following:

2.1 Confidentiality and security of Protected Information (private and confidential).

Internal Security/Controls:

As a nationally licensed financial services firm, I.C. System, Inc. takes privacy and security seriously.

Authorized personnel must wear picture identification badges clearly displayed and worn above the waist at all times. The badge, which has an ID stripe, is required for building entrance and exit.

Physical

Visitors to all locations are directed through a front reception door and are escorted at all times by an authorized employee while in the building.

Employees must wear picture identification badges clearly displayed and worn above the waist at all times. The badge, which has an ID stripe, is required for building entrance and exit, through two security doors. Employees not scanning their badge when leaving the building are not granted admittance at any entrance on their next attempt. Their badge will be reset by a manager only upon re-entrance through the main security door.

Our buildings are secured after hours, monitored by local security companies; only authorized personnel can enter the building after-hours. All visitors, after displaying proper ID, are signed in and out and escorted throughout their visit. The accounting, payment processing suites, and mail room are locked at all times and are only accessible by staff with unique security badge access.

Data

Employees are required to logout of their computers whenever they leave their workstation. Dual authentication and password access, which requires alpha-numeric, upper and lower case and special symbols, must be reset every 30 days. In addition to maintaining security in file transfers using SFTP (Secure File Transfer Protocols), I.C. System, Inc. utilizes various transmission security methods. These include, but are not



"Security and privacy are of the utmost importance to IC System. We want to protect all consumer information, not just credit card info. And so, we've implemented the highest possible security standards to protect consumers and our clients."

**Tom EMMS, VP Information Services
/ CIO, Information Technology**

limited to; Firewalls, Protected Connections, and PGP encryption. PGP encryption provides cryptographic privacy and authentication for data communication. PGP is used for signing, encrypting, and decrypting texts, e-mails, files, directories, and whole disk partitions and to increase the security of e-mail communications.

As part of our annual security audits, I.C. System, Inc. employs extensive testing and sign-off standards to ensure the data integrity of all files. Each client is uniquely set-up and various check pointing, record counting, and validation steps are strictly followed. To authenticate the identity of the sender we have specific set-up procedures; such as naming conventions, security protocols, and transfer procedures that are determined at the time of set up.



FISA audited for compliance

I.C. System, Inc. has undergone a comprehensive security assessment by FRSecure, information security experts with years of industry knowledge and a proven, proprietary approach. I.C. System, Inc. offers true data security compliance, including those listed below, as certified by qualified assessors.

- Compliant with IRS Publication 1075 to safeguard and secure federal taxpayer information
- PCI DSS Payment Card Industry Data Security Standard version 3.2
- SOCII Type 2 Certification with HITRUST Mapping
- Health Insurance Portability & Accountability Act/HITECH Act ("HIPAA/HITECH")
- Financial Services Modernization Act of 1999/Gramm-Leach-Bliley Act ("GLBA")
- Federal Trade Commission (FTC) Red Flags Rule ("Red Flags Rule")
- ISO 27002
- Massachusetts 201 CMR 17.00 ("Mass 201 CMR 17.00")
- Nevada NRS 603a
- Minnesota Plastic Card Security Act
- Washington HB 1149

Our comprehensive security assessment through FRSecure supplements the usual SOC report by including more security parameters. Using their proprietary metric called a "FISA Score," FRSecure has concluded that I.C. System, Inc. is nearly 30% more secure than the average industry competitor. A FISA Score is an objective industry assessment and measurement tool to identify and quantify security risk. The certification includes requirements from the ISO, IEC, COBIT5, CCS CSC, NERC and the NIST Cybersecurity Frameworks. When combined in the FISA assessment, they establish a standard for security best practices. A SOC 2 alone will NOT show

compliance with all Federal & State Laws or ensure protection of asset classes such as medical data or specific State laws like Nevada NRS 603a or Red Flags Rule. The FRSecure assessment includes the parameters of a SOC audit but goes even further to ensure additional compliance.

Many collection agencies conduct the Payment Card Industry (PCI) Data Security Standard (DSS) self-assessment, and just for the portion of their network processing credit cards (version 1). I.C. System, Inc. completed the more stringent and externally audited, PCI DSS 3.2 Report on Compliance (RoC). This audit was performed not just on the portion of the network processing credit cards, but on our entire network.

2.2 Protect against any anticipated hazards or threats to the integrity or security of such information.

Our comprehensive security assessment through FRSecure supplements the usual SOC report by including more security parameters. This certification includes requirements from the ISO, IEC, COBIT5, CCS CSC, NERC and the NIST Cybersecurity Frameworks. When combined in the FISA assessment, they establish a standard for security best practices. A SOC 2 alone will NOT show compliance with all Federal & State Laws or ensure protection of asset classes such as medical data or specific State laws. The FRSecure assessment includes the parameters of a SOC audit but goes even further to ensure additional compliance.

2.3 Protect against unauthorized access or disclosure of information.

Unauthorized access is protected by I.C. System, Inc.'s technology standards that are continually updated to ensure the highest protection of account information. I.C. System, Inc. employs extensive testing and sign-off standards to ensure the data integrity of all files. Each client is uniquely set-up and various check pointing, record counting, and validation steps are strictly followed. To authenticate the identity of the sender we have specific set-up procedures; such as naming conventions, security protocols, and transfer procedures that are determined at the time of set up.

Additionally, selecting and training employees on data security, password policy and procedures, and having all employees take a security awareness course once per year. This course is offered by IC University and is accessible via eLearning. A class on security awareness tips is also presented monthly via the company newsletter.

2.4 Prevent any other action that could result in substantial harm to the State or an individual identified with the data or information in the Contractor's custody.

I.C. System, Inc. uses every technology tool available to ensure the protection of data. Security is a priority at I.C. System, Inc. and as such, we have a heightened attention to formulating, monitoring and enforcing policies that protect the client, the consumer and our company.

I.C. System, Inc. incorporates the following data protection tools:

- Password and access management
- Workflow automation through our proprietary software system
- Provisioning access based on required use
- Single sign-on / password protection
- Multi-factor authentication
- User repository management
- Security analytics
- Role-based access control

Describe the following process:

3.1 Describe your company's process for vendor management and oversight by clients? What oversight activities, processes, or interactions should DOR expect from its receivables management provider.

CLIENT SERVICE at I.C. SYSTEM, INC.

Good customer service matters. I.C. System, Inc. believes you deserve the best, and our Client Service staff ensures an active and positive collaboration between our staff and yours.

Our mission *'to be the best, most trusted provider of receivables management services to original creditors'* is more than just a statement. It informs how we do business along with our *'Core Values of People, Integrity, Performance, Pride, and Innovation.'* Each of those values help define our Client Service philosophy.



"Service is Number One at IC System. We have dedicated Account Managers and Client Service Representatives available, so our clients always have someone to call or email if they have any questions."
Joanna MORRISON, Client Service Manager

STAFFED WITH CARE

Good service is about more than merely answering questions and solving problems, should they arise. It's about people, from having someone available when you need them to provide a friendly experience. I.C. System, Inc. staffs our Client Service department to be there when you have a question and to ensure you have the most pleasant interaction possible.

WE'RE EXPERTS

The Client Service staff have average tenures of 8 years. In addition to their industry experience, Client Service representative know the company inside and out, and they can help you with questions ranging from collection progress to billing.

SPEEDY RESPONSES

We know that if you're reaching out, it's probably about something time sensitive. Our Client Service department ensures you will get speedy response and have multiple communication tools for your use.

- **Emails** answered within one business day
- Requests made through **Online Tools** answered within one business day
- **Phone** lines staffed during the busiest times of your work week

WE LISTEN AND PROBLEM SOLVE

Our empathetic Client Service staff is trained to be active listeners and critical thinkers. Our representatives do not read from a script. Instead; they listen, diagnose your issue, and help you resolve your concerns.

REPORTS AND ONLINE TOOLS: KEEPING YOU UPDATED

The Client Service staff ensures, upon setup, we understand your needs and reporting requirements. We make sure you know how to get information from our Online Tools, and we will deliver the reports you need, when you need them, in the format you desire.

- **Reports:** Our suite of reporting options can be delivered in multiple formats (Excel, PDF, CSV, Word, TIFF, etc.). Your options include Statements, Batch Track, Payments and Reversals, Debt Acknowledgment, and Inventory Progress reports.
- **Online Tools:** Your accounts receivable inventory is at your fingertips with I.C. System, Inc.'s Online Tools. Access your profile to submit accounts, manage your inventory, review notes, and generate reports to help you track and update your accounts. Learn more at www.icsystem.com/onlinetools.

WHEN YOU'RE HAPPY, WE'RE HAPPY

The client experience at I.C. System, Inc. is every bit as important to us as treating your customers with kindness and respect. Just as our collection teams strive to give your customers a positive experience, our Client Service staff hopes that, at the end our interaction, your day is a little brighter.

Clients may contact I.C. System via email, Online Tools, phone, U.S. mail, daily files, or facsimile, 24X7. Clients also may contact I.C. System via an 800-telephone number that tracks incoming calls. Most incoming calls relate to the posting of payments, closing of accounts, account disputes, etc. Client Services is staffed from 7:00 a.m. to 6:00 p.m. CST. The State will also be assigned an Account Manager, available at extended hours, to answer question.

4.1 Debtor complaint management and reporting of complaints to client.

Aware that we are acting as an extension of our client's collection departments, I.C. System, Inc. takes complaints very seriously. Our collectors are held to the highest standards and are trained to treat people with the utmost respect and dignity. All phone calls are recorded and may be pulled for review at any time. They are retained for five years.



In the event a complaint is received from a debtor, the following procedure is followed:

1. An experienced team reviews the call for validity. If it is deemed to be valid:
 - A formal complaint is filed against the collection representative
 - Their supervisor is appointed for further investigation
2. The supervisor investigation includes, but is not limited to;
 - A full review of the account's updates
 - A discussion with the collection representative
 - A full review of the collection representative's personnel file
 - A recommendation to the Call Quality Team
 - Corrective action, as appropriate, is taken to retrain, reprimand, remove the collection representative
 - If warranted, a recommendation is sent to the Consumer Affairs Department
3. Consumer Affairs Department
 - Responds to complaint
 - Has authority to resolve any dispute
 - Provides client with review documentation, if requested

To further minimize the number of complaints received from debtors, we maintain a management "floor presence" at all times in the event a call is escalated. The collection representative may, at any time, request support from their supervisor or lead collector.

We also offer a toll-free number and a web site for debtors to contact us directly. Sometimes complaints are simply a misunderstanding and letting the person voice their issue to someone other than the collector allows for a faster resolution.

4.2 Resolving debtor disputes.

IC System's Consumer Affairs Department responds to taxpayer inquiries and concerns. We communicate with taxpayers through our dedicated consumer complaint line, consumer website, and mail processing in our Correspondence Department. All complaints and regulatory inquiries are tracked, investigated, and receive prompt response. The Consumer Affairs Department meets with the Executive Team monthly to analyze trends and create action plans to reduce future disputes.

Dispute resolution procedures vary by state, but our Intelligent Collection Engine software (described in our response to requirement 1.1) minimizes complaints/lawsuits as the system automatically dictates future activities (such as the next allowable call-date per state) and

required responses (such as state-specific regulations regarding dispute resolution) and more per debt.

4.3 Internal training programs, quality programs, and operational process improvement.

New Hire Collector Training

At I.C. System, Inc., training is a combination of facilitator-led classroom training, videos, e-learning, role-playing, testing, monitoring, and hands-on application. All new hires complete a three-week training program before transitioning to their assigned collection team. The training process is segmented into two pieces: classroom and development. Throughout the first week of training, students receive instructor-led training on soft skills and regulatory policies. The soft skills covered are listening, empathy, ethics, professional communication, and questioning techniques. The regulatory policies covered are security training (various policies), PCI Standards, HIPAA, UDAAP, FDCPA, special state laws, GLBA, TCPA, SCRA, and ECOA. The new hires also review progressive training on each portion of the collection call, with a focus on compliance and the customer experience. Additionally, they receive instruction on the functions of IC System's collection application software, navigation of the collection system, predictive dialing, written consumer/client communications, and verbal consumer communications. Special emphasis is placed on verbal consumer communications, with attention to controlling the conversation, expediency, closure techniques, active listening, and proper telephone etiquette. Finally, they conclude their week-one classroom education by focusing on subjects that include documentation, disputes, and credit reporting.



"Graduates of our training program come away with a greater appreciation for self-assessment and self-improvement, which further helps them understand the consumer on the phone."

Chanel BELL, Training Supervisor

During week one, the new hires also have the opportunity to take part in job shadowing, which allows the new hire to spend time observing a proven leader from their future team. During the first week, the new hire is provided a worksheet, styled for a scavenger hunt, which they use as an exercise to structure a conversation, utilizing the hands-on lessons that were taught.

The second week is the introduction of a blended environment that includes classroom and development time. The week starts by revisiting the topics that were covered in week one, to ensure retention over the weekend. They then progress into system training, spending the majority of the day learning how the collection system functions. I.C. System, Inc. has generic

accounts set up for use by the training groups, which allow new hires to have a full system experience while role-playing through some likely consumer scenarios.

All new hires are required to complete and pass tests that cover the subject matter from regulations and policy training. We complete testing prior to entering the development phase to ensure a solid retention of the critical information and reduce the likelihood of generating complaints during their transition period to the floor. After the new hire has completed and passed the required tests, they move on to the development process.

The development process takes place during part of every training session of week two. The new hires are placed into a mock team environment, led by the training specialist. Here, the new hires begin making calls and their final audit process. Other portions of week two are spent in the classroom with a training specialist. Here, the new hires receive instruction in subjects that include client specific information and branding, ergonomics, and the call calibration process. The new hires also spend an hour of each day rejoining the floor staff for their job shadowing requirements.

Week three shifts the spotlight to the development process. Every morning begins with a seminar designed to learn the full particulars of a call structure. The new hire group is furnished with a "development checkpoint" objective for the day. While they are conducting phone calls, they are required to demonstrate subject matter competence from the morning seminar. At the conclusion of each day, the training specialist transfers the group into a room to review and listen to their call recordings. The training specialist administers feedback as it relates to each section of the call. The new hires also provide peer feedback in this setting. The daily seminar subjects are third parties and questioning techniques, the call opening, gathering financial information, negotiations and close, and special circumstances. The new hires target each procedure, while making sure they are compliant at all times. Week three concludes with the new hires graduation and a time to join their assigned team.

The *Corporate Training Manual* is a comprehensive training tool that encompasses all areas of collections for the new collector to be successful. This manual is used in conjunction with the new hire training program.

Call Quality

I.C. System, Inc. is an industry leader in call quality standards. In order to stay calibrated with client expectations, the Call Quality (CQ) Manager and the CQ Auditors take part in weekly calibration sessions with Operations Management. During this time, to help the CQ team stay current with client and scorecard expectations, calls are scored as a group. These calibrations allow the auditors to score in line with the most current client requirements and guidelines. Each consumer financial representative has seven to twelve calls scored randomly each month. A minimum of two calls are scored by the CQ Auditor, no less than a week apart from each other. The remainder of the calls are scored by Operations Management staff. Collectors not meeting scoring expectations are subject to additional monitoring, as recommended by the Manager of Call Quality.

In accordance with call quality standards, consumer financial representatives not receiving passing scores are placed on a watch list. Then, for anyone on the watch list and for no less than six months, Operations Management staff score two calls daily, in an attempt to help them exceed call quality standards. Depending on the target needs of the collection agent, the scorecard results guide the collector in the areas of best practices, collection methodology, and customer experience. This also reduces the risk of potential legal action against I.C. System, Inc. and our clients. Consumer financial representatives exceeding call quality standards on a monthly basis are recognized in each office on the “perfect call board” for that month.

Consumer financial representatives are scored for their ability to:

- Open the call within company and client specifications (Mini Miranda, Call Monitoring Disclosure, Identify Correct Party)
- Provide an effective demand statement
- Provide info necessary for consumer to pay

The following four sections are worth 10 points, each weighted to drive performance in that area. CQ Auditors provide the bulk of their feedback here. Collectors receive coaching on various techniques, as well as feedback related to their utilization of the tools available for resolving calls/accounts as quickly as possible. They are also assessed on their ability for providing a positive impact to the consumer, our client, and I.C. System, Inc..

- Financial probing, Active listening skills, Building rapport, etc. (Three points available)
- Open-ended questions (One point available)
- Negotiations, Rebuttals, and Urgency (Four points available)
- Closing the call effectively and appropriately (Two points available)

Sixteen compliance requirements are evaluated on every phone call. These include compliance with Federal, State, and company regulations and guidelines. The CQ Auditor identifies non-compliance within each call. Any violation results in a failed compliance score.

1. Was the call opened with in guidelines?
2. Were the mini-Miranda and call monitoring disclosures stated?
3. Did the rep ID themselves and the client?
4. If the Consumer has an Attorney, was the call handled appropriately?
5. Was account maintenance performed? (Update/Remove Numbers or Address)
6. Were all mobile phone policies and procedures followed?
7. Were all federal, state, and municipal regulations followed, as well as legal department system update requirements?
8. Was the *Best Practices Policy* followed?
9. Did the rep avoid stating any false, misleading, or deceptive comments?
10. Did the rep follow the policy regarding talking about Credit Bureau Reports?
11. Was required scripting provided?

12. Was the account documented accurately?
13. Were HIPAA and GLBA guidelines followed?
14. Did the rep handle the call appropriately, related to the consumer claiming they are disputing?
15. Did the rep do everything possible to de-escalate the call?
16. Were all client's compliance guidelines followed?

Once feedback is given to the consumer financial representative, calls scored by the Call Quality Auditor are sent to the appropriate management. Weekly analysis is completed and shared with the Senior Management team and positive and negative trends are identified per Collection Representative, Supervisor, Branch and Company.

Moreover, I.C. System, Inc. conducts post-call consumer surveys to gauge satisfaction levels. In every call, consumer financial representatives ask consumers if they would be willing to participate in a brief survey following the call. Using their touchpad, the consumer then responds to questions relating to the professionalism of our agent and their happiness with the call's outcome.

The initial results have been outstanding, with over 98% of respondents agreeing that they were treated professionally on their phone calls. CSAT surveys are just one more way I.C. System, Inc. is showing that we care for the best interests of our clients' customers.

Operational Process Improvement

I.C. System, Inc. incorporates analytics into our operations to maximize performance and expand our knowledge of individual portfolios and projects we service. Any analytic findings or trends unique to a client, as well as the industry as a whole, will be regularly communicated to that client.

Examples of how analytics are used include:

- **Modeling:** Prioritize debts for work effort and maximize early collection dollars using historical performance and customer characteristics.
- **Event Targeting:** Generate targeted event-triggered collection campaigns by extracting changes in demographic and credit characteristics.
- **Testing:** Utilize Champion-Challenger strategies to test and improve current strategies for dialer sequence and letter timing.
- **Forecasting:** Identify lags in expected performance, allowing for quick corrective action, through analytic forecasting.
- **Tracking:** Isolate key strengths and deficiencies, and track impact of strategy changes, through detailed performance tracking.
- **Collector Matching:** Match collector skillsets with collection needs by utilizing collector performance results.
- **Debt Flow Review:** Identify potential gaps and opportunities in the current strategy by data-mining existing operational debt flow data.

- **Knowledge Resource:** Manage analytic information in a single repository to enable quick response to inquiries.
- **Contact Management:** Improve contact success by identifying and utilizing dialer return codes and time of day triggers to quickly alter collection strategies.
- **Skip Tracing:** Review past skip trace results to tailor manual skip tracing efforts to a source most likely to generate a find.

4.4 Client provision of input into the collections processes.

We work with our clients during implementation to tailor our methodology to your needs. Throughout the project, we update the client with monthly or quarterly check in meetings in which we discuss current performance and future goals, adjusting our approach as required. Typically, our debt collection methodology is as follows:

COLLECTION APPROACH

Our collection approach begins with an understanding of your challenges and the data unique to your account inventory. Communication is key between partners and I.C. System, Inc. looks at our clients as partners.

Standard collection procedures are applied, as described below, to achieve success in recovering past-due accounts. Understanding the techniques and methods are important; however, the experience of our talented collection representatives and our proprietary software are the factors that make I.C. System, Inc. exceptional.

I.C. System, Inc.'s collection methodology is described in four stages, which include:

1. **Account Segmentation:** Inventory is organized into Segments, each with a distinct plan for the frequency of calls, letters, or e-mails.
2. **Data Scrubs:** Qualified vendors are used to gain additional contact and account information.
3. **Collection Strategy:** Ongoing activities commence with a strategic series of calls, letters, or e-mails.
4. **Skip Tracing:** Vendors are used as a last attempt to obtain a valid phone number.

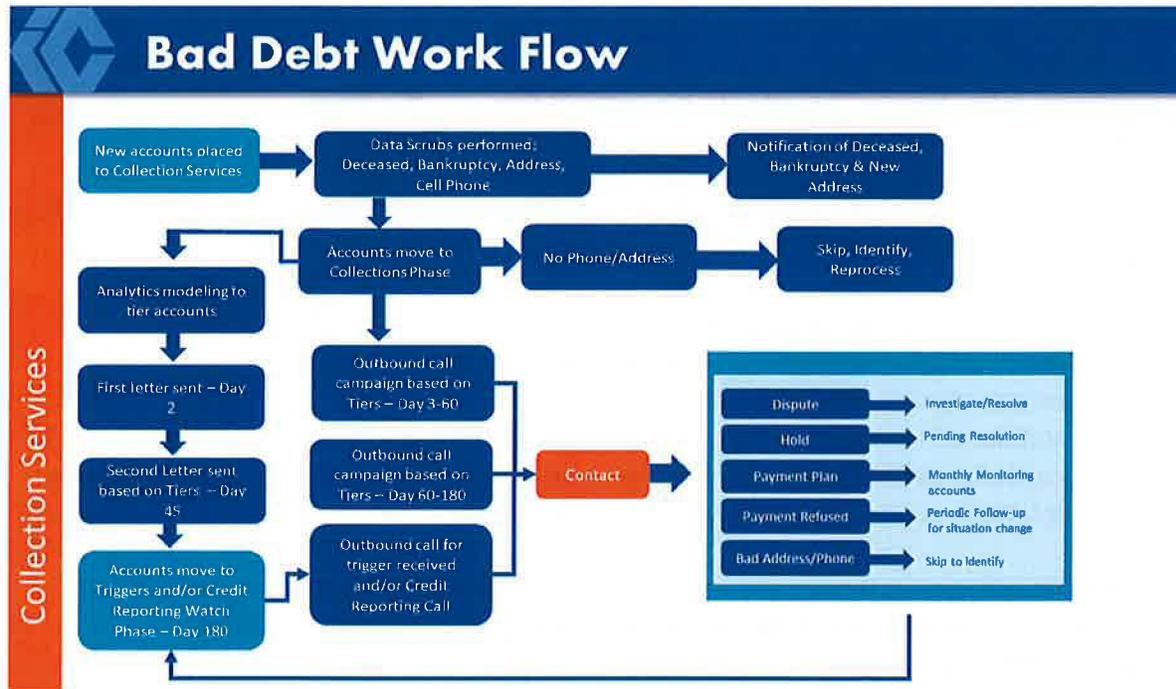
ACCOUNT SEGMENTATION

Account Segmentation is based on an algorithm developed by our scoring vendor NLP Logix. This complex algorithm uses proprietary demographic models, recovery scores built by our own proprietary model, and characteristics from similar debt experiences. Accounts are divided into 5 segments.

Segments range in priority from 1 to 5 (i.e. Segment 1 is the most valuable, and Segment 5 is the least valuable).

According to the results of each account's scoring, accounts are organized by segments.

Our analytical models take state or federal laws' collection restrictions into consideration.



DATA SCRUBS

To ensure the best possible information is on file, I.C. System, Inc. engages collection industry vendors to provide us with the following data points within 48 hours of account placement:

- **Best Possible Mailing Address:** Addresses are verified and standardized to meet USPS guidelines by the vendor.
- **Bankruptcy & Deceased Identification:** All accounts identified as 'bankruptcy' or 'deceased' by the vendor are closed in our system. The information is then passed on to you, our client.
- **Mobile Phone Identification:** Phone numbers are reviewed daily to determine if they are, indeed, cell phones. I.C. System, Inc. uses the LiveVox HCI dialing system to dial cell phones in a TCPA-compliant manner.

COLLECTION STRATEGY

With Account Segmentation and Data Scrubs complete, our Collection Strategy is executed. This process involves a series of letters and calls, based on the account segment.

Letters:

All accounts with a valid address receive the initial validation letter from I.C. System, Inc. as soon as they are placed.

The validation letter notifies the responsible party of the balance due and advises them of their rights as outlined by federal and state laws. If there is no address provided or, if the address is invalid, the account will be eligible for skip tracing.



Additional letters are sent based on a review of the validation letter's effectiveness and an analysis of the account's potential for recovery. Accounts may be eligible for additional letters based on activities taken on the account. These letters may include; requests for additional information, attorney letters, debt validation letters, payment arrangement letters, pre-authorized payment reminders, etc.

Our collection software automatically sends all required follow-up letters. For example, I.C. System, Inc. sends payment reminder letters for ongoing payment plans ensuring compliance with all state and federal laws.

E-Mail:

If correspondence via e-mail is preferred and an e-mail address is provided by the responsible party, I.C. System, Inc. will communicate via e-mail in similar format and fashion as lettering. All correspondence is recorded for review using our Online Tools module.



Calls:

Direct calling uses our Account Segmentation model, based on an intelligent algorithm developed by our scoring vendor NLP Logix. The algorithm identifies patterns in payment behaviors using historical data. A probability-to-pay score is applied to outstanding accounts using 'similar or like' responsible parties.

Calls attempts are also staggered based on the account's position within the segmentation model.

Accounts typically follow the process below based on their segment:

- **Segments 1 & 2:** Accounts are subject to daily (100%) calling until day 75. Calling moves to 50% until 120 days, and then to 10% after 120 days.

- **Segment 3:** Accounts are subject to daily (100%) calling during the first 14 days. Calling moves to 50% until 120 days, and then to 10% after 120 days.
- **Segments 4 & 5:** Accounts are subject to 50% calling during first 14 days. Calling moves to 10% for remainder of placement period.

Payment Demand Flow:

I.C. System, Inc. collection representatives request the balance be paid in full on every contact. If the responsible party is unable to pay the full balance, our collection representatives will begin to probe financial resources. At the same time negotiations are introduced to determine if a payment plan can be established.

Noting Accounts:

After each call, notes are recorded by the collection representative in our ICE™ system. Conversations with the responsible party or a third party are documented. This information will trigger one of the following actions:

- **Contacted Priority Follow-Up:** The responsible party is given a follow-up date based on the outcome of the call.
- **Promise to Pay:** A payment plan arrangement has been agreed upon. The account will be removed from active collections and assigned to the collection representative. It will be monitored by the collection representative until the account is paid in full. If a payment is canceled or an NSF occurs, the collection representative is automatically notified by our system and the account is changed from 'paying' to 'active' status.
- **Spinner Phones:** If we are unable to reach the responsible party, the account is flagged as a 'spinner.' Calls are then initiated at various times in an attempt to make contact with the responsible party.
- **Skip Tracing:** Once the account's phone number(s) is determined to be invalid, an account is flagged for skip tracing. Two major vendors are used for automated calls. If the first vendor does not locate a valid phone number, we send the account to a second vendor to locate a phone number.

Real-time information recorded by the collection representative may be viewed through our Online Tools module by our clients. This tool enables clients to review all activities and communicate with our collection representative, if needed. Transparency in our collection process is a benefit to all clients.

Legal Account Referral

At the client's election, attorneys may be retained by, and for the benefit of, our clients to further assist in the collection process.

If, after an initial collection period (usually about 180 days), we have not secured payment, I.C. System, Inc. can assist in referring your accounts to attorneys to send pre-litigation demands or initiate litigation.

All attorneys in the I.C. System, Inc. referral network are bonded by a lawyer listing service such as the National List, The General Bar, and/or American Lawyers Quarterly. Most of the attorneys are members of the Commercial Law League of America and/or the National Association of Retail Collection Attorneys and have a proven track record in collection litigation. I.C. System, Inc. only refers its clients to attorneys that specialize in collections and provide timely communication.

4.5 Audits by the client.

I.C. System is open to audits by our clients. In fact, we annually complete nearly 80 audits by our clients and middleware partners (such as DebtNext) and more than 100 internal audits, all of which focus on compliance and risk management. The DOR is welcome to visit our office at any time, although we do ask the courtesy of 24 hours' notice of an onsite audit.

4.6 Real-time access to files by client.

Online Secure Portal:

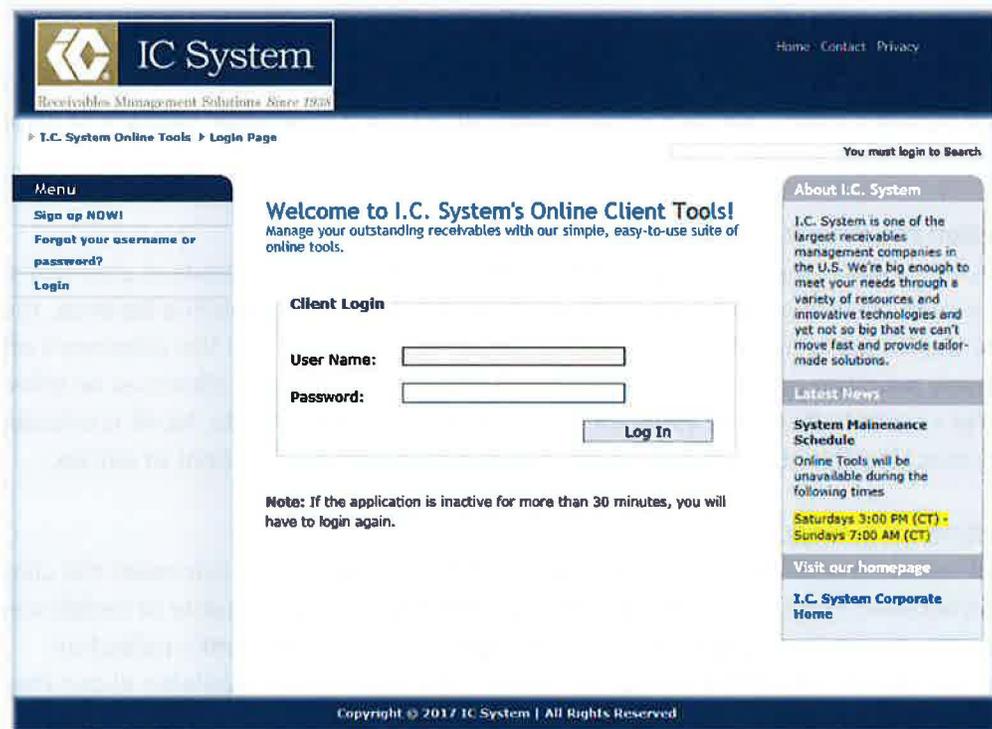
Communicating with you, our client, is easy with our secure web-based custom ICE™ application module, Online Tools.

Clients are given access to our Online Tools during project implementation. Online Tools allows clients to submit past-due accounts, record payments, track their progress, read collection notes, run reports, provide feedback to our collectors, and communicate with our Client Services Department via secure email.

It is a secure and convenient way of managing outstanding receivables. Features provided with this application are found on the following page.

- **Account Submittal:** Past-due accounts may be entered / uploaded for active collection 24 hours a day, seven days a week.
- **Account View:** Accounts submitted may be viewed using a simple search tool displaying real-time status of each account, including:
 - number of letters sent,
 - number of calls made,
 - number of right-party contacts,
 - paid amount,
 - collector notes, and more.
- **Report Generation:** Standard reports may be generated for viewing online or printing, including:
 - Debt Acknowledgment
 - Inventory/Progress Report
 - Close and Return
 - Invoice/Statement

- Special Activity Reports
- Monthly Batch Track Report
- Collection Effectiveness Report
- **Historical Data:** Our online archival system enables our clients to view historical data.



Our tools are:

- **User-friendly** - Registered clients receive a User's Guide to ensure their online success.
- **Support** - Online Support Staff is available toll free or via e-mail.
- **Secure** - Access is strictly controlled and password protected. Data is encrypted to prevent third-party disclosure.
- **Exact** - Information appears in our system exactly as it is entered.

Set up is simple and a video is available on the home page of our company web site at www.icsystem.com/onlinetools

4.7 Reporting to credit bureaus.

At the client's request, I.C. System, Inc. will report our account experience to three national credit bureaus.

This typically occurs 45-60 days after we receive the account and is included as part of our standard collection process. When credit reporting is initiated, we offer the responsible party a

30-day period in which to resolve or pay the balance due to avoid reporting the debt information — an incentive that prompts many to bring their account current.

Our collection teams handle nearly 18,000 inbound calls per month dealing with credit reports.

4.8 Out-of-state collection, litigation and lien enforcement.

I.C. System, Inc. provides each of these services. While we employ a full-time legal team to support our business entity, we also provide referrals to our nationwide network of attorney partners, as described below.

Non-Litigation Attorney Referral Service (“NLAR”)

I.C. System, Inc.'s NLAR service involves letters and calls from an independent attorney's office to the consumer, restating the consumer's responsibility to pay the overdue balance. It does not include the threat of litigation. The communications originate from the attorney's office and effectively promote payment. NLAR Service is routinely utilized by clients as an effective follow-up for accounts that have exhausted traditional collection efforts. NLAR is initiated for all consumers reaching this stage of collection and was approved by the client at set-up.

Litigation Referral Service

If the initial collection efforts have been unsuccessful, I.C. System, Inc. can assist the client in referring an account to a local attorney to file suit in the consumer's county of residence. The criteria used to determine eligibility for litigation vary based on the client's collection objectives, the state in which the consumer resides, the information available about the consumer's assets, the type of account, and the amount owing.

Legal Account Referral

At the client's election, attorneys may be retained by, and for the benefit of, our clients to further assist in the collection process. If, after an initial collection period (usually about 180 days), we have not secured payment, I.C. System, Inc. can assist in referring your accounts to attorneys to send pre-litigation demands or initiate litigation. All attorneys in the I.C. System, Inc. referral network are bonded by a lawyer listing service such as the National List, The General Bar, and/or American Lawyers Quarterly. Most of the attorneys are members of the Commercial Law League of America and/or the National Association of Retail Collection Attorneys and have a proven track record in collection litigation. I.C. System, Inc. only refers its clients to attorneys that specialize in collections and provide timely communication.

Neb. Rev. Stat. § 77- 377.02 provides in part, “ [f]ees for services, reimbursements, or other remuneration to such collection agency shall be based on the amount of tax, penalty, and interest actually collected... not in excess of fifty percent of the total amount of delinquent taxes, penalties, and interest actually collected.

5.1 Describe financial incentives and penalties to promote optimal performance in receivables management.

If this requirement refers to incentives and penalties pertaining to I.C. System Inc.'s contingency fee, then we are open to a discussion of price changes based on liquidation success. We would need to analyze DOR's debt portfolio for at least six months to establish baseline liquidation rates but would then devise mutually agreeable incentives and penalties. For example, our fee might decrease 20% if performance falls beneath a certain threshold or rise 20% if it exceeds a certain threshold. In either case, that predetermined threshold will be set after thorough analysis and discussion.

As for incentives offered to our collectors, all collection representative at I.C. System, Inc. are paid a base hourly wage along with a commission/bonus plan. A collector's base wage is determined by experience, performance, education, certification, and time on the job. The commission rate is a percentage of the fee generated for their assigned segment of business; a system designed to encourage payer growth. This in turn increases the goal for that individual, as well as their rate of return when they achieve their goal.



Beyond monetary compensation, we at I.C. System, Inc. have created an incentive program designed to motivate our collectors even further. The "REP Plan" (which stands for Recognition, Education, and Performance) is a program that rates every representative in three categories:

- Progress in monthly collection goal
- Call Quality score, a measure of tone, empathy, and compliance
- Productivity reporting, a measure of day-to-day efficiency

On a quarterly basis, each representative receives a single, composite score based on scores for those categories. Successful representatives can then advance in "tiers," with each tier bringing new prizes, privileges, and prestige. Upon advancing to tier II, for example, a representative receives I.C. System, Inc.-branded clothing, a gift card, and exclusive educational opportunities through our training department. When a representative advance to the "Specialist" tier, he or she receives extra paid time off, an I.C. System, Inc.-branded parka, a \$1,500 travel voucher, and more!

Describe policies and practices for:

6.1 Accounting for and treatment of contract-based fees related to payments directly received by DOR after a claim is placed.

We rely on our clients to report direct payments, which can be done through Online Tools either as individual entries or as a batch file. We can also create an interface for the automated upload of direct payment reports from DOR to I.C. System, Inc. Financial reports, generated through our Online Tools module, provide an accounting for all payments received, fees related to payments and balance remaining. Please review our attached sample reports.

6.2 Account cancellations or recalls from the client.

The close (or cancel) and return process is individualized by client. We follow whatever schedule and process the client requires and will consult with DOR during the implementation phase to establish the best approach. Some clients require a return file with updated account information (obtained through scrubs and collection attempts). Others merely expect that we close the account in our system. Some clients expect us to automatically close accounts after a certain time span (e.g. 120, 180, or 360 days), while others send us a recall file when they want to close and return accounts.

We do not, as a general rule, charge the client for accounts that have been closed and returned. We only accept our fee on payments realized.

6.3 How tax amnesty programs are addressed from a fee perspective.

Depending on the volume of accounts subject to tax amnesty programs, there would likely be no fee for any accounts closed and returned due to such programs. We would work with DOR to establish a process addressing accounts we discover to be subject to tax amnesty.

6.4 Maintenance of a separate trust account for payments received for DOR.

Payments received on behalf of clients of I. C. System are deposited into non-interest-bearing trust accounts at a federally chartered bank (Wells Fargo Bank N. A.). These accounts are maintained in a manner complying with collection agency regulations in the various states in which I.C. System, Inc. conducts business and other contractual agreements. The bank accounts are formally reconciled according to the reconciliation schedule in place for each specific account, which is at least once per month. Separate bank accounts are maintained for I. C. System's operating funds. Trust and operating funds are not co-mingled.

7.1 What aspects of a receivable management solution are most likely to determine the success of the solution in practice?

Our success is measured by three factors: recovery performance, customer satisfaction, and client satisfaction. Obviously, we want to recover the maximum amount possible for each client, but we must do so in a way that creates a positive customer experience for the account

holder. We treat each consumer with respect and dignity, making their experience positive. In that way, we avoid consumer complaints. Likewise, if the account holder has a positive experience when we collect, we want to ensure the client experience is equally as positive, meaning that reports are timely, invoices are correct, and calls are answered quickly. All three components must be in total alignment to claim success.

8.1 Describe additional information DOR consider in procuring receivables management services.

CSAT (Customer Satisfaction) Surveys:

In every call, I.C. System, Inc. representatives ask the person they are speaking with if they would be willing to complete a brief survey following the call. If they choose to participate, they are transferred to a secure survey session absent from the representative. Using their phone keypad, the responsible party responds to questions relating to the professionalism of our representative and their happiness with the call's outcome.

The initial results have been outstanding, with over 98% of respondents agreeing that they were treated professionally on their phone calls. CSAT surveys are just one more way I.C. System, Inc. demonstrates we care about our customers. We ask their customers how we performed.

Credit Monitoring (Trigger Service)

We recognize that for accounts of an extended age, other collection attempts have been made and the responsible party may not have been in a position to pay. In addition to the steps we take as part of our intensive collection strategy for newly placed bad debt, if the account meets balance and age criteria, the accounts can be placed with an industry vendor to monitor for positive changes in the responsible party's credit file. This "trigger" service does not involve credit reporting. While accounts are being monitored, they are still subject to call attempts. If an event trigger fires, indicating a positive credit attribute, the account is activated for immediate call attempts and subject to another period of calling per our usual intensive collection strategy.

Credit report events that trigger this procedure include:

- Trade Line Bankcard
- Trade line home equity loan
- Trade Line Flexible spending
- Trade line paid was 150 FIM
- Trade line paid 180
- Trade line paid collection
- Trade line paid charge off
- Trade line closed zero bal. 120
- Trade line closed zero bal. was 150
- Trade line settled
- Trade line current was 120
- Trade line current was 150
- Trade line charge off now paying
- Trade line New Bank card
- Trade line New retail loan
- Trade line New Home Equity loan
- Trade line New Mortgage loan
- Trade line New Installment loan
- Trade line New Auto loan
- Trade line New auto lease

- Inquiry Home Equity
- Inquiry Mortgage
- New Address
- New Phone
- New Employment Update
- Identity change record
- Trade Line PD
- Trade Line Refinance
- New Line Recreational Vehicle
- Trade Line Home Equity Loan (Types 47, 89)
- Trade Line Paid was 90
- Trade Line Paid was 120
- Trade Line Closed Zero Bal was 90
- Trade Line Paid Auto Loan
- Trade Line Paid Recreational Merchandise
- Trade Line Current 60 was 150-180
- Mortgage Inquiry
- Business Loan Inquiry
- Recreational Merchandise Inquiry

9.1 Describe all sub-contracting/outsourcing of the collection or payment process, including but not limited to which part is being outsourced and to whom.

I.C. System, Inc. does not subcontract or outsource collection or payment processes. We do, however, utilize vendors for services such as skip tracing and letter handling.

10.1 Describe information technology (IT) requirements needed to enable efficient transferring of information between DOR and your company.

AUTOMATED DATA FILE TRANSFER

Daily, many of our clients transmit thousands of files electronically with I.C. System, Inc. The following is a description of key areas supporting data file transmissions (both sending and receiving). Transmitting data files electronically is the preferred method for ensuring large amounts of information used to collect past-due accounts is accurate and up to date. Additionally, we provide clients with a manual method of entering / updating account information through our Online Tools web-based solution.

Technology Requirements:

The technical team at I.C. System, Inc. will coordinate with the client's technical team to establish the interface requirements. These include, but are not limited to:

- Data file layouts and test files from the client for file structures used to transmit data to I.C. System, Inc.
- Return file structures required by the client from I.C. System, Inc.

Development / Secure file Processing team at I.C. System, Inc. specialize in:

- SQL,
- .NET,
- C#,
- Web development,
- API (Application Program Interface)
- data warehousing,
- data processing

Experienced IT programming engineers also support related testing, documenting, launching, and creating/updating websites and social media sites, as well as all in-house software development, inclusive of interfaces. SFTP (Secure File Transfer Protocol) is used for secure data file transfers. Internally, MOVEit is a tool used that provides complete visibility and control over file transfer activities.

11.1 Is there a particular type of debt your solution has been found to excel at collecting? Describe or list the types of debt (age, dollar amount, type of tax etc.) recovery for which the solution is designed or for which it particularly excels.

Account Types - Collection Excellence

I.C. System, Inc. has been a preferred receivable management services company for over 80 years and has specialized in government accounts for more than 30 years. Below is a partial list of account types from 32 city and state government entities, like the Nebraska Department of Revenue.

We provide services for New York City Department of Finance, New Hampshire Department of Revenue Administration, Delaware Department of Revenue, and more. Our collection solution is designed and excels at recovering delinquent accounts of all stages for all government entities.

Mayor's Office of Midtown Enforcement	Environmental Health	Housing Dept - Code Enforcement Fees	Parking violations
NYPD Transport Intelligence Division	Court Judgments	Inspections	Unlawful disposal of hazardous materials
Police Department	Tattoo Parlor	Communication User Tax	Noise complaints
Hazardous Materials	Adult Entertainment	Repairs	Code violations during construction projects
Right to Know	Business Fines	Special Pickups	Expired or revoked food licensing - commercial vendors
Dept of Buildings	Smokeless Tobacco	False Alarms	Failed fire inspections
Dept of Health and Mental Hygiene	Interest and Dividends Tax	Permit Fees	Business Improvement District (BID) Fees
Inlands Wetlands Commission	Meals and Rentals Tax	Licensing Fees	Parking facility taxes
BCS	Tobacco Tax	Administrative Citations	Delinquent utility accounts

Bureau of Environmental Compliance	Communications Services Tax	Subrogation Invoices	Administrative citations
Dept of Sanitation (DSNY) Enforcement Agents	Electricity Consumption Tax	Returned Checks Personal	License fees
Sanitation Police	Excavation Tax	Returned Checks Commercial	Noncompliance
Sanitation Others	Gambling Winnings Tax	City Code Violations	Property repair
Sanitation Permits and Inspection Unit	Nursing Facility Quality Assessment Tax	Property Damage	Delinquent water and sewer accounts
Sanitation Recycling	Private Rail Car Company Tax	DUI	Trash and recycling
Sanitation Environmental Police	Real Estate Transfer Tax	Animal Control	Business tax
Dept of Transportation	Utility Property Tax	Affordable Housing	Meals tax
Parks Department	Railroad Tax	CUPA	Rentals tax
Business Integrity Commission (BIC)	Timber Tax	Fire Inspections	Parking
Hunts Point Development	Personal Income Tax	Airport Landing Fees	Property Tax
Seagate Police	Business Tax	Airport Leases	Income Tax
Asbestos Control Program	Trash	Airport Noise Abatement	Ambulance costs
Air and Noise	Ambulance Misc.	Bond Billing	Returned check fee
DEP Police	Trash Recycling	Farmers Market	City code violations
Department of Buildings	Parking Fines	Fire False Alarms	Property damage fine
FIR - Fire Department of NYC	Ambulance	Fire Safety Fees	Healthcare charges
LPC - Landmarks Preservation	Transient Occupancy Tax	Funeral & Burial Services	Damage claims
Animal	Swim Operation	Website Maintenance Cost	Child support payments
Camp	Water and Sewer	News Rack Fees	School fees
Daycare	Traffic Violations	Other Taxes	Dept of Public Works, Sanitation
Smoking - Bingo/restaurant/court	Personal property taxes	Parking Facility Taxes	Commercial Pollution Control Fees

Food	Utility	Police Events	Education Program Fees
Tanning	Criminal Fines / Fees	State Highway Maintenance	Property Damage Claims
Food Born Illness	Tree Replacement	Registration Fee	Returned Checks
Heat	Special Pickups	Athletic / Activity Fee	Illegal Sign Postings
Lead	Real estate taxes	Drivers Education Fee	Parking Permit
Occasional bills of costs	"Do not acquire" real estate taxes	Summer Sessions	Yearbook Fee
Ambulance transport EMT charges	City Inspections	Excessive False Alarm Charges	CSP Fee
Building and Safety Inspection Fees	Condemnation fees	DUI Cost Recovery Charges	Gifted / Academy Fee
Auto Repair / Junkyard	Parking Occupancy Tax	EMS Fire	Industrial Waste Fees

12.1 Describe the types of managed services capabilities.

I.C. System Inc.'s debt collection methodology is described in our response to requirement 4.4. For managed services, we partner with middleware leaders like DebtNext.

In addition to the collection services described in section 4.4, we offer the following:

Credit Monitoring Service: At the client's request, I.C. System, Inc. will identify accounts \$100 or more for credit monitoring. These accounts will be monitored for changes in the consumer's credit profile. Changes in a credit profile could indicate; an ability to pay and include, an opening of a new trade line, a loan pay off, or similar noteworthy credit events.

Revival Strategy Service: After the initial collection period (typically about 180 days), collection agencies often slow down their efforts due to the cost involved in pursuing older, less collectable accounts. Accounts might remain placed with those agencies for several years. This could mean some accounts are inactive after 180 days. Some clients require a collection agency of quality to effectively deliver an accounts receivable management solution on older, now inactive inventory. I.C. System, Inc. will examine the purchased debt score, proprietary demographic model, balance size, age of the account, and the history to determine the best



work effort. Accounts will be scrubbed for new contact information and segmented to ensure the best results. This process allows I.C. System, Inc. to find revenue that might not have been found by a prior collection agency.

13.1 Describe software solutions that will enable DOR to monitor collection activities.

I.C. System, Inc. provides an Online Tools module, as described above in 4.6. Online Tools is designed for ease-of-use account monitoring for the client.

All collection activities are recorded in each account through our proprietary system, ICE. Features provided include:

- **Account Submittal**
- **Account View**
- **Report Generation**
- **Historical Data**

Our tools are:

- **User-friendly**
- **Support**
- **Secure**
- **Exact**

14.1 Are you able to calculate Interest on the tax liability on an ongoing basis or will DOR need to provide updated balances? If so, what frequency would be required? Describe capabilities to calculate interest on the tax liability on an ongoing basis.

Yes. Our Intelligent Collection Engine can be configured to update interest on a daily basis.

15.1 Has your solution been utilized by other Governmental Agencies prior? Describe solutions used for Governmental Agencies.

I.C. System, Inc. has been servicing government accounts for more than 30 years. These include taxes, utilities, fines, ambulance charges, alarm fees, parking tickets, healthcare charges, damage claims, child support payments, and school fees. Over the past three decades, we have cultivated a unique approach to government collections that recognizes the many nuances of that market.

While the other markets we service may use pools of collectors, our government team is specially trained and focused on government collections. These government collection specialists stay apprised of the regulatory factors and tools that are unique to their clients, such as liens, legal consequences of non-payment, and even manual skip tracing techniques. Meanwhile, the supervisors on our government team are 100% dedicated to coaching and

support. Freeing them from making calls themselves allows the government collection supervisors to maintain intimate familiarity with both their clients' needs and the many considerations of the ever-shifting government market.

Some examples of our government clients appear below:

States	Cities	Cities, Cont.	School Districts	Other Departments
Ohio	New York City, NY	Minneapolis, MN	Douglas County Schools	New York City Department of Health & Mental Hygiene
Delaware	Tulsa, OK	St. Paul, MN	Elgin U46	New York City Office of Admin. Trials and Hearings
New Hampshire	Santa Monica, CA	Perham, MN	Knox County Schools	Brainerd, MN
	Tulare, CA	Friendship, TN	Moreno County Schools	Contra Costa, CA
	Mason City, IA	Palacios, TX	San Juan Unified School District	
	New Orleans, LA	Churchville, NY	Warren Township High School District 121	
	Colorado Springs, CO	Tupper Lake, NY		
	Phoenix, AZ	Westfield, NY		

16.1 Describe how questions regarding the basis of the tax liability asked by the debtor are handled.

While the other markets we service may use pools of collectors, our government team is specially trained and focused on government collections. These government collection specialists stay apprised of the regulatory factors and tools that are unique to their clients, such as liens, legal consequences of non-payment, and even manual skip tracing techniques. Meanwhile, the supervisors on our government team are 100% dedicated to coaching and support. Freeing them from making calls themselves allows the government collection supervisors to maintain intimate familiarity with both their clients' needs and the many considerations of the ever-shifting government market.

Our government collection specialists, when faced with questions regarding the basis of tax liability, will check the historical notes accompanying each account, if available. During implementation, we will work with DOR to ensure a process by which our collection staff is armed with the best information available to minimize disputes.

17.1 Describe how settlements presented by taxpayers are handled.

Our approach at I.C. System, Inc. is called Win-Win Negotiations. Although we ask for payment in full on each contact, we use a qualifying talk-off approach to determine ability and willingness to pay. We negotiate an arrangement that fits the ability to pay. Payment arrangements are set for no longer than six months initially. If a balance remains after a preliminary six-month negotiated payment plan, we contact the consumer and re-qualify them for a new ongoing arrangement based on their current financial situation.



"I have friends at other agencies, where management asks them to adopt collection tactics they are not comfortable with. Here, we are trained to get information to help the consumer. I appreciate that I'm not forced to be aggressive on the phone. I appreciate IC System's ethics. They stand behind you." Lisa DEIMAN, IC System Lead

When the collector contacts the consumer and initiates a promise to pay, the collector sets up the account for the promise amount and date. If the consumer makes their payments as agreed, the account is set ahead for the next promise date and amount. If an arranged payment plan is broken by the consumer, our reps will contact the consumer to get the payment plan back on track or renegotiate.

18.1 Describe what information DOR should supply for optimal solution performance.

I.C. System, Inc. prefers that account placement files include, at a minimum, the following information:

- consumer's name
- consumer's phone number
- consumer's address
- The date of service or the date the fee was applied
- Date of lien or judgment on the account
- If Nebraska DOR desires credit reporting, I.C. System, Inc. needs either the consumer's SSN or DoB

In addition, if residents sign any agreement with Nebraska DOR that explains terms of repayment, I.C. System, Inc. would like copies of those agreements. Finally, Nebraska DOR personnel may be asked to send and verify test files during our implementation process.

19.1 Describe the process used when receiving information from taxpayers that may change the collection amount. How will the information will be provided to DOR and will DOR be required to provide any additional information?

Should the taxpayer provide information to our collection representative during a call conversation that may change the collection amount, it will be recorded in their account and noted for you, our client, to review through our Online Tools module. Online Tools allows clients to submit past-due accounts, record payments, track their progress, read collection notes, run reports, provide feedback to our collectors, and communicate with our Client Services Department via secure email.

Should the collection amount change, based on additional information from the taxpayer, we will expect the Nebraska DOR to modify the amount to confirm or reflect the accurate amount owed by the taxpayer.

20.1 Describe account updates would the solution provide to DOR? How would this information be delivered to DOR? What IT considerations/requirements would need to be made by DOR in order to receive this information most efficiently?

Data file transmissions (both sending and receiving) via SFTP encrypted, will provide Nebraska DOR with updated account information on a regular basis. Transmitting data files electronically is the preferred method for ensuring large amounts of information used to collect past-due accounts is accurate and up to date.

Typically, the following files are transmitted on a daily/nightly basis:

- Incoming from Client:
 - Placement file
 - Payment file
 - Close file
 - Update file (demographic, phones...)
 - Reconciliation file
- Outgoing to Client:
 - Payment file
 - Close file
 - Notes
 - Acknowledgement file
 - Address updates
 - Reconciliation file

I.C. System, Inc. recommends clients follow our process for developing interfaces. See below:

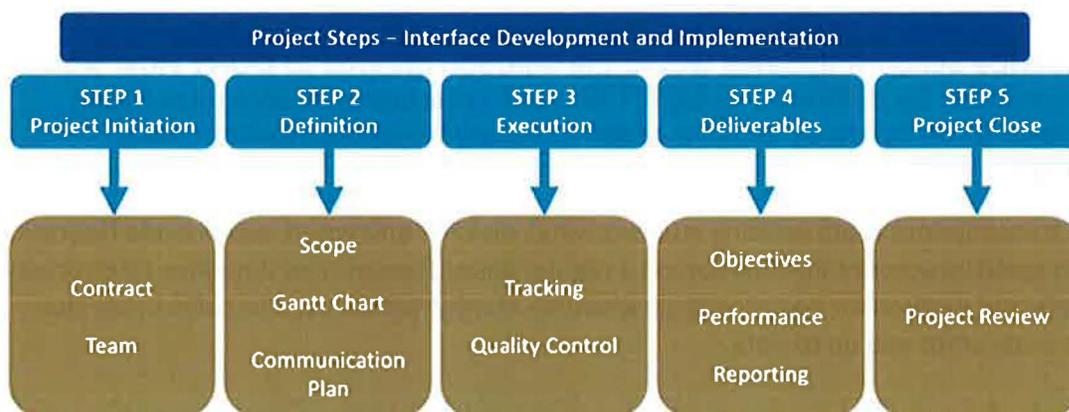
INTERFACE PROJECT:

During the interface development, *ongoing conference calls* with the DOR and I.C. System, Inc. will occur on a regular basis (typically weekly). These conference calls track milestones in the interface development and discuss issues as they arise.

I.C. System, Inc. follows a standard project management methodology, outlined below, to guide the interface project.

Project Management Procedures:

Consistent, tried and true project management practices result in predictable project success. A graphic presentation of our process is provided below:



The following is a brief description of each step defined in the chart above.

Step 1 - Project Initiation:

Based on the objectives defined in the RFP, the interface project is revised or approved during the Kickoff Meeting. Test environments are established.

Step 2 - Project Definition:

The project scope has been defined within the RFP; however, it may be revised based on the RFP responses and subsequent discussions. Work plans, Gantt Charts, file layouts with data structures are prepared, reviewed and approved during the Kickoff Meeting.

Step 3 - Project Execution:

Once the Project Definition is complete and the Kickoff Meeting has laid the foundation for developing the interface, reviewing reports and monitoring Milestones. Tracking is followed through weekly conference calls. Quality controls are in place to validate file transfers, both sending and receiving data.

Step 4 - Project Deliverables:

Much of the integrated collection processes I.C. System, Inc. uses are embedded with activities that support the interface Objectives, Performance, and Quality. The benefits received by our clients are directly related to the custom proprietary software developed by I.C. System, Inc. All reports are reviewed and approved. Ongoing communication and tracking continues.

Step 5 - Project Close:

Interface project review will assess the Objectives, projected timeline, Milestones and any residual activities.

21.1 Describe how the solution will provide remittances to DOR including but not limited to frequency of remittances made and net or gross remittances of funds collected.

I.C. System, Inc. does not mandate a specific process for its clients, instead customizing the remittance process to client expectations. If the client required a daily or weekly remittance, the schedule will be programmed into our ICE™ collection system. Most remittances are monthly and usually occur within five days of the end of the month. A net remit process, whereby we keep our collection fee and return just the non-fee portion, is preferred. However, many clients require a gross remittance process, expecting all funds collected to be returned to the client, followed by an invoice for the portion owed to I.C. System, Inc.

I.C. System, Inc. provides client remittances on whatever schedule and through whatever process our client requires. Our preference is to send funds to the client electronically, but paper checks can be produced.

22.1 Describe what information on the remittances the solution would provide to DOR. Describe the format would this information be provided and what frequency the information would be provided. Response:

Invoice/Statement Report – These combined reports include a Statement that lists the date of payment, name of the consumer, client identification number, payment status (SIF, PIF), gross payment amount, agency fee, and client portion. The report also includes an Invoice that displays the amount due to the client, the amount due to I.C. System, Inc., and associated other totals.

Please review attached sample reports.

23.1 Describe other reporting options the solution could provide.

Reporting Capabilities:

I.C. System, Inc. takes pride in the user-friendly reporting capabilities ICE™ offers our clients. Standard reports have been created to support collection activities, financial reporting,

and on-line account management. Entering new accounts online are a quick and easy way to initiate collection activities within 24 hours.

Reports are designed for online generation based on date parameters and sorting options selected by the client. Once the resulting information is loaded and presented in a report window as selected, the user may review the information.

A drop-down tab gives the user the ability to export reports in different formats for easy viewing and / or saving to your desktop. These include:

- XML file with report data
- CSV (Common, delimited)
- PDF
- MHTML
- Excel
- TIFF
- Word

A description of common reports are as follows:

Report Name	Description
Invoice / Statement Report	These combined reports include a Statement that lists the date of payment, name of the consumer, customer identification number, payment status (SIF, PIF), gross payment amount, agency fee, and customer portion. The report also includes an Invoice that displays the amount due to the customer, the amount due to I.C. System, Inc. and associated other totals.
Batch Track Report	<p>This report shows monthly batch placements by count and dollars submitted, collections against those placements on a monthly basis, and recovery percentages of those collections by month. The report also displays remaining inventory for each batch and value of accounts recalled or closed. The report can be delivered according to client specifications and has flexible options for display.</p> <p>The report header column labels are listed below:</p> <p>I.C. System Account No. Period</p> <p>Accounts Placed, (Qty, \$) Accounts Cancelled, (Qty, \$) Adj. Since Placed, (\$) Recoveries as to Compared to Months Placed, (\$, %) Recoveries by Month, (Qty, \$) PIF / SIF, (Qty)</p>

	Accounts Returned (Qty, \$) Active Accounts, (Qty, \$) Avg Age
Close and Return Report	This is a report of accounts worked by I.C. System, Inc. that are deemed uncollectable. These include; persistent skips, bankruptcies, deceased responsible party, no asset indigent, and recall/cancels. I.C. System, Inc. maintains an online archival system where all records, complete with all work effort and coding, including closure reasons, are stored. These accounts may be accessed and displayed for viewing.
Collection Effectiveness (Stair Step) Report	Similar to a batch track, this report (often called a stair step report) details amounts collected each month per batch, for the history of the batch.
Debt Acknowledgement Report	A report used to balance both the dollar value and number of debts against the customer's placement. This report is also available for the customer to run using the Online Tools application.
Inventory Progress Report	On-demand inventory reports (Detail and Summary versions) that sort and present a customer's responsible party in any order. The detail report includes the customer account numbers and shows current account status descriptions. The summary report presents totals by category.
Special Activity Report	A weekly report containing information about special accounts including, bankruptcies, deceased, fraud, disputes, etc.
Client Payments and Reversals	This ad-hoc report can be pulled via our Online Tools. It shows payments, NSF or reversals, and transaction detail within a given time frame. Transaction detail includes; account and responsible party information, entry and payment dates, amount, and transaction type.

**24.1 Provide any additional information that may be beneficial to the State.
 Response:**

I.C. System, Inc. recognizes the critical importance of staying current with collection industry news.

We are certified by and members of the ACA International (formerly American Collectors Association), a trade group based in Minneapolis, MN and Washington D.C. Their staff continually monitors all 50 states for updates. The ACA International is a comprehensive, knowledge-based resource for the credit and collection industry.

I.C. System, Inc. also receives information from insideARM, managed by iA Institute. iA Institute is a media company that specializes in providing context, insight, and practical information to the complex debt industry. With its long history as an innovator, the company has grown from

its inception as a publisher of a daily newsletter to one that influences the industry at the highest level. Our initiatives bring a range of stakeholders to the table in a candid environment to inform, to build a culture of compliance, to address industry challenges, and to make profitable connections.

Since 2000, insideARM.com, a publication, has amassed the ARM industry's most engaged audience of executives within collection agencies and law firms, debt buyers, creditors, suppliers of technology and services, regulators, investors, and other interested parties. Their free e-newsletter, ARM insider, is the industry's "must-read" daily publication, providing news, trends, and perspective on compliance, regulation, executive changes, company news, and other critical topics.

I.C. System, Inc. is actively involved in several associations dedicated to the collections industry listed below:



<http://www.acainternational.org/search#memberdirectory>

Better Business Bureau of Minnesota

<http://www.bbb.org/minnesota/business-reviews/collection-agencies/i-c-system-in-saint-paul-mn-554>



UMACHA (Upper Midwest Automated Clearing House Association)

<http://umacha.associationdatabase.com/aws/UMACH/pt/sp/partners>

Telecommunications Risk Management Association - <https://www.trmanet.org/>





Commercial Collection Agency Association - go to this link
<http://www.ccaacollect.com/minnesota-collection-agencies.htm>

**Minnesota Procurement Technical
Assistance Center (PTAC)**
- www.mn.gov/admin/ptac





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Form A

Vendor Contact Sheet

Request for Information Number DOR-01282020

Form A should be completed and submitted with each response to this solicitation document. This is intended to provide the State with information on the vendor's name and address, and the specific persons who are responsible for preparation of the vendor's response.

Preparation of Response Contact Information	
Vendor Name:	I.C. System, Inc.
Vendor Address:	444 Hwy 96 E Saint Paul, MN 55127
Contact Person & Title:	Karen Jonas, VP of National Accounts
E-mail Address:	kjonas@icsystem.com
Telephone Number (Office):	651-270-8393
Telephone Number (Cellular):	651-270-8393
Fax Number:	651-204-1212

Each vendor shall also designate a specific contact person who will be responsible for responding to the State if any clarifications of the vendor's response should become necessary. This will also be the person who the State contacts to set up a presentation/demonstration, if required.

Communication with the State Contact Information	
Vendor Name:	same as above
Vendor Address:	
Contact Person & Title:	
E-mail Address:	
Telephone Number (Office):	
Telephone Number (Cellular):	
Fax Number:	

**State of Nebraska Department of Revenue (DOR)
REQUEST FOR INFORMATION**

RETURN TO:
Name: State Purchasing Bureau
Address: 1526 K Street Ste. 130
City/State/Zip: Lincoln, NE 68508
Phone: 402-471-5600

SOLICITATION NUMBER	RELEASE DATE
RFI DOR-01282020	January 28, 2020
OPENING DATE AND TIME	PROCUREMENT CONTACT
March 13, 2020 2:00 p.m. Central Time	Julie Schiltz

This form is part of the specification package and must be signed in ink and returned, along with information documents, by the opening date and time specified.

PLEASE READ CAREFULLY!

SCOPE OF SERVICE

The Nebraska Department of Revenue, ("DOR") is issuing this Request for Information RFI DOR-01282020 for the purpose of gathering information to help DOR determine the necessity and scope, if any, of a potential Request for Proposal in regards to a scalable solution allowing for collections on the delinquent tax accounts for primarily non-resident taxpayers at implementation with the capability of expanding to other accounts types if needed.

Written questions are due no later than February 14, 2020, and should be submitted via e-mail to as.materielpurchasing@nebraska.gov.

Bidder should submit one (1) original of the entire RFI response. RFI responses should be submitted by the RFI due date and time.

Sealed RFI responses should be received in State Purchasing Bureau by the date and time of RFI opening indicated above.

BIDDER MUST COMPLETE THE FOLLOWING

By signing this Request For Information form, the bidder guarantees compliance with the provisions stated in this Request for Information.

FIRM: I.C. System, Inc.

COMPLETE ADDRESS: 444 Hwy 96 E, Saint Paul, MN 55127

TELEPHONE NUMBER: 651-207-8393 FAX NUMBER: 651-204-1212

SIGNATURE:  DATE: 3/11/2020

TYPED NAME & TITLE OF SIGNER: John Erickson, President and CEO



REPORT SAMPLES

Invoice/Statement Sample Report

Batch Track Sample Report

Close and Return Sample Report

Collection Effectiveness (Stair Step) Report

Debt Acknowledgement Sample Report

Inventory Progress Sample Report

Client Payment and Reversal Sample Report

Special Activity Sample Report



Invoice

ABC COMPANY
 1234 SO. MAIN ST, SUITE 1000
 ANYTOWN, USA 11111-1122

Date: 2/1/2016
 Activity From: 12/21/2015
 Activity Through: 1/17/2016
 Client #: 111111144
 Document #: 56789

Total Collections	10,163.02
Less Direct Payments Made To You	-6,467.10
Amount Paid Agency	3,695.92
Less Reversals	0.00
Net Amount Paid Agency	3,695.92

Less Nettable Fees:

Prior Period Open Balance	0.00
Agency Payment Fees	0.00
Agency Payment Reversals	0.00
Direct Payment Fees	0.00
Direct Payment Reversals	0.00
Unitary Fees	0.00
Statement Fees	0.00

Total Nettable Fees

0.00

Total Due You

3,695.92

Non-Nettable Fees:

Agency Payment Fees	504.11
Agency Payment Reversals	0.00
Direct Payment Fees	902.15
Direct Payment Reversals	0.00
Unitary Fees	0.00
Statement Fees	0.00

Total Non-Nettable

1,406.26

Total Due IC - Please Pay This Amount

1,406.26

Contact Information:

Phone: 800-685-0595

email: clientservice@icsystem.com

Web Site: <https://tools.icsystem.com>



Activity Detail

ABC COMPANY
 1234 SO. MAIN ST, SUITE 1000
 ANYTOWN, USA 11111-1122

Date: 2/1/2016
 Activity From: 12/21/2015
 Activity Through: 1/17/2016
 Client #: 111111144
 Document #: 56789

Date	Debtor Name	Debtor Ref #	Balance Status	Amount Paid To Agency	Amount Paid To You	Fee Due Agency	Amount Due You
Agency Payments							
12/24/2015	Mary Smith	8765432109	PIF	449.84		62.75	449.84
12/31/2015	John Doe	9876543210	PIF	78.76		10.99	78.76
12/31/2015	XXXXXXXXXX	XXXXXXXXXX		196.86		27.46	196.86
12/31/2015	XXXXXXXXXX	XXXXXXXXXX	PIF	217.51		30.34	217.51
12/31/2015	Names and Numbers	XXXXXXXXXX	PIF	53.20		7.42	53.20
12/31/2015	Removed or Altered for Privacy	XXXXXXXXXX	PIF	232.89		32.49	232.89
12/31/2015	XXXXXXXXXX	XXXXXXXXXX	PIF	1,121.11		156.39	1,121.11
12/31/2015	XXXXXXXXXX	XXXXXXXXXX	PIF	69.39		9.68	69.39
12/31/2015	XXXXXXXXXX	XXXXXXXXXX		55.00		7.67	55.00
1/4/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	174.91		24.40	174.91
1/7/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	67.68		9.44	67.68
1/7/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	53.76		7.50	53.76
1/7/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	82.18			82.18
1/7/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	175.19		24.44	175.19
1/4/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	83.37		11.63	83.37
1/6/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	116.36		16.23	116.36
1/14/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	347.58		48.49	347.58
1/14/2016	XXXXXXXXXX	XXXXXXXXXX	PIF	120.33		16.79	120.33
Total Agency Payments				3,695.92	0.00	504.11	3,695.92
Direct Payments							
12/24/2015	XXXXXXXXXX				59.27	8.27	
12/24/2015	XXXXXXXXXX		PIF		803.43	112.08	
12/24/2015	XXXXXXXXXX		PIF		59.36	8.28	
12/24/2015	XXXXXXXXXX		PIF		309.33	43.15	
12/24/2015	XXXXXXXXXX		PIF		239.51	33.41	
12/24/2015	XXXXXXXXXX		PIF		1,512.97	211.06	
12/24/2015	XXXXXXXXXX		PIF		143.76	20.05	
12/24/2015	XXXXXXXXXX		PIF		252.53	35.23	
12/24/2015	XXXXXXXXXX		PIF		101.93	14.22	
12/24/2015	XXXXXXXXXX		PIF		414.15	57.77	
12/24/2015	XXXXXXXXXX		PIF		495.73	69.15	
1/7/2016	XXXXXXXXXX		PIF		243.67	33.99	
1/7/2016	XXXXXXXXXX				10.00	1.40	
1/7/2016	XXXXXXXXXX		PIF		91.50	12.76	
1/7/2016	XXXXXXXXXX		PIF		93.30	13.02	
1/7/2016	XXXXXXXXXX		PIF		728.38	101.61	
1/7/2016	XXXXXXXXXX		PIF		306.48	42.75	
1/7/2016	XXXXXXXXXX		PIF		72.86	10.16	
1/7/2016	XXXXXXXXXX		PIF		166.22	23.19	
1/7/2016	XXXXXXXXXX		PIF		156.74	21.87	
1/8/2016	XXXXXXXXXX		PIF		205.98	28.73	
Total Direct Payments				0.00	6,467.10	902.15	0.00

Batch Track Report



ABC Company
1234 S. Main St, Suite 1000
Anytown, USA 11111-0001

444 East Highway 96
P.O. Box 64137
St. Paul, MN 55164-0137
1-800-685-0595

10867285 Period	Accounts Placed		Accounts Cancelled		Adj. Since Placed \$	Recoveries As Compared to Months Placed		Recoveries By Month		PIF/SIF Qty	Accounts Returned		Active Accounts		Avg Age
	Qty	\$	Qty	\$		\$	\$	%	Qty		\$	Qty	\$	Qty	
Jan16	95	\$22,866	0	\$0	\$0	\$3,655	15.983%	62	\$10,254	26	0	\$0	69	\$17,251	69
Dec15	66	\$15,779	1	\$0	\$0	\$3,327	21.088%	69	\$19,049	31	1	\$284	33	\$10,449	72
Nov15	192	\$70,702	0	\$0	\$0	\$6,411	9.067%	56	\$10,440	36	2	\$356	154	\$62,857	65
Oct15	310	\$113,097	0	\$0	\$0	\$26,510	23.44%	63	\$13,499	112	5	\$1,732	193	\$82,803	76
Sep15	0	\$0	0	\$0	\$0	\$0	0.00%	22	\$6,689	0	0	\$0	0	\$0	
Aug15	170	\$42,323	38	\$0	\$0	\$8,146	19.247%	38	\$9,037	33	98	\$33,914	1	\$0	80
Jul15	208	\$74,734	2	\$0	(\$163)	\$12,995	17.389%	40	\$13,899	39	167	\$61,576	0	\$0	81
Jun15	0	\$0	0	\$0	\$0	\$0	0.00%	9	\$2,615	0	0	\$0	0	\$0	
May15	73	\$25,440	0	\$0	(\$289)	\$8,400	33.018%	39	\$10,708	28	45	\$16,751	0	\$0	67
Apr15	39	\$20,485	0	\$0	\$0	\$5,173	25.253%	41	\$13,028	16	23	\$15,312	0	\$0	72
Mar15	87	\$36,833	0	\$0	(\$171)	\$14,819	40.233%	79	\$16,909	34	53	\$21,843	0	\$0	69
Feb15	144	\$56,298	0	\$0	(\$62)	\$17,785	31.591%	39	\$7,071	51	93	\$38,451	0	\$0	71
Mnths 1-12	1,384	\$478,556	41	\$0	(\$685)	\$107,221	22.405%	557	\$133,198	406	487	\$190,219	450	\$173,361	74
Mnths 13-24	919	\$370,237	1	\$0	(\$934)	\$89,489	24.171%	374	\$94,544	273	645	\$279,813	0	\$0	92

Close and Return January 01, 2016 through January 31, 2016



ABC Company
1234 S. Main St, Suite 1000
Anytown, USA 11111-0001

444 East Highway 96
P.O. Box 64137
St. Paul, MN 55164-0137
1-800-685-0595

IC Debt #	Key	Enter Date	Debtor Name (Prin + Accrued Int - Paid To Date)	Current Balance	Remaining Principal	Remaining Coll Fee	Description
12345678 9876543210	† ‡	07/24/2015	D E F COMPANY INC One Washington Ave S Anytown, USA 11111-0002 (555) 123-4567 (\$67.93 + \$0.00 - \$0.00)	\$67.93	\$67.93	\$0.00	Recall/Full Acct Recall By Cli
87654321 0123456789	† ‡	07/24/2015	Doe, Jane 1 Crest View Dr Ste 220 Anytown, USA 11111-0003 (555) 234-5678 (\$836.48 + \$0.00 - \$0.00)	\$836.48	\$836.48	\$0.00	Recall/Full Acct Recall By Cli
Numbers Removed to Protect Privacy	† ‡	07/16/2015	Names Removed to Protect Privacy	\$748.59	\$748.59	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	12/30/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	10/14/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$445.87	\$445.87	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$62.87	\$62.87	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$233.66	\$233.66	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	11/06/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	12/30/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
		01/12/2016		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$308.95	\$308.95	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$313.16	\$313.16	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$416.79	\$416.79	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	01/12/2016		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$232.56	\$232.56	\$0.00	Recall/Full Acct Recall By Cli
	†	12/30/2015		\$284.33	\$284.33	\$0.00	Recall/Full Acct Recall By Cli
	†	10/02/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$717.29	\$717.29	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$98.84	\$98.84	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$201.73	\$201.73	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$506.22	\$506.22	\$0.00	Recall/Full Acct Recall By Cli
	†	12/30/2015		\$0.00	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$1,043.70	\$1,043.70	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015		\$788.48	\$788.48	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/16/2015	Several pages removed to create sample	\$98.81	\$98.81	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	07/24/2015		\$390.54	\$390.54	\$0.00	Recall/Full Acct Recall By Cli
Total Placed :				164	\$37,954.71		

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Please provide us with any requested information by mail (address above), fax (800-328-9595) or email (collcorr@icsystem.com).

† Indicates an unverified phone number and ‡ Indicates an unverified address.

Collection Effectiveness Net January 31, 2016



ABC Company
 1234 S. Main St, Suite 1000
 Anytown, USA 11111-0001

Period	Placed		Collected			Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Month 13+	
	Qty	\$	\$	%	Mth\$														
Jan16	95	\$22,866	\$3,655	15.983%	Mth\$	\$3,655													
					Mth%	15.983%													
					Cum\$	\$3,655													
					Cum%	15.983%													
Dec15	65	\$15,779	\$3,327	21.088%	Mth\$	\$79	\$3,249												
					Mth%	0.499%	20.589%												
					Cum\$	\$79	\$3,327												
					Cum%	0.499%	21.088%												
Nov15	192	\$70,702	\$6,411	9.067%	Mth\$	\$1,862	\$3,798	\$751											
					Mth%	2.634%	5.371%	1.062%											
					Cum\$	\$1,862	\$5,660	\$6,411											
					Cum%	2.634%	8.006%	9.067%											
Oct15	310	\$113,097	\$26,510	23.44%	Mth\$	\$7,572	\$5,890	\$11,421	\$1,627										
					Mth%	6.695%	5.208%	10.098%	1.439%										
					Cum\$	\$7,572	\$13,462	\$24,883	\$26,510										
					Cum%	6.695%	11.903%	22.001%	23.44%										
Sep15					Mth\$														
					Mth%														
					Cum\$														
					Cum%														
Aug15	132	\$42,323	\$8,146	19.247%	Mth\$	\$1,310	\$2,681	\$3,041	\$320	\$795	\$0								
					Mth%	3.095%	6.334%	7.184%	0.755%	1.879%	0.00%								
					Cum\$	\$1,310	\$3,990	\$7,031	\$7,351	\$8,146	\$8,146								
					Cum%	3.095%	9.426%	16.613%	17.368%	19.247%	19.247%								
Jul15	206	\$74,734	\$12,995	17.389%	Mth\$	\$1,678	\$4,114	\$1,942	\$1,183	\$231	\$2,957	\$890							
					Mth%	2.245%	5.505%	2.599%	1.584%	0.309%	3.956%	1.191%							
					Cum\$	\$1,678	\$5,792	\$7,734	\$8,918	\$9,148	\$12,105	\$12,995							
					Cum%	2.245%	7.75%	10.349%	11.932%	12.241%	16.197%	17.389%							
Jun15					Mth\$														
					Mth%														
					Cum\$														
					Cum%														
May15	73	\$25,440	\$8,400	33.018%	Mth\$	\$2,566	\$1,566	\$1,694	\$1,384	\$0	\$0	\$1,108	\$0	\$82					
					Mth%	10.085%	6.154%	6.659%	5.442%	0.00%	0.00%	4.354%	0.00%	0.323%					
					Cum\$	\$2,566	\$4,131	\$5,825	\$7,210	\$7,210	\$7,210	\$8,317	\$8,317	\$8,400					
					Cum%	10.085%	16.239%	22.898%	28.34%	28.34%	28.34%	32.695%	32.695%	33.018%					
Apr15	39	\$20,485	\$5,173	25.253%	Mth\$	\$0	\$1,399	\$247	\$653	\$342	\$0	\$1,503	\$1,029	\$0	\$0				
					Mth%	0.00%	6.828%	1.205%	3.188%	1.669%	0.00%	7.339%	5.024%	0.00%	0.00%				
					Cum\$	\$0	\$1,399	\$1,646	\$2,299	\$2,641	\$2,641	\$4,144	\$5,173	\$5,173	\$5,173				
					Cum%	0.00%	6.828%	8.033%	11.221%	12.88%	12.88%	20.229%	25.253%	25.253%	25.253%				
Mar15	67	\$36,833	\$14,819	40.233%	Mth\$	\$2,237	\$4,905	\$2,484	\$0	\$3,986	\$1,007	\$0	\$200	\$0	\$0	\$0			
					Mth%	6.074%	13.317%	6.743%	0.00%	10.821%	2.734%	0.00%	0.543%	0.00%	0.00%	0.00%			
					Cum\$	\$2,237	\$7,142	\$9,626	\$9,626	\$13,612	\$14,619	\$14,619	\$14,819	\$14,819	\$14,819	\$14,819	\$14,819		
					Cum%	6.074%	19.391%	26.134%	26.134%	36.955%	39.69%	39.69%	40.233%	40.233%	40.233%	40.233%			
Feb15	144	\$56,298	\$17,785	31.591%	Mth\$	\$1,599	\$5,518	\$2,693	\$3,063	\$0	\$1,967	\$879	\$2,066	\$0	\$0	\$0	\$0		
					Mth%	2.84%	9.801%	4.783%	5.441%	0.00%	3.494%	1.562%	3.67%	0.00%	0.00%	0.00%	0.00%		
					Cum\$	\$1,599	\$7,116	\$9,809	\$12,873	\$12,873	\$14,840	\$15,719	\$17,785	\$17,785	\$17,785	\$17,785	\$17,785		
					Cum%	2.84%	12.641%	17.424%	22.865%	22.865%	26.359%	27.921%	31.591%	31.591%	31.591%	31.591%	31.591%		
Totals	1,343	\$478,556	\$107,220	22.405%	Mth\$	\$22,557	\$33,118	\$24,272	\$8,231	\$5,354	\$5,931	\$4,381	\$3,295	\$82	\$0	\$0	\$0		
					Mth%	4.714%	6.92%	5.072%	1.72%	1.119%	1.239%	0.915%	0.689%	0.017%	0.00%	0.00%	0.00%	0.00%	
					Cum\$	\$22,557	\$55,675	\$79,947	\$88,178	\$93,532	\$99,463	\$103,843	\$107,139	\$107,221	\$107,221	\$107,221	\$107,221	\$107,221	
					Cum%	4.714%	11.634%	16.706%	18.426%	19.545%	20.784%	21.699%	22.386%	22.405%	22.405%	22.405%	22.405%	22.405%	

56

Debt Acknowledgement January 01, 2016 through January 31, 2016



ABC Company
1234 S. Main St, Suite 1000
Anytown, USA 11111-0001

444 East Highway 96
P.O. Box 64137
St. Paul, MN 55164

IC Debt #	Debtor Name	Amount	Adjustments	Current	
Your Debt #	Key Your Additional Debt #(s)	Placed	Added	Balance	Comments
12345678 9876543210	† ‡ Allen, Stacy	\$104.39	\$0.00	\$104.39	No Phones
Numbers Removed to Protect Privacy	† ‡ Names Removed to Protect Privacy	\$82.05	\$0.00	\$82.05	New Business
	† ‡	\$554.06	\$0.00	\$554.06	New Business
	† ‡	\$923.84	\$0.00	\$923.84	Claims Willing but Unable to Pay
	† ‡	\$327.76	\$0.00	\$327.76	New Business
	† ‡	\$93.20	\$0.00	\$93.20	New Business
		\$100.29	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	\$169.19	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
		\$220.36	\$0.00	\$220.36	Claims Willing but Unable to Pay
	† ‡	\$381.48	\$0.00	\$381.48	New Business
	† ‡	\$211.11	\$0.00	\$211.11	No Phones
	†	\$312.33	\$0.00	\$312.33	Claims Willing but Unable to Pay
	† ‡	\$122.10	\$0.00	\$122.10	New Business
	† ‡	\$612.17	\$0.00	\$612.17	New Business
	† ‡	\$358.73	\$0.00	\$358.73	New Business
	† ‡	\$168.97	\$0.00	\$168.97	New Business
	† ‡	\$152.84	\$0.00	\$152.84	New Business
	† ‡	\$901.30	\$0.00	\$901.30	No Phones
	† Pages Removed for Sample	\$210.25	\$0.00	\$0.00	Recall/Full Acct Recall By Cli
	† ‡	\$627.71	\$0.00	\$627.71	New Business
Total Placed :	95	\$6,634.13	\$0.00	\$6,154.40	

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† Indicates an unverified phone number and ‡ Indicates an unverified address.

Inventory Progress Report January 01, 2016 through January 31, 2016



ABC Company
1234 S. Main St, Suite 1000
Anytown, USA 11111-0001

444 East Highway 96
P.O. Box 64137
St. Paul, MN 55164-0137
1-800-685-0595

Summary

Grouping	Number of		Original Balance	Adjustments	Accrued Interest	Paid to Date	Current Balance
	Debts						
Active	69		\$17,250.93	\$0.00	\$0.00	\$0.00	\$17,250.93
Intensive Collection	69		\$17,250.93	\$0.00	\$0.00	\$0.00	\$17,250.93
Recall	26		\$5,615.04	\$0.00	\$0.00	\$5,615.04	\$0.00
Intensive Collection	26		\$5,615.04	\$0.00	\$0.00	\$5,615.04	\$0.00
Grand Total	95		\$22,865.97	\$0.00	\$0.00	\$5,615.04	\$17,250.93

Skip Tracing (Included In Summary)

Grouping	Number of		Original Balance	Adjustments	Accrued Interest	Paid to Date	Current Balance
	Debts						
Active	14		\$3,835.11	\$0.00	\$0.00	\$0.00	\$3,835.11
Skip Tracing Total	14		\$3,835.11		\$0.00	\$0.00	\$3,835.11

Debt Detail

ABC COMPANY - 1111144

Key	IC Debt # Client Debt #	Original Balance	Accrued Interest	Paid To Date	Current Balance	Product	Status	Phase	Collection Code	Skip	Entered Placed Date	Last Payment Date	Debtor Name
	12345678 987654321 0	\$81.68	\$0.00	\$0.00	\$81.68	Premier Collect 2011	Active	Intensive Collection	No Phones	Y	01/12/16		Doe, John
	23456789 876543210 9	\$71.69	\$0.00	\$0.00	\$71.69	Premier Collect 2011	Active	Intensive Collection	New Business	N	01/12/16		Smith, Mary
	Numbers Removed for Privacy	\$71.23	\$0.00	\$71.23	\$0.00	Premier Collect 2011	Recall	Intensive Collection	Recall/Full Acct Recall By Cli	N	01/12/16	02/04/16	Names Removed for Privacy
†		\$520.89	\$0.00	\$0.00	\$520.89	Premier Collect 2011	Active	Intensive Collection	No Phones	Y	01/12/16		
		\$169.19	\$0.00	\$169.19	\$0.00	Premier Collect 2011	Recall	Intensive Collection	Recall/Full Acct Recall By Cli	N	01/12/16	01/19/16	
‡		\$226.54	\$0.00	\$0.00	\$226.54	Premier Collect 2011	Active	Intensive Collection	New Business	N	01/12/16		
		\$106.18	\$0.00	\$106.18	\$0.00	Premier Collect 2011	Recall	Intensive Collection	Recall/Full Acct Recall By Cli	N	01/12/16	02/04/16	
		\$124.38	\$0.00	\$0.00	\$124.38	Premier Collect 2011	Active	Intensive Collection	New Business	Y	01/12/16		
		\$73.13	\$0.00	\$73.13	\$0.00	Premier Collect 2011	Recall	Intensive Collection	Recall/Full Acct Recall By Cli	N	01/12/16	01/20/16	
		\$52.75	\$0.00	\$0.00	\$52.75	Premier Collect 2011	Active	Intensive Collection	New Business	N	01/12/16		
† ‡		\$104.39	\$0.00	\$0.00	\$104.39	Premier Collect 2011	Active	Intensive Collection	No Phones	Y	01/12/16		

Several Pages Removed to Shorten Sample.

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Client Payment & Reversal
January 1, 2016 through February 29, 2016



ABC Company
1234 S. Main St, Suite 1000
Anytown, USA 11111-0001

444 East Highway 96
P.O. Box 64137
St. Paul, MN 55164-0137
1-800-685-0595

Payments

Client Number	Client Debt Number	Account	Debtor Name	Entry Date	Collector Credited	Working Team	Date	Payment Amount	Phase On Date	Payment Type	Reversal Reason
12345678	9876543210	98718268-1	Doe, John	12-30-2015	Mary Smith	Team 1	02-25-2016	\$486.53	Intensive Collections	Direct	
				11-06-2015		Team 1	02-25-2016	\$442.18	Intensive Collections	Direct	
				02-22-2016		Team 1	02-25-2016	\$74.99	Intensive Collections	Direct	
				12-30-2015		Team 1	02-25-2016	\$66.55	Intensive Collections	Direct	
				12-30-2015		Team 1	02-25-2016	\$197.41	Intensive Collections	Direct	
				10-02-2015		Team 1	02-20-2016	\$440.00	Intensive Collections	Credit Card	
				10-02-2015		Team 1	02-19-2016	\$53.01	Intensive Collections	PAC	
				01-12-2016		Team 1	02-19-2016	\$156.23	Intensive Collections	Direct	
				11-06-2015		Team 1	02-19-2016	\$385.48	Intensive Collections	Direct	
				10-14-2015		Team 1	02-19-2016	\$695.46	Intensive Collections	Direct	
				12-30-2015		Team 1	02-19-2016	\$58.84	Intensive Collections	Direct	
				12-30-2015		Team 1	02-19-2016	\$426.74	Intensive Collections	Direct	
				10-14-2015		Team 1	02-19-2016	\$480.95	Intensive Collections	Direct	
				10-14-2015		Team 1	02-19-2016	\$77.45	Intensive Collections	Direct	
				10-14-2015		Team 1	02-18-2016	\$101.63	Intensive Collections	Visa	
				08-20-2015		Team 1	02-12-2016	\$53.32	Intensive Collections	Check	
				11-06-2015		Team 1	02-11-2016	\$360.81	Intensive Collections	Direct	
				10-14-2015		Team 1	02-11-2016	\$202.85	Intensive Collections	Direct	
				01-12-2016		Team 1	02-11-2016	\$210.25	Intensive Collections	PAC	
				12-30-2015		Team 1	02-11-2016	\$90.90	Intensive Collections	Direct	
				01-12-2016		Team 1	02-11-2016	\$447.07	Intensive Collections	Direct	
				08-20-2015		Team 1	02-11-2016	\$209.45	Intensive Collections	Direct	
				11-06-2015		Team 1	02-11-2016	\$108.00	Intensive Collections	Visa	
				01-12-2016		Team 1	02-11-2016	\$122.62	Intensive Collections	Direct	
				12-30-2015		Team 1	02-11-2016	\$138.05	Intensive Collections	Direct	
				12-30-2015		Team 1	02-11-2016	\$49.33	Intensive Collections	Direct	
				11-06-2015		Team 1	02-04-2016	\$207.30	Intensive Collections	Direct	
				12-30-2015		Team 1	02-04-2016	\$48.58	Intensive Collections	Direct	
				01-12-2016		Team 1	02-04-2016	\$351.82	Intensive Collections	Direct	
				12-30-2015		Team 1	02-04-2016	\$387.20	Intensive Collections	Direct	
				01-12-2016		Team 1	02-04-2016	\$83.11	Intensive Collections	Direct	
				01-12-2016		Team 1	02-04-2016	\$158.18	Intensive Collections	Direct	
				12-30-2015		Team 1	02-04-2016	\$328.67	Intensive Collections	Direct	
				01-12-2016		Team 1	02-04-2016	\$71.23	Intensive Collections	Direct	
				01-12-2016		Team 1	02-04-2016	\$106.18	Intensive Collections	Direct	
				12-30-2015		Team 1	02-03-2016	\$84.95	Intensive Collections	Credit Card	
				12-30-2015		Team 1	02-01-2016	\$42.16	Intensive Collections	MasterCard	
				01-12-2016		Team 1	01-28-2016	\$356.34	Intensive Collections	Direct	
				11-06-2015		Team 1	01-28-2016	\$62.95	Intensive Collections	Direct	
Total								\$8,424.58			

Reversals

Client Number	Client Debt Number	Account	Debtor Name	Entry Date	Collector Credited	Working Team	Date	Reversal Amount	Phase On Date	Payment Type	Reversal Reason	Original Payment Date
12345677	9876543210	89040442-1	Doe, Mary	08-20-2015	Joe Smith	Team 1	01-21-2016	(\$62.90)	Intensive Collections	PAC		1/18/2016
				10-02-2015		Team 1	01-08-2016	(\$115.81)	Intensive Collections	PAC		1/8/2016
Total								(\$178.71)				

59

Special Activity through 01/02/2016



ABC Company
1234 S. Main St, Suite 1000
Anytown, USA 11111-0001

444 East Highway 96
P.O. Box 64137
St. Paul, MN 55164-0137
1-800-685-0595

Discontinued Collection Activity DEBTS LAST ENTERED: 12/28/2015

We have received information that this person is deceased. Date of Death - 12/05/2015.

Key	Debtor Name and Address	IC Debt #	Current Bal	Last Contact	Additional Comments
		Client Debt #s	Service Date		
† ‡	Doe, Steve 1374 Nowhere Rd Somewhere, GA 12345-1234 (555) 999-0123	01234568 987654322 3 10	\$66.91 8/12/2014	12/29/2015	Samples of Possible Special Activities to Be Reported

Discontinued Collection Activity DEBTS LAST ENTERED: 12/28/2015

We have withdrawn this account in compliance with Federal Bankruptcy Laws. If you need verification of filing, we ask that you contact the bankruptcy court located nearest the consumer.

Key	Debtor Name and Address	IC Debt #	Current Bal	Last Contact	Additional Comments
		Client Debt #s	Service Date		
† ‡	Smith, Jane 1375 Nowhere Rd Somewhere, GA 12345-1234 (555) 999-1234	01234569 987654323 3 10	\$7.27 4/28/2014	12/29/2015	Bankruptcy Type: Chapter 7, Bankruptcy Case No: 1xxxxxxx, Bankruptcy Date: Dec 28 2015 12:00AM, Bankruptcy Disposition: Filed

Miscellaneous DEBTS LAST ENTERED: 12/28/2015

Key	Debtor Name and Address	IC Debt #	Current Bal	Last Contact	Additional Comments
		Client Debt #s	Service Date	Collector ID	
† ‡	Jones, James 1376 Nowhere Rd Somewhere, GA 12345-1234 (555) 999-2345	01234560 987654324 3 10	\$7.62 4/13/2015	12/30/2015	4880 please review account miss stated does not owe was told by main billing and also the hospital she does not have a balance

Disputes DEBTS LAST ENTERED: 12/28/2015

Please send your customer an itemized statement clarifying the charges per your customer's request. Collection activity will be held for 14 days allowing time for your customer to receive the statement.

Key	Debtor Name and Address	IC Debt #	Current Bal	Last Contact	Additional Comments
		Client Debt #s	Service Date	Collector ID	
† ‡	Adams, John Q. 1377 Nowhere Rd Somewhere, GA 12345-1234 (555) 999-3456	01234561 987654325 3 10	\$104.00 8/9/2015	12/28/2015	4880 please send itemized bill

Disputes DEBTS LAST ENTERED: 12/28/2015

Please send your customer an itemized statement clarifying the charges per your customer's request. Collection activity will be held for 4 days allowing time for your customer to receive the statement.

Key	Debtor Name and Address	IC Debt #	Current Bal	Last Contact	Additional Comments
		Client Debt #s	Service Date	Collector ID	
† ‡	Tyler, Pete 1378 Nowhere Rd Somewhere, GA 12345-1234 (555) 999-4567	01234562 987654326 3 10	\$104.00 9/29/2015	12/31/2015	2635

General DEBTS LAST ENTERED: 12/28/2015

This account was submitted with a principal balance under the minimum limit according to your agreement with I.C. System. It has been placed in a suspended status. If you have any questions, please contact Client Service at ClientService@icsystem.com or 1-800-685-0595.

Key	Debtor Name and Address	IC Debt #	Current Bal	Last Contact	Additional Comments
		Client Debt #s	Service Date		
† ‡	Johnson, Sue 1379 Nowhere Rd Somewhere, GA 12345-1234 (555) 999-5678	01234563 987654327 3 10	\$1.54 10/27/2015	12/28/2015	

IMPORTANT: To ensure proper handling of your accounts please inform us of any activity that occurs in your office regarding these debts. Please provide us with any requested information by mail (address above), fax (800-328-9595) or email (ccorr@icsystem.com).

† Indicates an unverified phone number and ‡ Indicates an unverified address.