

**Accounts Receivables, Inc.**

Bid Contact **Melissa Nash**  
**melissa@4aronline.com**  
**Ph 561-697-4911**

Address **314 Clematis Street**  
**Suite 201**  
**West Palm Beach, FL 33401**

Item #	Line Item	Notes	Unit Price	Qty/Unit	Attch.	Docs
2016-040--01-01	Complete Exhibit B - Schedule of Pricing	<b>Supplier Product Code:</b> <b>Supplier Notes:</b> Please find attached the Proposal from Accounts Receivables, Inc. Exhibit B is enclosed in the attachment.	First Offer - \$0.20	1 / each	\$0.20	Y
Supplier Total					\$0.20	

**Accounts Receivables, Inc.**Item: **Complete Exhibit B - Schedule of Pricing****Attachments**

Delray Beach 2016-040 Debt Collection FINAL.pdf

# CITY OF DELRAY BEACH

## Debt Collection

July 26, 2016  
RFP No. 2016-040



**ACCOUNTS RECEIVABLES, INC.**  
**DBA ARI**  
**MELISSA L. NASH**  
**314 CLEMATIS STREET**  
**SUITE 201**  
**WEST PALM BEACH, FL 33401**  
**(561) 697-4911**

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February 26, 2016

City of Delray Beach  
Purchasing Department  
100 NW 1<sup>st</sup> Avenue  
Delray Beach, Florida 33444

Re: RFP No. 2016-040  
Debt Collection

To Whom It May Concern:

ARI is pleased to present you with this Proposal for Debt Collection. As a Palm Beach County based agency, we welcome the opportunity to partner with City of Delray Beach for its collection needs.

Please accept this Letter of Intent as our commitment to fulfill the RFP as presented by the City of Delray Beach. ARI is a Small Business Enterprise and a Woman Owned Business located in West Palm Beach, Florida. Our boutique agency has served our clients since 2007 and have a full time staff of 7 and part time team of 6. Our one of a kind WeCall™ Collection program is customer service based with proven results to increase liquidation for our clients. As a local agency, our working team is available to meet with staff at any time.

We are committed to working for a mutually beneficial relationship. We are unlike any other agency and set ourselves to a higher standard for professionalism focusing our operation on results. ARI boasts an A+ rating with the Better Business Bureau with ZERO complaints from debtors. **We believe we are best to serve the City as our experience and knowledge can improve the overall NET RETURN for recovery.** As a local business and provider to other municipalities, we appreciate the delicate and professional manner to achieve results.

The Proposer and contact person during the period of evaluation is:

Melissa L. Nash, President/CEO  
**Accounts Receivables, Inc. dba ARI**  
314 Clematis Street, Suite 201  
West Palm Beach, FL 33401  
Phone: 561-697-4911 x 313  
melissa@4aronline.com

314 Clematis Street • Suite 201 • West Palm Beach • FL • 33401 • (561)697-4911 • (561)214-4168 Fax  
4aronline.com



City of Delray Beach  
Page Two  
February 26, 2016

The relationship between ARI and City of Delray Beach if selected for this contract would be not just to provide the technical requirements outlined herewith, but to assure the City that ARI will work in every way to maintain a successful recovery program for each account.

ARI utilizes an online cloud based operating software which offers the perfect balance to perform the technical tasks as well as offer superb customer service to residents and visitors. This allows us to offer 24/7 access for your accounts to be paid online and staff to access reports/information at their convenience.

We thank you and welcome the opportunity to be a part of your team.

Sincerely,

**Melissa L. Nash**

Melissa L. Nash  
President/CEO

314 Clematis Street • Suite 201 • West Palm Beach • FL • 33401 • (561)697-4911 • (561)214-4168 Fax  
[4aronline.com](http://4aronline.com)

## Proposal Submittal Signature Page

By signing this Proposal/Bid, the Proposer/Bidder certifies that it satisfies all legal requirements as an entity to do business with the City, including all Conflict of Interest and Code of Ethics provisions.

Firm Name: Accounts Receivables, Inc dba ARI

Street Address: 314 Clematis Street #201, West Palm Beach, FL 33401

Mailing Address (if different from Street Address): \_\_\_\_\_

Telephone Number(s): 561-697-4911

Fax Number(s): 561-214-4168

Email Address: melissa @ 4aronline .com

Federal Employer Identification Number: 22-3955900

Accounts Receivables Inc dba ARI

Firm Name

Melissa L. Nash

Signature

Melissa L. Nash, Pres CEO

Name and Title(Print or Type)

2.24.2016

Date

By signing this document, the Proposer agrees to all terms and conditions of the solicitation and the resulting contract/agreement.

THE EXECUTION OF THIS FORM CONSTITUTES THE UNEQUIVOCAL OFFER OF PROPOSER TO BE BOUND BY THE TERMS OF ITS PROPOSAL/BID. FAILURE TO SIGN THIS SOLICITATION WHERE INDICATED ABOVE BY AN AUTHORIZED REPRESENTATIVE SHALL RENDER THE PROPOSAL/BID NON-RESPONSIVE. THE CITY MAY, HOWEVER, IN ITS SOLE DISCRETION, ACCEPT ANY PROPOSAL/BID THAT INCLUDES AN EXECUTED DOCUMENT WHICH UNEQUIVOCALLY BINDS THE PROPOSER TO THE TERMS OF ITS PROPOSAL/BID.

# PROPOSERS STATEMENT OF ORGANIZATION

*“Our diversity and size is our strength. Our unique approach and hands-on management style mean your City is not just another account to service.”*

**FIRM COMPOSITION** — Accounts Receivables, Inc. d/b/a ARI is a Florida Corporation wholly owned by Melissa L. Nash. ARI is a Certified WSBE business with Palm Beach County. ARI was formed in 2007 during the recent economic downturn to assist small and medium sized business with account receivables management as an outsourced department. ARI sought to expand their services by licensing as a Consumer Collection Agency in 2008.

**BACKGROUND** – With ARI’s combination of experience and the integration of new technologies in an emerging marketplace, our clients benefit from the diversity of talent as we apply it to their specific requirements and opportunities. Our primary markets are retail, medical and homeowner associations. ARI has positioned itself for growth in Government Collections.

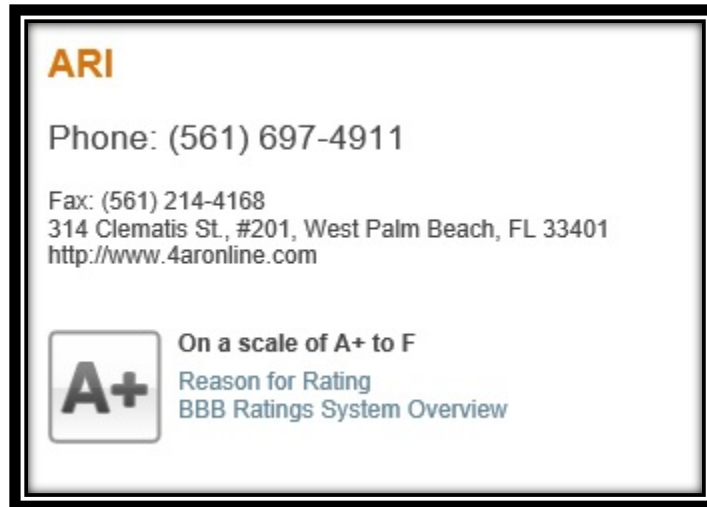
**CREDENTIALS** — Accounts Receivables, Inc. d/b/a ARI is a registered and licensed Consumer Collection Agency in the State of Florida, license # CCA 99001435. ARI is located in Palm Beach County, Florida. We are proven in our collection methods while maintaining a professional presence and an “A+” rating with the Better Business Bureau of Southeast Florida. Our total response presents our trademarked WeCall™ Collection Program and is designed for peak performance for your benefit. ARI has its primary office in a HUB Zone Area 26. ARI is a Certified Woman Owned Business.

- ✓ Agency has the minimum experience.
- ✓ Agency has collected EMS and has Municipal experience.
- ✓ Agency has capabilities to collect in four languages, English, Spanish, Creole and Portuguese.
- ✓ ARI has not performed any contracts with The City of Delray Beach.
- ✓ ARI has no prior or outstanding litigation arising out of the firm’s performance.
- ✓ ARI is a member and active participant of the Association of Credit and Collection Professionals (ACA International).
- ✓ ARI is a member and active participant of the Florida Collectors Association.
- ✓ Melissa Nash serves on the Florida Collectors Agency Board of Directors.
- ✓ ARI has the capability to collect in all 50 States, US Territories or Commonwealths and will be able to meet any additional requirements if applicable
- ✓ ARI will partner with Credit Bureau of Canada Collections for Canadian Accounts.
- ✓ ARI will not “off-shore” accounts. All accounts will be collected from the respective offices.
- ✓ ARI is a SMALL WOMAN OWNED BUSINESS as certified by Palm Beach County.
- ✓ ARI shall use only an approved INTERNATIONAL agency for the execution of this proposal should we be selected.



6-040

- ✓ ARI is fully aware of local ordinances pertaining to Lobbying, Conflict of Interest and Non-Collusion. ARI has no conflicts.
- ✓ ARI has no prior or outstanding litigation arising out of the firm's performance.



**HOURS OF OPERATION** – ARI operates two shifts with hours of operation from 8:00 AM to 8:00 PM, Monday through Thursday; 8:00 AM to 5:00 PM on Friday; and 9:00 AM to 12:00 PM on Saturday EST. ARI Account Executives will be available to City of Delray Beach from 9am – 5pm Mon – Fri.

**PROPOSERS EXPERIENCE AND REFERENCES** - ARI has been in business for 9 years. Our primary markets are retail, government and homeowner associations. With a softer, proactive telephone approach, ARI is successful on behalf of our clients.

Client: **City of Greenacres**  
 5800Melaleuca Lane  
 Greenacres, FL 33463

Description: Debt Collections – Emergency Medical Services

Value: \$500k+ annually

Dates: November 2015 – Present

Contact: Thomas A. Hughes, Director Finance

Phone: (561) 642-2015

ARI is Prime Contractor. Accounts are consumer based. EMS / Ambulance Service Accounts placed at write off. The average account balance is \$400.00.

6-040

Client: **Village of Wellington**  
12300 Forest Hill Boulevard  
Wellington, FL 33414

Description: Utility Collections

Value: \$200k recurring

Dates: January 2014 - Present

Contact: Tanya Quickel

Phone: (561) 791-4000

ARI is the Prime Contractor. Accounts are consumer/business based. ARI maintains proactive telephone contact with clients with recurring invoicing / service accounts.

Client: **Palm Beach County – Department Economic Sustainability**  
301 N Olive Avenue  
West Palm Beach, FL 33401

Description: Consumer Mortgage Loan Servicing

Value: \$15 M

Dates: January 2015- Present

Contact: Shannon E. LaRocque, P.E.

Phone: (561) 355-2030

ARI is Prime Contractor. ARI handles the mortgage loans for Neighborhood Stabilization and SHIP Loans.

**LETTERS OF RECOMMENDATION ATTACHED**

## FLORIDA OFFICE of FINANCIAL REGULATION

[Home](#) [About OFR](#) [Apply for a License](#) [Verify a License](#) [File a Complaint](#) [News](#) [Research Resources](#)**License Search Results Detail**

**License Name:** ACCOUNTS RECEIVABLES INC  
**DBA Name:** ARI

**License Type:** Consumer Collection Agency  
**Status:** Approved  
**Status Effective Date:** 12/2/2015  
**Original Date of License:** 3/27/2009  
**License Number:** CCA9901435  
**License Expiration Date:** 12/31/2016

**License Main Address:**  
**Street:** 314 CLEMATIS STREET #201  
**City:** WEST PALM BEACH  
**State:** FL  
**Zip Code:** 33401

**License Mailing Address:**  
**Street:** 314 CLEMATIS STREET #201  
**City:** WEST PALM BEACH  
**State:** FL  
**Zip Code:** 33401

**Phone Number:** 561-697-4911

[Search for Final Orders](#)[New Search](#)[Return to Search Results](#)[Accessibility](#)[Contact Us](#)  
(850) 487-9687[Site Map](#)



**ANNE M. GANNON**  
**CONSTITUTIONAL TAX COLLECTOR**  
*Serving Palm Beach County*

*Serving you.*

P.O. Box 3353, West Palm Beach, FL 33402-3353  
 www.pbctax.com Tel: (561) 355-2264

**\*\*LOCATED AT\*\***

314 CLEMATIS ST Ste 201  
 WEST PALM BEACH, FL 33401

TYPE OF BUSINESS	OWNER	CERTIFICATION #	RECEIPT #/DATE PAID	AMT PAID	BILL #
56-0008 COLLECTION AGENCY	NASH MELISSA L	CCA9901435	B15.887094 - 09/17/15	\$33.00	B40144928

This document is valid only when receipted by the Tax Collector's Office.

**STATE OF FLORIDA**  
**PALM BEACH COUNTY**  
**2015/2016 LOCAL BUSINESS TAX RECEIPT**

**LBTR Number: 200916509**  
**EXPIRES: SEPTEMBER 30, 2016**

This receipt grants the privilege of engaging in or managing any business profession or occupation within its jurisdiction and MUST be conspicuously displayed at the place of business and in such a manner as to be open to the view of the public.

B1 - 1234

ACCOUNTS RECEIVABLES INC  
 ACCOUNTS RECEIVABLES INC  
 314 CLEMATIS ST STE 201  
 WEST PALM BEACH, FL 33401-4683



**CITY OF WEST PALM BEACH**  
**2015 to 2016 BUSINESS RECEIPT**

**NOT TRANSFERABLE**

CITY OF WEST PALM BEACH  
 P.O. BOX 3147, WEST PALM BEACH, FL. 33402

0000023431  
 ACCOUNTS RECEIVABLES INC DBA ARI  
 314 CLEMATIS ST # 201

FULL SERVICE COLLECTION  
 AGENCY

BUS. TAX ID.	CATEGORY	DESCRIPTION	FEE
49788	561440	COLLECTION AGENCY	173.64
 BY: <u>MB</u>			
TOTAL →			173.64
** PAID			173.64 ** BAL ** 0.00

**THIS DOCUMENT NOT VALID  
 UNTIL FUNDS ARE COLLECTED**

**EXPIRES  
 SEPTEMBER 30,  
 2016**

**Palm Beach County**  
**Office of Small Business Assistance**

Certifies That

**ACCOUNTS RECEIVABLES, INC. dba ARI**

Vendor # VC0000126787

*is a Small/Women Business Enterprise as prescribed by section 2-80.21 – 2-80.35 of the Palm Beach County Code for a three year period from September 17, 2014 to September 16, 2017*

The following Services and/or Products are covered under this certification:

**BILLING COLLECTION SERVICES;  
COLLECTION SERVICES, FINANCIAL DEBT .**

**Palm Beach County Board of County Commissioners**

Priscilla A. Taylor, Mayor  
Paulette Burdick, Vice Mayor  
Hal R. Valeche  
Shelley Vana  
Steven L. Abrams  
Mary Lou Berger  
Jess R. Santamaria

**County Administrator**

Robert Weisman  
**Deputy County Administrator**  
Verdenia C. Baker



**Allen F. Gray, Manager**

9/17/2014







**County Administration**

P.O. Box 1989

West Palm Beach, FL 33402-1989

(561) 355-2030

FAX: (561) 355-3982

www.pbcgov.com



**Palm Beach County  
Board of County  
Commissioners**

Shelley Vana, Mayor

Mary Lou Berger, Vice Mayor

Hal R. Valeche

Paulette Burdick

Steven L. Abrams

Melissa McKinlay

Priscilla A. Taylor

**County Administrator**

Robert Weisman

May 29, 2015

Re: Accounts Receivables, Inc.

To Whom It May Concern:

Palm Beach County and the Department of Economic Sustainability entered into a contract with Accounts Receivables, Inc. in January 2015. The contract is for the servicing of approximately 200 SHIP and Low Income Mortgage Loans requiring record keeping, accounting, collections and escrow management.

This is the first time outsourcing of this work for Palm Beach County. During the transition and since, the ARI team has been diligent and cooperative in working with staff for a smooth transition and execution of duties. Additionally, ARI holds our borrowers with the highest regard of respect in communications and absolute professionalism.

I am confident that ARI will deliver on any project they may choose to pursue.

Sincerely,

Shannon R. LaRocque, P.E.  
Assistant County Administrator

**A GREAT HOMETOWN****Council**

Bob Margolis, Mayor  
John Greene, Vice Mayor  
Matt Willhite, Councilman  
Anne Gerwig, Councilwoman  
John T. McGovern, Councilman

**Manager**

Paul Schofield

May 29, 2015

Re: Accounts Receivables, Inc. (ARI)

To Whom It May Concern:

It is my pleasure to recommend Accounts Receivables, Inc. (ARI). The Village of Wellington entered into a contract with Accounts Receivables, Inc. (ARI) in January of 2015. The contract is for the collection of past due water utilities from 2012 forward.

This is a first time outsourcing of third party collections for the Village of Wellington. During the term, we have found ARI to be a very responsive in balancing long and short term goals. They effectively communicate and manage the team to deliver outstanding results. The ARI team met with utility, finance and information technology staff as part of a comprehensive plan to establish processes and procedures. They stressed their commitment to addressing all concerns, both from residents as well as from staff, regarding the process.

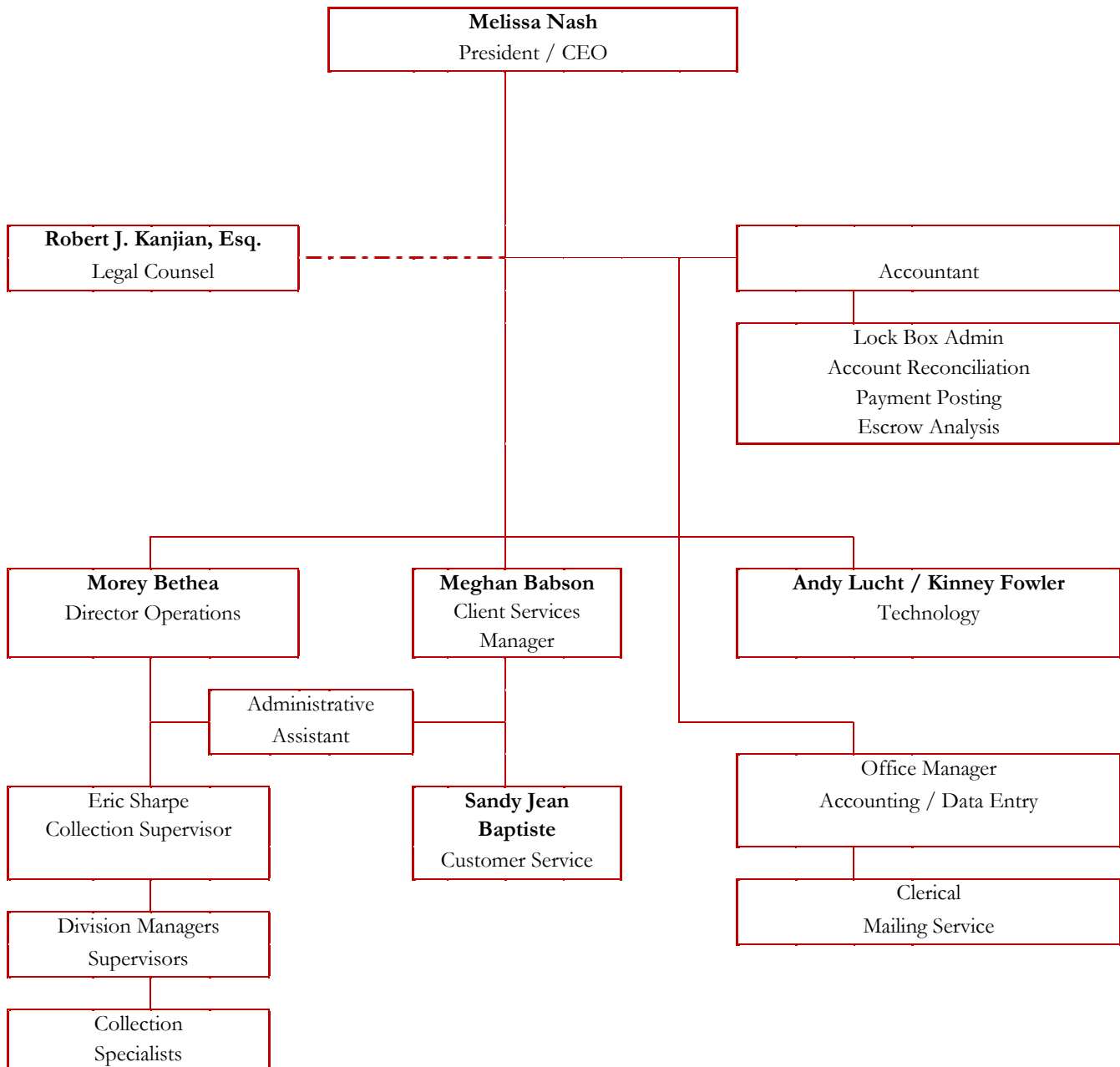
ARI has exceeded the expectations for recovery in the 120 days since placement. ARI has recovered over 15% of the monies placed from calendar year 2012.

We appreciate their expertise, and are confident that ARI will provide results for The Town of Palm Beach as well.

Sincerely,

Tanya W. Quickel  
Director of Administrative & Financial Services

# ACCOUNTS RECEIVABLES, INC. ORGANIZATIONAL CHART







**About Melissa L. Nash**  
**President and CEO of**  
**Accounts Receivables, Inc.**



Melissa Nash is President, CEO and Founder of Accounts Receivables Inc. (ARI) based in West Palm Beach, Florida. Recognizing the strong need of many industries in today's challenging economy for proactive approaches to receivables; Melissa developed ARI to provide all of the accounting services necessary on the revenue side of the transaction as an outsourced function. Since 2007, ARI continues to provide full service collection services for governmental agencies, small and medium size businesses for professional services as well as Home Owners Associations and

Condominium Owners Associations.

Melissa is recognized as an industry expert. She brings to ARI, in-depth knowledge and over twenty years of business management experience from a broad and diverse range industries, including Retail, Wholesale, Legal, Professional Services, and Real Estate. Melissa began her career as Credit Manager and Senior Accountant with Fisher Produce. During her twelve year tenure as Business Manager with Quincy Johnson Architects, she acquired a plethora of construction industry expertise, including specialized knowledge for business operations and multiple types of projects. As Business Development Director for Building Solutions, LLC for four years, Melissa was responsible for sales and marketing of new home communities for builders and developers. Melissa and ARI were featured in Inc. Magazine's 11 Top Businesses You Can Start in Your Pajamas for 2009, recognized as a 2011 Woman Extraordinaire by Business Leader Magazine.

Melissa is author of How To Get Paid On-Time, Every Time, an informative and easy-to-read book about specific solutions to improve cash flow which was highlighted in Entrepreneur Magazine in August of 2010. At the heart of the book, is Melissa's philosophy that business owners need to be accountable for the tasks and responsibilities that lead to putting the "check" into their business. Her ideas rest on the premise that it is essential for business owners to assume a proactive approach for collection of "their money."

The book affirms the enormous challenges associated with complacency in the business world, and provides a process and system to eliminate the common excuses and pitfalls leading to non-payment. Melissa is a Certified Sales Professional (CSP) and holds the Certificate for Integrity Selling for the 21st Century. She is a Life Director for Gold Coast Builders Association (GCBA). Melissa is a featured speaker at many regional and national and international conferences on the topic of receivables and cash flow. Melissa is a former State Director for the Florida Home Builders Association. She is an active member Executive's Association of the Palm Beaches.

Melissa serves as a Board Member for the Florida Collectors Association, the state chapter of ACA. Her involvement includes Legislative Affairs and Convention Committee. Recent successes of FCA include background checks and fingerprinting for all agencies licensed in the State of Florida.

Melissa has been a featured presenter at multiple organizations including the National Association Women Owned Businesses, Condo & Commercial Expo, Palm Beach County Bar Association, Southeast Builders Conference and the International Executives Association. A native Palm Beach County resident, Melissa is an avid supporter of many community organizations, including serving on the Board of Directors for Junior Achievement, Board Development for the Girls Scouts of Southeast Florida, past Team Development Chair for Making Strides Against Breast Cancer with American Cancer Society and Teacher Advisor and Student Coach for Distributive Education Clubs of America (DECA) Volunteer at South Tech Academy.



### About Morey Bethea

**Director of Operations  
Accounts Receivables, Inc.**



Morey came to ARI with a strong financial services background, Morey has 15+ years of collections background. Morey is a certified EMT/Paramedic, and brings experience in detail training to ARI portfolio. Morey is responsible for a wide range of activities, including overseeing and developing the various collection portfolios in our recovery operations center, maintaining production and revenue goals and collector training. Morey provides guidance, leadership, and production stability to the ARI staff. Morey handles collections process, and makes recommendations to executive management on policy and improving collection procedure.

Previous experience includes being a senior manager of a major third party debt management firm locally. During his tenure the department excelled producing results of high levels of customer service and delinquency reduction, his firm received contracts to manage collections for the third largest credit provider in the U.S.

As the collections manager, Morey was responsible for training, coaching, and management call center operations to team to surpass goals in delinquent debtor recovery for business process outsourcing, and third – party collections companies. Drive customer service location, payment processing, and compliance/legal issue resolution to optimize client relationships. Oversee quality and regulatory compliance of manual and auto dialer call flow/ Boost individual and team employee, performance, morale, and retention.

During his tenure as a call center specialist, Morey was responsible for locating, contacting, and debt resolution for client delinquent accounts. Accepting, ACH & credit card payments, as well as handling problematic customer disputes and issues according to the FDCPA and all regulatory laws.

Mr. Bethea is an active leader in all facets of collection management for over 15 years. Morey has managed daily tactical activities of a staff of 60+ managers, collectors, healthcare billers and call center representatives, while sharing responsibilities for profit and loss. He has also directed all staff development, production and clerical training, creation of job descriptions, scheduling, performance reviews, and policy creation and administration.

Morey takes an active role in the community by volunteering with his local church and many charitable organizations. Morey along with his wife and daughter reside in West Palm Beach, Florida.

**About Robert J Kanjian, Esq.**

Law Office of Robert J. Kanjian  
Title Matters, LLC  
Real Estate Matters, LLC

**ACADEMIC BACKGROUND**

University of Maryland, Bachelor of Arts, 1988  
University of Maryland, Juris Doctorate, 1992

**PROFESSIONAL REGISTRATIONS**

District of Columbia – Attorney  
State of Florida – Attorney  
State of Florida – Real Estate Broker  
State of Maryland – Attorney

Bob over 30 years' experience in the real estate industry. Bob began his career in real estate with Coldwell Banker and has personally sold more than \$100 Million in New Home sales while working with some of the nation's largest builders including Ryland Homes and Washington Homes in Maryland before relocating to Florida.

Bob continues his career in the residential real estate market by bundling his education and experience to provide a comprehensive resource by offering legal services backed by his sales and marketing experience to clients throughout the Southeastern United States.

Bob's dedication to the community continued into public service where he was elected to the Palm Beach County School Board and appointed to the Palm Beach County Commission. Bob has served on the Treasure Coast Regional Planning Board, Palm Beach County Environmental Appeals Board (Appointed Position), and Palm Beach County School Board Independent Sales Surtax Oversight Committee (Appointed Position).

Recognized by his peers as an industry leader, Bob has spoken at the International Builders Show (IBS) Southeast Builders Conference (SEBC) in Orlando. Bob's local involvement included having served on the Executive Committee, Board of Directors and as a State Director for Florida Home Builders Association. Bob continues his community service with involvement in multiple philanthropic organizations including serving as Honorary Chairperson for the 2005 Palm Beach County Autism Walk together with his wife, Anne.

Bob resides in West Palm Beach, Florida with his wife Anne and two children.

## Public Entity Crimes

### NOTIFICATION OF PUBLIC ENTITY CRIMES LAW

Pursuant to Section 287.133, *Florida Statutes*, you are hereby notified that a person or affiliate who has been placed on the convicted contractors list following a conviction for a public entity crime may not submit a proposal on a contract to provide any goods or services to a public entity; may not submit a proposal on a contract with a public entity for the construction or repair of a public building or public work; may not submit proposals on leases or real property to a public entity; may not be awarded or perform work as a contractor, supplier, sub-Proposer, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017 [F.S.] for Category Two [\$35,000.00] for a period of thirty-six (36) months from the date of being placed on the convicted contractors list.

Acknowledged by:

Accounts Receivables Inc dba ARI  
Firm Name  
Melissa L. Nash  
Signature  
Melissa L. Nash, Pres / CEO  
Name and Title(Print or Type)  
2/24/2016  
Date



## Drug-Free Workplace

If identical tie bids exist, preference will be given to the vendors who submit a certification with their bid/proposal certifying they have a drug-free workplace in accordance with Section 287.087, Florida Statutes. The drug-free workplace preference is applied as follows:

**IDENTICAL TIE BIDS:** Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids which are equal with respect to price, quality, and service are received by the State of by any political subdivision for the procurement of commodities or contractual services, a bid received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie bids will be followed if none of the tied vendors have a drug-free workplace program.

As the person authorized to sign this statement, I certify that this firm complies fully with the following requirements:

- 1) This firm publishes a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
- 2) This firm informs employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
- 3) This firm gives each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
- 4) In the statement specified in subsection (1), this firm notifies the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
- 5) This firm imposes a sanction on or requires the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
- 6) This firm will continue to make a good faith effort to maintain a drug-free workplace through implementation of this section.

Accounts Receivables Inc dba ARI

Firm Name

Melissa L. Nash

Signature

Melissa L. Nash, Pres CEO

Name and Title(Print or Type)

2/24/2016

Date

## Conflict of Interest Disclosure Form

The award of this RFP/bid/contract is subject to the provisions of Chapter 112, Florida Statutes and Palm Beach County Ordinance Section 2-443. All proposers/bidders/contractors must disclose: the name of any officer, director, or agent who is also an employee or relative of an employee of the City of Delray Beach.

Furthermore, all proposers/bidders/contractors must disclose the name of any City employee or relative(s) of a City employee who owns, directly or indirectly, an interest in the proposers/bidders/contractors firm or any of its branches.

The purpose of this disclosure form is to give the City the information needed to identify potential conflicts of interest for key personnel involved in the award of this RFP/bid/contract.

The term "conflict of interest" refers to situations in which financial or other personal considerations may adversely affect, or have the appearance of adversely affecting, an employee's professional judgment in exercising any City duty or responsibility in administration, management, instruction, research, or other professional activities.

Please check one of the following statements and attach additional documentation if necessary:

☒ To the best of our knowledge, the undersigned firm has no potential conflict of interest as defined in Chapter 112, Florida Statutes and Section 2-443, Palm Beach County Code of Ordinances.

☐ The undersigned firm, by attachment to this form, submits information which may be a potential conflict of interest as defined in Chapter 112, Florida Statutes and Section 2-443, Palm Beach County Code of Ordinances.

Acknowledged by:

Accounts Receivables Inc dba ARI  
Firm Name

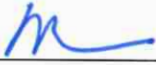




Melissa L. Nash  
Signature

Melissa L. Nash, Pres CEO  
Name and Title(Print or Type)

2/24/2016  
Date

## Acknowledgment of Addenda

The Proposer/Bidder hereby acknowledges the receipt of the following addenda, which were issued by the City and incorporated into and made part of this RFP/Bid. The Proposer/Bidder acknowledges that it is solely responsible for ensuring that it is aware of, and in receipt of, all addenda.

ADDENDUM NUMBER	DATE RECEIVED	PRINT NAME OF AGENT	TITLE OF AGENT	SIGNATURE OF AGENT
1	2/2/16	Melissa Nash	Pres	
2	2/2/16	Melissa Nash	Pres	
3	2/19/16	Melissa Nash	Pres	
4	2/22/16	Melissa Nash	Pres	
5	2/24/16	Melissa Nash	Pres	



# SCOPE OF WORK

## MINIMUM QUALIFICATIONS

### PROPOSAL REQUIREMENTS

- ✓ Agency has the minimum 5 years of continuous ownership and management.
- ✓ Agency has experience and listed references for similar work.
- ✓ Agency is registered with DMVDataBytes and has access to the State of Florida DMV records and databases and others as needed.
- ✓ Agency has the capability to meet any additional bonding capacity not currently in place and required.



- ✓ Agency shall pursue recovery of all City items forwarded for collection through a series of collection letters and telephone calls.
- ✓ Agency shall accept payments via mail, online or telephone using a credit card, ACH, EFT, money order or cashier's check.
- ✓ Agency shall provide a Post Office Box for processing mail-in payments.
- ✓ Agency shall segregate collections received by debt collection type.
- ✓ Agency shall provide skip tracing by an approved method with documentation providing number of resources and credit bureaus.
- ✓ Agency shall provide address and contact information when requested by City when violation notices are sent and returned as undeliverable for any reason.
- ✓ Any and all address and contact information obtained for collection purposes shall be used by the collection agency to pursue unpaid items.
- ✓ All information obtained through skip tracing and other approved methods shall be provided to City if requested.
- ✓ Agency may contact debtors by mail, telephone, or telegram. A collector shall not contact a debtor before 8:00 a.m. or after 8:00 p.m. EST. Agency shall maintain an automated record of phone calls and log all correspondence with debtors. All correspondence shall indicate an escalation of importance with resolution from one letter to the next.
- ✓ In the event a debt is reported to the major credit bureaus, the Agency will do so in accordance with all applicable Federal and State laws.
- ✓ Agency will maintain a toll free telephone number for customer service and include the number on all correspondence to debtors.
- ✓ Agency will provide procedures for disputes and Cease and Desist Letters.
- ✓ Agency will not use any false statement during the collection process.



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- ✓ Agency will remit payments on collections monthly or as agreed to by the parties.
- ✓ City does not recognize a partial payment as a satisfaction of a debt submitted to the collection agency.
- ✓ The collection agency shall document the partial payment and continue to collect on the debt until it is paid in full. If the one hundred eighty day collection period expires prior to complete payment, the collection agency shall cease their efforts with the debt item and return it to City as an unsatisfied debt.
- ✓ City will notify the vendor when payments made to City by debtor during the collection process are received through a City office, so that vendor may reconcile the account.

## COST DETAIL

With firsthand knowledge of the residents of City of Delray Beach, ARI intends to customize the strategies for maximizing recovery. Based on the information, ARI is confident with our WeCall™ customized approach, recovery for the City should exceed the typical liquidation rate.

ARI will scrub all data with a minimum of 11 data points for identification and utilize a collection scoring matrix. The combination increases the right party contact information and improves performance while the files are being worked on the collection floor.

The results of our “**boutique**” approach is proven by our reputation as well as liquidation for our clients.

## SCHEDULE OF PRICING

RFP 2016-040

## Debt Collection

Pricing is to be all inclusive of the costs of servicing these accounts; no further charges will be accepted for postage, data transfer, or any other costs associated with this contract.

NOTE: Proposer shall state collection service fee as a percentage (%) of the monies collected from the accounts turned over by the City to the Proposer for each of the account types defined below:

Percentage Parking Tickets	:	<u>25</u>	%
Percentage Ambulance Billing	:	<u>20</u>	%
Percentage Utility Billing	:	<u>20</u>	%
Percentage Business Tax Billing	:	<u>20</u>	%
Percentage Parks and Recreation Billing	:	<u>20</u>	%
Percentage Alarms Billing	:	<u>20</u>	%
Percentage Miscellaneous Accounts Receivable Billing	:	<u>20</u>	%

Comments

ARI has proven with other local municipalities that our liquidation rates - even with a higher fee - yields greater net revenue returned.

All Canadian placed debt would be at 30% rate.

Vendor Name

: Accounts Receivables Inc dba ARI

# APPROACH TO THE PROJECT

Our approach to project organization and management as we perform work in this process will be to meet your needs through our team. Our company size is complimentary to the proposal at hand as we are large enough to meet the requirements as well as being adaptable to comply with City of Greenacre's operational style. To ensure the best results, our team is committed to training and continuing education. Our representatives trained for governmental receivables will be assigned to your work.

- ✓ Full Service Collection Agency including primary and secondary placements
- ✓ Integrated telephone and computer systems
- ✓ ARI's Trademarked WeCall™ Collection Program is a complete system including customized reports, letters, telephone techniques and processes which are adaptable to meet your specific goals and requirements
- ✓ Dedicated collection team
- ✓ Experienced and seasoned management team



ARI will handle the majority of the work for this contract. Once all collection efforts are exhausted, ARI can submit all files and information to counsel if requested by City of Delray Beach.

**CITY STAFF** – The requirement for City staff will be minimal. ARI's proven transition process will set the framework for staff to communicate as it benefits the City.

**GOALS AND OBJECTIVES** - The primary goal of ARI's staff is complete dedication to our customers and clients. ARI is committed to providing quick and efficient customer service. With our close proximity to City of Delray Beach, ARI could be personally present for all of the transition as well as development of processes to compliment the City's day-to-day operations.

Examples of the advantages offered by ARI are:

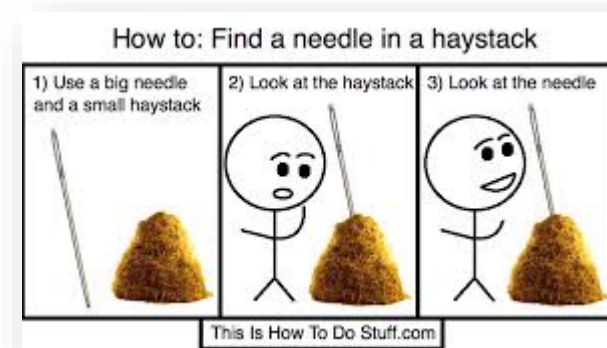
- ✓ **Accountability** – Working diligently to ensure that the ethics of our client's guidelines are upheld as outlined.
- ✓ **Partnership** – Maintaining open lines of communication and to determine what strategies are most effective in maximizing ARI's performance on our client's portfolio.
- ✓ **Convenience** – Remaining accessible with dedicated staff throughout the day to accommodate any of our client's needs and requests.
- ✓ **Flexibility** – Dealing with our client's customers to create the best possible situation for the customer as well as our client.

ARI believes, above all, providing the best customer service is the only way to conduct business. Our client service department understands the integral nature of client support. Our operations are entirely dedicated to the development and maintenance of client/agent relationships.

**WECALL™ COLLECTION PROGRAM OVERVIEW** - Upon an account being placed with ARI via our FTP site, or as established by City of Delray Beach, the data will be transferred into our database within one business day. In most cases, data is loaded the same day. An acknowledgement will automatically be generated for the City to verify the debtor and amount placed.

Once in the database, the WeCall™ Collection Program will automatically complete the following processes:

- ✓ Deceased / Bankruptcy
- ✓ Postal Regulation Standardization / National Change of Address
- ✓ Automated Directory Assistance Verification and Append if applicable



As soon as the account is verified, the initial DEMAND letter is sent regular USPS to the debtor. The WeCall™ Collection Program will queue files with valid telephone numbers for telephone contact. ARI will make attempts to reach the debtor from 8 am to 8pm Mon – Sat as allowed by FDCPA. Multiple attempts, times and strategies will be attempted to maximize results.

As a result of contact, ARI will reach debtors and settle accounts in full, establish payment in the future and/or establish a payment arrangement. In every case with contact, ARI will verify data. Please note that ARI's collection manner is to always respect the individual. All contact is supervised by management and assures the quality of the process and improves the results to City of Delray Beach. All contact is documented in the system as used for analysis and reporting.

Management and supervisors will determine the placement of accounts with collection teams on a regular basis to assure the volume is appropriate for performance and results. Teams assist one another with incoming calls, dispute resolution and outbound calls to assure results are maximized.

The ARI WeCall™ Collection Program utilizes an automated scheduling of workload for each team member through batches. Our WeCall™ Collection Program prioritizes accounts by last follow-up RFP No. 2016-040

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date or updated records to create the work file for each team member. The prioritization includes an algorithm for accounts with the highest probability for collection, minimizing the age of each account placed with ARI.

While all accounts placed have equal importance, ARI's WeCall™ Collection Program creates a dedicated series of events guaranteed to minimize the uncollectable file. Based on the actual debtor data received from City of Delray Beach, the WeCall™ Collection Program reduces the quantity of accounts deemed uncollectable.




**Accounts Receivables, Inc.**

P.O. Box 1301  
West Palm Beach, FL 33402  
(888) 909-6722

«current\_date\_f2»

RE: «debtor\_first\_name» «debtor\_last\_name»

**Our Client:** «client\_full\_name»

**Our Account No.:** «case\_number»

Online Payment ID: «debtor\_payment\_id»

Total Amount Due: «current\_balance\_due»

Dear «debtor\_first\_name»:

The above account has been listed with our office for collection. We realize this amount due could be an oversight on your part and not a willful disregard of an apparent obligation.

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

To conclude this matter promptly, please remit your payment in full to **P.O. Box 1301, West Palm Beach, FL 33401**. You can pay online with a credit or debit card by visiting our payment portal at [www.4aronline.net](http://www.4aronline.net). You can also use our convenient check by phone option by calling us at (888) 909-6722, M-F 8:00 a.m. – 9:00 p.m. EST.

**Can't pay in full today? We are here to help!** Call us at (888) 909-6722, M-F 8:00 a.m. – 9:00 p.m. EST, and a representative will work with you to arrange a payment plan that fits your budget. Payment plans are also available on our payment portal at [www.4aronline.net](http://www.4aronline.net).

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,  
Accounts Receivables, Inc

«case\_number»

ACCOUNTS RECEIVABLES, INC.  
P.O. BOX 1301  
WEST PALM BEACH, FL 33402

CREDIT CARD OPTIONS		<input type="checkbox"/>		<input type="checkbox"/>	
ACCOUNT NUMBER				EXP DATE	
AMOUNT			\$	CVV	
Signature					

\* A \$4.95 convenience fee applies to all credit card and check by phone payments.

«debtor\_first\_name» «debtor\_last\_name»  
«debtor\_address\_one» «debtor\_address\_two»  
«debtor\_city», «debtor\_state» «debtor\_zip»

«current\_date\_f2»

«codebtor\_first\_name» «codebtor\_last\_name»  
«debtor\_first\_name» «debtor\_last\_name»  
«debtor\_address\_one» «debtor\_address\_two»  
«debtor\_city», «debtor\_state» «debtor\_zip»

Our Client: «client\_full\_name»  
File Number: «case\_number»  
Balance Due: «current\_balance\_due»

**WE ARE A DEBT COLLECTION AGENCY. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THIS PURPOSE. THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

**We recently were notified of a partial payment on the subject account.** However, our client still shows an unpaid balance referenced above.

Failure to respond with payment may result in further actions to collect this debt.

**You were previously notified that ARI has been authorized by our client to collect this debt.** Please mail your payments, along with this letter for proper identification, to our address below.

***To pay this account in full or to set up a payment plan using your debit or credit card, please visit our payment portal at [www.4aronline.net](http://www.4aronline.net). You will need the account holder's name, file number and amount due (referenced in this letter).***

Send correspondence, other than payments, to this collection agency at Post Office Box 1301, West Palm Beach, FL 33402. **Please call (561) 693-6665 or (888) 909-6722 to make payment arrangements. THIS IS AN IMPORTANT ISSUE. PLEASE GOVERN YOURSELVES ACCORDINGLY.**

Sincerely,  
*Morey Taylor*  
Morey Taylor  
Account Executive

The 30 day dispute period commenced when you received our first notice. Unless you dispute the validity of this debt, or any portion thereof, ARI will assume this debt is valid. If you notify this office in writing within the 30-day period that this debt, or any portion thereof, is disputed, ARI will obtain verification of this debt or a copy of a judgment and mail you a copy of such judgment or verification. If you request from this office in writing within the 30-day period, ARI will provide you with the name and address of the original creditor, if different from the current creditor.



**ARI**  
Post Office Box 1301  
West Palm Beach, FL 33402  
(888) 909-6722  
www.4aronline.net

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«current\_date»

«debtor\_first\_name» «debtor\_last\_name»  
«debtor\_address\_one»  
«debtor\_city», «debtor\_state» «debtor\_zip»

RE: «case\_number»

**YOUR ACCOUNT IS PAID**

Dear «debtor\_first\_name»,

In consideration of payments received, as of «last\_payment\_date», your debt referenced below is paid in full.

Creditor:	«client_full_name»
Account Number:	«client_claim_number»
Amount Due:	«original_claim_amount»
Interest/Fees:	
<b>Total Amount Due:</b>	<b>\$0.00</b>

Should you have any questions regarding this matter, please feel free to contact us at the number listed above.

Sincerely,  
ACCOUNTS RECEIVABLES, INC.

This is a communication from a debt collector. This communication is made for the limited purpose of responding to your payment and is **NOT** an attempt to collect a debt.



**John Kim**  
Executive Vice President, Principal  
**Credit Bureau of Canada Collections**

Office 905-670-7575 ext. 310

Fax 905.670.7069

E-mail: [jkim@collectcents.com](mailto:jkim@collectcents.com)

Website: [www.collectcents.com](http://www.collectcents.com)

## Executive Summary

Collectcents Inc. operating as Credit Bureau of Canada Collections is an ISO 9001:2008 registered privately held wholly owned Canadian company operating since 1947. We have a long history of providing exceptional industry leading recovery results for Canadian companies while maintaining the highest level of customer satisfaction. We are an integrated financial group whose mission is to provide the very best full service third party accounts receivable management solutions and outsourcing services on a national level to Canadian financial, telecommunication, utility, government, educational, health care, retail and commercial sectors.

Our current list of clients include financial institutions such as BMO, CIBC, RBC, Scotiabank, TD Canada Trust; telecommunication and cable companies such as Bell, Rogers, Shaw, TELUS and Wind; government clients such as the City of Brampton, City of Brandon, City of Mississauga, City of Toronto, and the Town of Caledon; utility clients such as Direct Energy, Enbridge Gas, Hydro One, London Hydro, Manitoba Hydro, Powerstream, and Toronto Hydro; educational clients such as Algonquin College, Brock University, Ryerson University, Simon Fraser University, University of Toronto and the University of Waterloo; health care clients such as the BC Health Authority, Mount Sinai Hospital, William Osler Health Centre and the Winnipeg Regional Health Authority and commercial companies such as Canadian Pacific Railway, Grand & Toy, Pitney Bowes, and Unisource.

Credit Bureau of Canada Collections is nationally licensed and employs over five hundred and fifty (550) full time employees across four (4) collection centres in **British Columbia, Ontario and Quebec.**

We have also developed a propensity to pay scoring software we call Postal Code Mapping (PCM). PCM is designed to identify a debtor's propensity to pay within postal code regions throughout Canada based on historical data. PCM analyzes our entire internal database and charts recovery results utilizing factors such as assignment amount, percentage recovered, the age of listing, skip accounts, and numerous other variables. The resulting analysis allows us to assess the probable collectability of a particular account based on past success rates in the same region. This provides a basis for prioritization and treatment of new assignments and allows for streamlined collection strategies.

Credit Bureau of Canada Collections recognizes the importance of maintaining our customer's positive image in the public domain. We make every effort to avoid complaints and ensure that collectors and skip tracers have excellent knowledge of the Collection Agencies Act for the provinces in which they are licensed to collect. We have many levels of controls in place to ensure that we do not tarnish either of our good names for the sake of affecting recovery. Credit Bureau of Canada Collections has implemented stringent hiring, training and monitoring measures to ensure that we represent all our clients in the highest regard.

Credit Bureau of Canada Collection has designed and implemented the strictest Privacy and Compliance standards guideline in the industry. We hold each and every employee responsible for all information received from clients, debtors, co-workers and the corporation. The appointed Privacy Officer on a regular and frequent basis audits all aspects of our internal policy.

Credit Bureau of Canada Collections has very strong corporate leadership. The company has two principal. Mr. Jonathan Finley and Mr. John Kim are the only Directors of the company. Mr. Finley brings over 28 years of Operational Collection Management experience while Mr. Kim contributes over 27 years of Sales, Customer Service and Marketing experience. The company has twelve (12) senior managers with a combined total of over 196 years of collection experience.

Finally, Credit Bureau of Canada Collections commitments to be the top performing service provider to its customers. Ownership commits to do whatever it takes to becoming the number one performer in each and every portfolio entrusted to us.

Never before has our industry seen such parity in terms of the tools available for a collection agency to succeed. The affordability of tools such as skip tracing data and information technology has brought about a level playing field never seen in the past. Credit Bureau of Canada Collections believes the difference between achieving Top Performer status and second place is the level of commitment from the top down. We firmly believe that the difference between top performance and not, is the level of commitment cascaded to the portfolio itself. Every action and decision on the execution of a portfolio from customer service to recovery is attributed to this level of commitment. Credit Bureau of Canada Collections believes it is this level of commitment from ownership and our desire to be number one that mandates and motivates us to achieve more, resource more and spend more on ensuring our success. We simply do not follow a business plan in terms of “margin”, “profitability” or “return on investment” that hamper our competitors in what they can and cannot do to affect recovery. If it means that we need to increase the number of collectors to file count, increase the ratio of senior collections to the portfolio, spend more on credit files or scoring, we will do it.

### **Government Experience**

CBCC has great familiarity with the recovery of government debt for City, Townships, Regions and Municipalities as we current boast a client base of over fifty (50) customers in the government category. With experience in both first and second assignments and well as collections from business or individuals, we are uniquely qualified to serve Delray Beach’s Canadian debtors.

Our current clients include but are not limited to:

City of Brandon (Manitoba)	Counties of Leads & Grenville
City of Kingston	County of Elgin
City of Mississauga	County of Renfrew
City of Oshawa	Municipality of York
City of Toronto	Regional Municipality of Halton
City of Toronto Parking	Region of Durham
Corporation of the Town of Perth	Town of Caledon
Corporation of Delta (BC)	Town of Milton

United Counties of Stormont, Dundas &  
Glengarry

Our Government portfolios include but are not limited to:

Ambulance	Miscellaneous Accounts Receivable
Airport Fees	Parking Violations
Business License	Parks & Recreation
By-law fines	Police Department
Fire Department	Provincial Offenses Act (motor vehicle violations)
Garbage	Water
Landfill	
Liquor Control Board (Ontario)	

In addition to our fifty (50) public sector government clients, CBCC also provides debt collection services to over one hundred and eighty (180) hospital clients including the BC Health Authority, William Olser Health Center and Mount Sinai Hospital, over thirty (30) utility clients including London Hydro, Manitoba Hydro and Toronto Hydro and over twenty (20) educational institutions including the British Columbia Institute of Technology, Simon Fraser University and Waterloo University.

# PROCESS MANAGEMENT SYSTEMS

ARI utilizes its extensive technology advantage and experience to customize every collection engagement. This customization spans the project from initial A/R assessments and action plan creation through implementation. Each program or service is tailored exactly to each specific client's specifications.

ARI utilizes a powerful software as a solution (SAAS) that allows us to manage all aspects of the debt collection, including legal deadlines, customized forms, letters to debtors, and recovery processes in a hosted environment. This comprehensive data management and analysis database enables ARI to reliably and confidently manage mission-critical information



The workflow engine allows ARI to custom-tailor collection efforts to specific needs. Our state-of-the-art collection platform includes features such as document imaging, real time credit card and ACH processing, and account specific reports making ARI capable of managing large volumes of data with accuracy and efficiency.

ARI also maintains a free, web-based application that allows secure and private internet access to our databases and City of Delray Beach will have the ability to search and review all accounts placed with our firm for status, payment history, demographics and collection notes. Our encryption-protected website ensures that access is limited to specific users. Once logged into our network, users can post item-specific requests or notify ARI staff via email of direct payments, adjustments, closes, or demographic changes.

ARI utilizes a predictive dialing platform, specific to debt recovery and debt management. This hosted call center solution ensures increased debt recovery rates, and gives ARI the ability to reach more debtors while complying with regulatory guidelines set forth in the Fair Debt Collection Practices Act.

*(Note – as of the submission of this RFP, Auto Dialers may be discontinued per the TCPA and a recent court ruling. ARI will use every legal means to initiate telephone contact with borrowers)*

## INFORMATION TECHNOLOGY: MANAGEMENT INFORMATION TECHNOLOGY

ARI systems are **SSAE16 Type II Certified**. Developed by the American Institute of Certified Public Accountants, this certification ensures that all controls regarding physical and system infrastructure access have been reviewed and approved by a reputable third party. Access to data is based on a three-tier security system that includes session/location, application, and username/password challenges. Secure Socket Layer (SSL) and data encryption are standard for all of our implementations.

Additionally, our offsite production data centers are ISO 9001 certified locations that include redundant communications access, uninterruptible power, disaster readiness, and intruder access restrictions. These facilities are monitored at all times by trained NOC personnel.

To further ensure your security, all ARI production servers are backed up daily and fully mirrored. Should a disk fail, another disk with the exact same data takes over immediately. Backups are securely stored offsite by a national media storage vendor. Production servers are clustered to ensure unlimited scalability when your enterprise grows. A documented disaster recovery plan is in place in the event of a significant power failure or natural disaster.



**CLIENT RELATIONS AND COMMUNICATIONS** - A client relation with City of Delray Beach as well as communication is the foundation for a working relationship with ARI. *Because our client service department is established with your benefit in mind, our teams remain constant with minimal turnover.* Client Service Representatives serve as the primary contact for daily inquiries concerning accounts. Each CSR has a complete working knowledge of the WeCall™ Collection Process which enables them to accurately and expeditiously reply to inquiries.

Not only are CSR's the primary contact for daily inquiries, they also work with Senior Management as a part of the Contract Fulfillment team. Additional responsibilities include administrative and collection support, ceasing collections on an account when requested by the client, closing files and responding to all inquiries timely.

**QUALITY CONTROL / QUALITY ASSURANCE** - ARI maintains a quality-assurance process including real time call recording, call monitoring, timely reconciliations, productivity benchmarks, and client account analysis. All of ARI's management, account representatives, and collectors are highly trained professionals who are consistently monitored for professionalism, courtesy, product knowledge and adherence to required project protocols. ARI maintains a staff with over 50 years of experience and each employee is bonded and required to demonstrate complete understanding of the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, and other state and federal laws which may be applicable to specific projects.

**COLLECTION LETTERS** - Letters are an integral and effective component of the debt-recovery process. ARI collectors can request standardized collection notices or the system can automatically generate specific letters in English or Spanish formats at predefined intervals.

Installment agreements and postdated check agreements generate automated letters within a set number of days before each due date. Collection letters generated from our in-house printer are sent directly from our office for security and privacy. Keeping the process in house provides for strict control over our entire collection notification process.

This parameter-driven letter series refers to debt owed a single client, even if there are multiple debts. All cases with valid mailing addresses, regardless of balance or age, receive collection letters according

to client guidelines. While collection letters are not the only focus of our collection process, we design letters to be used in a specified sequence, at specified times, and according to specific circumstance to generate the most meaningful communication with the debtor. For example, we believe that a collection contact followed by a meaningful, well-timed letter offers a better collection impact than a stand-alone collection notice.

The initial demand letter has three main purposes: to advise the debtor that the account has been assigned to ARI; to give the debtor an opportunity to deny, dispute, discuss or resolve the debt obligation; and to determine whether we have been provided with the debtor's current address (if the letter is returned, skip tracing procedures begin immediately).

We are always willing to customize letters for clients. We do this because of consumer sensitivity, client advantage and image, and because it can lead to more effective collections if wording for a particular group of debtors is specialized or made appropriate.

**STRATEGIES TO INCREASE DEBTOR CONTACT** - All "busy signal" calls can be redialed every twenty minutes, and "no answer" calls can be redialed every two hours up to the time allowed by the FDCPA. Repeat calls can be made every three (3) days after contact with no account conclusion. Management also staggers call times throughout the day and rotates dialing platforms to optimize high debtor contact. Accounts that do not have good phone numbers are placed in the Collector's skip tracing area of his/her unit.

**PAYMENT POSTING AND REPORTING** – All payments shall be remitted to City of Delray Beach. Payment in FULL is requested on all accounts in the WeCall™ Collection Process. Payment Plans are available only when the collector determines it necessary and immediate payment is not possible. Once the willingness is determined, the ability to pay is then negotiated by the collector. It is our responsibility to educate debtors and offer them the opportunity to honor their obligation. Personal circumstances are always taken into consideration and verified protecting the rights and dignity of the debtor. The proof of this is in our A+ rating with the Better Business Bureau.



Collectors will gather and enter all the data received. When payment plans are negotiated, Collectors communicate the importance of honoring the agreement. In every case possible, ARI removes the responsibility of the debtor to make payment directly, and attempts to secure means such as debiting from a checking account on regular intervals. The WeCall™ Collection Program will flag any account as an exception within 24 hours of a missed or NSF payment to the collector to follow-up for resolution.

All installment agreements, either postdated checks or direct-check agreements generate automatic letters 7 – 10 days in advance to the debtor as not to forget.

To increase the results for City of Delray Beach, at ARI we place a great emphasis on recovering your accounts. ARI will coordinate with City of Delray Beach for the preferred method of payments.

All direct payments received by City of Delray Beach can be reported via mail, phone and fax or electronic. Timely reporting of payments will cease ARI collection activity and process.

**LITIGATION REVIEW AND RECOMMENDATIONS** - If a Debtor remains unwilling to work out a reasonable payment of their debt obligation, ARI's WeCall™ Collection Program will review the file for possible litigation. In all cases, the client shall approve suit.

ARI will provide litigation capabilities as a liaison between our client and attorneys. With counsel as a part of the management team, ARI's team is advised on a variety of issues regarding compliance and collection issues.

The standard criterion for suit is a balance above \$1,000 with no positive results from the WeCall™ Collection Process and assets are verified and/or identified. During the litigation process, ARI continues to handle all reporting according to client requirements. Payments are applied and reported on a regular basis in conjunction with monthly statements.

**CREDIT BUREAU REPORTING** - ARI's WeCall™ Collection Program includes the ability to report debtor files to credit bureaus. Qualified accounts are currently reported to Experian, Equifax and TransUnion. The criterion for reporting is as follows:

- ✓ Client has authorized reporting to credit bureau(s)
- ✓ Accounts are considered valid and past the 30 day dispute period
- ✓ Debtor file contains verified name, address and zip code
- ✓ Debtor has no active payment arrangements

ARI is able to offer deletions through the E-Oscar system. When applicable, ARI will report an update and or remove the line item. While ARI may update the record in E-Oscar, it is up to the Credit Bureau's to update their records. With direct access, ARI can remove and update accounts directly improving the timeliness of the task. In the event ARI receives a DISPUTE after a record has been reported, ARI will change the status code to DIS. All accounts are reported on a monthly basis. In the instance that a debtor manually disputes a file, within 30 days, the WeCall™ Collection Program is programmed to respond and the line item is automatically updated.

**COMPLAINT RESOLUTION** – In addition to adhering to the requirements of any applicable laws, statutes, regulations and rules concerning the collection of the debts owed, ARI is committed to treating all consumers and debtors with consideration and respect and to communicate with the



debtors with honesty and integrity. ARI will handle all complaints and disputes in timely fashion and document all disputes. Complaints and disputes which are not resolved within 24 hours will be escalated to the collection manager, who will communicate with the appropriate contact in an effort to resolve any disputes.

All verbal and written complaints and cease and desist requests are handled in compliance and adherence to the requirements of any applicable laws, statutes, regulations and rules concerning the collection of the debts owed. ARI is committed to treating all consumers and debtors with consideration and respect and to communicate with the debtors with honesty and integrity.



Upon receipt of a communication disputing the validity of a debt, all written and verbal communication with the debtor is immediately suspended pending resolution.

ARI staff will handle all complaints and disputes in timely fashion and document all disputes. After reviewing the nature of the dispute or complaint, ARI may request documentation from the debtor in order to validate the debt. All such documentation will be recorded and forwarded to City of Delray Beach for verification.

**SKIP TRACING** - Successful skip tracing is an essential part of ARI's collection strategy; therefore, we subscribe to a wide range of skip tracing products and national databases. After initial placement, accounts are "scrubbed" for address verification and phone append. Once the account is confirmed, the collection process begins; however, if the contact information is determined to be incomplete or incorrect, the account will be placed in our automated skip tracing process.

Each step in this process utilizes a different skip tracing tool, which we obtain from several different vendors. The steps and information provided are progressively more intensive and detailed than the previous. The account will proceed from step to step until the appropriate information is obtained and successful contact is made with the debtor. Further, our assigned account collectors are provided access to several of our skip tracing resources at their work stations, enabling them to perform individual skip tracing. An abbreviated list of ARI's skip tracing resources follows:

- ✓ National Change of Address Service (NCOA)®
- ✓ Lexis Nexis® Accurint
- ✓ Credit Bureau Reports
- ✓ Electronic Directory Assistance (EDA)
- ✓ Motor Vehicle Records
- ✓ Military Personnel Locator
- ✓ Criminal Records
- ✓ License Records
- ✓ Voter Records
- ✓ Dun & Bradstreet Reports

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- ✓ Tax Assessors
- ✓ Secretary of State
- ✓ Asset Verification

ARI's skip tracing process may be utilized at any point during the collection process, ensuring that ARI maintains contact with debtors until the amount owed the client has been recovered.

**CLIENT SERVICES & QUALITY ASSURANCE** - We take great pride in the stability of our work force and the relationships that our client service department has developed with their assigned clients. Because our client service department is stable and staffed with experienced personnel, there is no need for our clients to retrain staff continually due to constant turnover.

**QUALITY ASSURANCE AND FDCPA REGULATIONS** - All collectors at all times are instructed to adhere to state and federal regulations. Compliance is assured through regular monitoring of all collectors and immediate follow up on any complaints or disputes.

We believe that the collection staff must understand what is expected of them, maintain high quality in their work and give our clients the best collection effort possible. It is the responsibility of management to give the collection staff the proper tools, training and follow up to assure their success. Our management staff is very active in the daily routine of its collection staff and monitors their performance through group and individual training sessions, verbal quality audits through voice monitoring technology, and work standard audits.

ARI's ongoing training ensures that all our collectors adhere to State and Federal regulations, as well as FDCPA guidelines at all times. Prior to commencing work for ARI, each collector must learn and understand the requirements as outlined in the Fair Debt Collection Practice Act.

Collection supervisors are responsible for monitoring and tracking the daily activity in the following areas to ensure collection standards are obtained:

- ✓ Account Workflow: Payment plans, broken promises, skip tracing and account follow up
- ✓ Number of accounts worked, phone contacts and minutes on the phone
- ✓ Company policy and F.D.C.P.A. compliance

**TELECOMMUNICATIONS EQUIPMENT** - Our call center system is cloud based and features functions to maximize results. This system has also been designed to prohibit telephone calls to time zones before and after those time frames outlined in the Federal Fair Debt Collection Practices Act (FDCPA). For quality assurance, management has the ability to monitor collection calls by listening to, participating in, and even taking over of the call when necessary.

**DATA TRANSFER** - ARI's investment in technology is designed to streamline process and to weave a system of checks and balances to ensure compliance with the process as well as local, state and federal laws, acts, rules and regulations.

**ARI will work with City of Delray Beach to implement the transfer of data to assure safe and timely transition. Accounts can also be placed with secure email, ZIP files preferably in csv**

RFP No. 2016-040

**or xls. It is because of our local proximity and flexibility, staff at Delray Beach will be able to choose the method or methods that complement their process and technology team.**

An implementation plan would include an initial meeting and review of City of Delray Beach's computer system and electronic file layouts. Together we will determine the data transfer method and data encryption. ARI and City of Delray Beach will determine a schedule for data transfer and testing. Both the import to ARI and the export back to City of Delray Beach will be verified and tested prior to actual file transfer.

Reports to City of Delray Beach shall be consistent and statistical data will be provided in frequencies as requested. Sample reports are attached for review. All data both in and out can be done via excel/spreadsheet format. ARI will use every means to transfer data at the benefit of the City.

**SECURITY AND CONFIDENTIALITY** - ARI offers City of Delray Beach information security and confidentiality. ARI understands all Federal and state laws as they pertain to information contained in accounts. This includes the information given by City of Delray Beach as well as information secured during the collection process. ARI acts with the purpose of protecting the confidentiality of the debtor and handles each account with due care and diligence. Maintaining and limiting access to client specific data is controlled by IT and senior level management.

The physical security of ARI is addressed as all our physical locations maintain surveillance cameras, and electronic security access. Only authorized Information Technology professionals are granted access to servers and data files. ARI's offices are environmentally controlled including smoke, water and fire protection.

**ARI DISASTER RECOVERY PLAN** – ARI's disaster recovery plan addresses site damage that affects batch processing and tracking online processing or communications for an extended period due to any natural disaster, including extended and or permanent total loss of facilities. ARI maintains a complete cloud based operations with all data secure and protected off-site.

**DATA AND PHYSICAL SECURITY** - ARI's hosted solutions utilize the leading independent data center operator and managed-services provider delivering scalable, economical, and reliable solutions for hosting and managing information technology infrastructure.



**REMOTE AUDIT 24/7 CLIENT PORTAL ACCESS -**

At no cost to our clients, ARI enables a remote user to view account activity on-line. This remote activity program can be accessed through the internet using a standard browser. We assign a user name and password that allows clients access to their accounts only. Once logged into our system, the client has the ability to search by account number and then view items such as account status, balance, remarks, payments, number of letters sent, and account transactions. A TEST login is available upon request.

# Simplicity - Confirmation of Receipt

## Accounts Receivables, Inc. dba ARI

Report printed on 2/25/2016 1:12:56 PM

BROWN, MURPHY 10001 COCONUT ROW PALM BEACH FL 33480		Guarantors	Date of Service 2015-06-01	Client Name : TEST [Test Client]				
				Account # TPB 003	Judgment Date :			
				Account # 2015-2094	Judgment Amount :			
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
3rd Party - Active		6/1/2015	6/1/2015	\$1,025.00	\$0.00			\$1,025.00

Draughn, Cindi 302 Slash Drive Statesboro GA 30458		Guarantors	Date of Service 2014-08-14	Client Name : TEST [Test Client]				
				Account # ABC	Judgment Date :			
				Account # 2014-1126	Judgment Amount :			
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Test Status - Payment Plan		6/1/2015	8/14/2014	\$100.00	\$0.00	3/1/2015	\$10.00	\$70.00

Draughn, Cindi		Guarantors	Date of Service 2014-09-08	Client Name : TEST [Test Client]				
				Account #	Judgment Date :			
				Account # 2014-1192	Judgment Amount :			
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Letter Series - Letter 1		9/8/2014	9/8/2014	\$100.00	\$0.00			\$100.00

Draughn, David 10450 Boynton Place Circle Boynton Beach FL 33437		Guarantors	Date of Service 2014-08-14	Client Name : TEST [Test Client]				
				Account # DEF	Judgment Date :			
				Account # 2014-1127	Judgment Amount :			
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Test Status - Paid in Full		6/1/2015	8/14/2014	\$200.00	\$0.00	12/31/2014	\$200.00	\$0.00

JONES, JANE 123 MAIN SAIL TERRACE PALM BEACH FL 33480		Guarantors	Date of Service 2014-05-01	Client Name : TEST [Test Client]		Judgment Date :		
				Account # TPB 001		Judgment Amount :		
				Account # 2015-2092				
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
3rd Party - Active		6/1/2015	6/1/2015	\$885.00	\$0.00			\$885.00

Karamihas, Adrienne 777 Kimberly Court East Gaithersburg MD 20879		Guarantors	Date of Service 2014-08-14	Client Name : TEST [Test Client]		Judgment Date :		
				Account # GHI		Judgment Amount :		
				Account # 2014-1128				
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Test Status - New Account		8/14/2014	8/14/2014	\$300.00	\$0.00			\$300.00

UNDERWOOD, FRANCIS 9999 N OCEAN AVENUE PALM BEACH FL 33480		Guarantors	Date of Service 2015-06-01	Client Name : TEST [Test Client]		Judgment Date :		
				Account # TPB 002		Judgment Amount :		
				Account # 2015-2093				
Status	Action Code	Status Date	Account Open Date	Beginning Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
3rd Party - Active		6/1/2015	6/1/2015	\$925.00	\$0.00			\$925.00

Total Number of Accounts: 7

Cumulative Balance: \$3,305.00

# Client Statement

City of Delray Beach

2016-040  
**Test Client [TEST]**

Debtor Name	Account #	Client Claim #	Current Status	Date	Description	Amount	Cost	Paid to Agency	Paid to Client	Due to Agency	Due to Client	Balance
Draughn, David	2014-1127	DEF	Paid in Full	12/31/2014	Payment - 4 Check into Escrow	\$200.00	\$0.00	\$200.00		\$60.00	\$140.00	\$0.00
Draughn, Cindi	2014-1126	ABC	Payment Plan	1/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00		\$3.00	\$7.00	\$90.00
Draughn, Cindi	2014-1126	ABC	Payment Plan	2/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00		\$3.00	\$7.00	\$80.00
Draughn, Cindi	2014-1126	ABC	Payment Plan	3/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00		\$3.00	\$7.00	\$70.00
<b>Client Totals:</b>						<b>\$230.00</b>	<b>\$0.00</b>	<b>\$230.00</b>		<b>\$69.00</b>	<b>\$161.00</b>	

Test Client	City of Delray Beach								Status:										2016-040	
	Debtor	SSN	Account #	Court #	Client Claim #	Current Status	Collector	Date	Description	Amount	Cost	Principal	Interest	Attny All.	Advanced	Attorney	Agency	Client	Overpay	Bal Due
Draughn, Cindi		2014-1126		ABC	Payment Plan	CDraughn	1/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$7.00	\$0.00	\$70.00	
Draughn, Cindi		2014-1126		ABC	Payment Plan	CDraughn	2/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$7.00	\$0.00	\$70.00	
Draughn, Cindi		2014-1126		ABC	Payment Plan	CDraughn	3/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$7.00	\$0.00	\$70.00	
Draughn, David		2014-1127		DEF	Paid in Full	CDraughn	12/31/2014	Payment - Check into Escrow	\$200.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60.00	\$140.00	\$0.00	\$0.00	

Number of Transactions: 4

	Amount	Cost	Principal	Interest	Attny All.	Advanced	Attorney	Agency	Client	Overpay
Totals:	\$230.00	\$0.00	\$230.00	\$0.00	\$0.00	\$0.00	\$0.00	\$69.00	\$161.00	\$0.00



# Client Status Report

## Accounts Receivables, Inc. dba ARI

BROWN, MURPHY 10001 COCONUT ROW PALM BEACH FL 33480		Client Name : TEST [Test Client]		Account # : 2015-2094				
		Client Claim # : TPB 003				Judgment Date :		
		Creditor Name :				Judgment Amount :		
Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
3rd Party	Active	6/1/2015	6/1/2015	\$1,025.00	\$0.00			\$1,025.00
[2015-06-01 05:59:55] Debtor Added by MNash. [2015-06-01 05:59:55] Phone number 561-222-2222 added. [2015-06-01 05:59:55] Phone number 561-777-7777 added. [2015-06-01 05:59:55] Debtor Address 10001 COCONUT ROW, PALM BEACH, FL 33480 added.								

Draughn, Cindi 302 Slash Drive Statesboro GA 30458		Client Name : TEST [Test Client]		Account # : 2014-1126				
		Client Claim # : ABC				Judgment Date :		
		Creditor Name :				Judgment Amount :		
Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Test Status	Payment Plan	6/1/2015	8/14/2014	\$100.00	\$0.00	3/1/2015	\$10.00	\$70.00
[2015-06-01 11:02:53] Payment of 10.00 made [2015-06-01 11:02:38] Payment of 10.00 made [2015-06-01 11:02:27] Payment of 10.00 made [2015-06-01 11:01:56] Status changed from "[Test Status] New Account" to "[Test Status] Payment Plan". [2014-08-14 15:40:48] Debtor Added by CDraughn. [2014-08-14 15:40:48] Phone number 561-715-7887 added. [2014-08-14 15:40:48] Phone number 912-225-9892 added. [2014-08-14 15:40:47] Debtor Address 302 Slash Drive, Statesboro, GA 30458 added.								

Draughn, Cindi		Client Name : TEST [Test Client]		Account # : 2014-1192				
		Client Claim # :				Judgment Date :		
		Creditor Name :				Judgment Amount :		
Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Letter Series	Letter 1	9/8/2014	9/8/2014	\$100.00	\$0.00			\$100.00
[2014-09-08 15:02:40] Debtor Added by CDraughn. [2014-09-08 15:02:40] Debtor Address added.								

Draughn, David 10450 Boynton Place Circle Boynton Beach FL 33437		Client Name : TEST [Test Client]		Account # : 2014-1127				
		Client Claim # : DEF				Judgment Date :		
		Creditor Name :				Judgment Amount :		
Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Test Status	Paid in Full	6/1/2015	8/14/2014	\$200.00	\$0.00	12/31/2014	\$200.00	\$0.00
[2015-06-01 11:04:04] Status changed from "[Test Status] New Account" to "[Test Status] Paid in Full". [2015-06-01 11:03:49] Payment of 200.00 made [2014-08-14 15:41:54] Debtor Added by CDraughn. [2014-08-14 15:41:54] Phone number 561-715-7882 added. [2014-08-14 15:41:54] Debtor Address 10450 Boynton Place Circle, Boynton Beach, FL 33437 added.								

JONES, JANE 123 MAIN SAIL TERRACE PALM BEACH FL 33480		Client Name : TEST [Test Client]		Account # : 2015-2092				
		Client Claim # : TPB 001				Judgment Date :		
		Creditor Name :				Judgment Amount :		
Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
3rd Party	Active	6/1/2015		\$885.00	\$0.00			\$885.00
[2015-06-01 05:52:52] Debtor Added by MNash. [2015-06-01 05:52:52] Phone number 561-999-9999 added. [2015-06-01 05:52:52] Phone number 561-333-3333 added. [2015-06-01 05:52:52] Debtor Address 123 MAIN SAIL TERRACE, PALM BEACH, FL 33480 added.								

Karamihas, Adrienne 777 Kimberly Court East Gaithersburg MD 20879		Client Name : TEST [Test Client]		Account # : 2014-1128				
		Client Claim # : GHI				Judgment Date :		
		Creditor Name :				Judgment Amount :		
Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
Test Status	New Account	8/14/2014	8/14/2014	\$300.00	\$0.00			\$300.00
[2014-08-14 15:43:49] Debtor Added by CDraughn. [2014-08-14 15:43:49] Phone number 240-314-1035 added. [2014-08-14 15:43:49] Phone number 301-987-2604 added. [2014-08-14 15:43:49] Debtor Address 777 Kimberly Court East, Gaithersburg, MD 20879 added.								

UNDERWOOD, FRANCIS  
9999 N OCEAN AVENUE  
PALM BEACH FL 33480

Client Name : TEST [Test Client]

Account # : 2015-2093

Client Claim # : TPB 002

Judgment Date :

Creditor Name :

Judgment Amount :

Status Type	Status	Status Date	Account Open Date	Initial Balance	Interest Accrued	Last Pmt Date	Last Pmt Amount	Current Balance
3rd Party	Active	6/1/2015	6/1/2015	\$925.00	\$0.00			\$925.00

[2015-06-01 05:56:08] Debtor Added by MNash.

[2015-06-01 05:56:08] Phone number 561-888-8888 added.

[2015-06-01 05:56:08] Phone number 561-444-4444 added.

[2015-06-01 05:56:08] Debtor Address 9999 N OCEAN AVENUE, PALM BEACH, FL 33480 added.

Total Number of Debtors: 7

Total Initial Balance: \$3,535.00

Total Money Owning: \$3,305.00

# SimplicityCollect - Transactions Report

City of Delray Beach

Accounts Receivables, Inc. dba ARI 2016-040

Client: Test Client

Creditor:

<b>Debtor: Draughn, Cindi</b>				# of Pmts:				Balance: \$70.00		
Acct #: 2014-1126				Total Amount of Payments Made: \$30.00				Judg. Amt:		
Client Acct: ABC				Assn Date: 8/14/2014				Comm. %: 0.000%		
Date	Description	Amount	Cost	Principal	Interest	Attorney All.	Advanced	Attorney Disb.	Agency	Client
1/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$7.00
2/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$7.00
3/1/2015	Payment - Check into Escrow	\$10.00	\$0.00	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$7.00
Total:		\$30.00	\$0.00	\$30.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9.00	\$21.00

<b>Debtor: Draughn, David</b>				# of Pmts:				Balance: \$0.00		
Acct #: 2014-1127				Total Amount of Payments Made: \$200.00				Judg. Amt:		
Client Acct: DEF				Assn Date: 8/14/2014				Comm. %: 0.000%		
Date	Description	Amount	Cost	Principal	Interest	Attorney All.	Advanced	Attorney Disb.	Agency	Client
12/31/2014	Payment - Check into Escrow	\$200.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60.00	\$140.00
Total:		\$200.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60.00	\$140.00
<b>Creditor Totals:</b>		<b>\$230.00</b>	<b>\$0.00</b>	<b>\$230.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$69.00</b>	<b>\$161.00</b>

<b>CLIENT TOTALS:</b>		<b>\$230.00</b>	<b>\$0.00</b>	<b>\$230.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$69.00</b>	<b>\$161.00</b>
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**MAINTAINING DATA INTEGRITY** - ARI understands the importance of maintaining the security of all financial, statistical, personal, technical, and other data or information relating to this contract. This information is considered confidential as defined by law or as designated by the client. ARI will protect this information from unauthorized use, disclosure, or destruction through the observance of all federal and state information security and confidentiality laws and our own procedures.

Included in our comprehensive collections services, we are able to customize letters to your exact specifications while maintaining the highest levels of security for your confidential information.

Only users with authorized passwords can access accounts. Internal security modules guarantee that no unauthorized access to sensitive data can occur. We utilize a multi-tiered security system involving access limitations at each of the following:

- ✓ Terminal Level
- ✓ Data communications Network
- ✓ Systems Software Level
- ✓ Applications Software Level

**EQUAL EMPLOYMENT OPPORTUNITY POLICY** - The employment policies and practices of ARI are to recruit and hire applicants without unlawful discrimination as to race, creed, color, national origin, sex, age, disability, marital status, sexual orientation or citizenship status in all employment decisions, including but not limited to recruitment, hiring, compensation, training, lay-off and termination, and all other terms and conditions of employment, color, religion, creed, sex, age, handicap or national origin. This covers all salaried and hourly paid positions in the office and the field and all hourly paid jobs with the respective trades.

**EMPLOYEE CODE OF CONDUCT** - The debt recovery industry is covered by a multitude of laws and regulations. ARI understands the importance of staying abreast of and complying with all applicable Federal and State, laws and regulations. We are keenly aware that our debt recovery practices directly reflect on our clients. Collectors are required to adhere to strict ethical and professional standards.

ARI adheres to the following:

- ✓ Center Medical Services (CMS)
- ✓ Florida Consumer Collection Protection Act
- ✓ Consumer Finance Protection Act
- ✓ Fair Credit Reporting Act (20 U.S.C. §1681 et seq.)
- ✓ Fair Debt Collection Practices Act (15 U.S.C. §1692 et seq.)
- ✓ Fair Labor Standards Act and Federal minimum wage laws
- ✓ Dodd–Frank Wall Street Reform and Consumer Protection Act
- ✓ Gramm-Leach-Bliley Act (15 U.S.C., Subchapter 1, §6801-6810)
- ✓ Consumer Finance Protection Bureau (CFPB)
- ✓ Healthcare Financing Administration (HCFA)
- ✓ Health Insurance Portability & Accountability Act (HIPAA)

- ✓ Immigration Reform and Control Act of 1986 (IRCA)
- ✓ The Privacy Act of 1974, as amended (5 U.S.C. §562a)

## **CANADIAN PARTNERSHIP**

ARI would partner with the following agency based in Ontario and authorized to collect throughout Canada. Unik Credit Management has municipal collection experience. Unik currently partners with another local Florida based agency handling Canadian Collections. Unik will perform as will ARI throughout this agreement ARI and Unik Credit Management are both members of the International Executives Association.

### **UNIK CREDIT MANAGEMENT**

Eric Pierre, President  
1575 Laurier, PO Box059  
Rockland, ON K4K 1L6  
Phone: (613) 446-5131  
Fax: (613) 446-6916  
E-mail: [epierre@unikcm.com](mailto:epierre@unikcm.com)  
[www.unikcm.com](http://www.unikcm.com)

## **VARIATIONS / EXCEPTIONS**

Exceptions: ARI's current insurance varies as follows:

Automobile is currently at \$500,000. Note: the use of automobile/transportation is not required for the execution of this agreement and is requested to be altered or removed as a contractual obligation for this contract.

**FINANCIAL STABILITY** - ARI is a strong and reliable business with the resources to perform the services as outlined in the proposal. Our CPA is JoAnn Wagner, LKD CPA in Jupiter, Florida. Additional information is available by request if needed. Our Dunn & Bradstreet number is 806344920.



**CERTIFICATE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

2/11/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

<b>PRODUCER</b> Aon Risk Services Central, Inc. 5600 W 83rd St. 8200 Tower Ste 1100 Minneapolis MN 55437-3844	<b>CONTACT NAME:</b> CIAI <b>PHONE (A/C, No, Ext):</b> (952) 926-6547 <b>FAX (A/C, No):</b> (952) 928-3837 <b>E-MAIL ADDRESS:</b> collectorsinsurance@acainternational.org <b>PRODUCER CUSTOMER ID:</b> 00013333														
<b>INSURED</b> ACCOUNTS RECEIVABLES, INC., DBA: ARI 314 CLEMATIS STREET SUITE 201 WEST PALM BEACH FL 33401-4637	<table border="1"><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: QBE Specialty Insurance Company</td><td>11515</td></tr><tr><td>INSURER B:</td><td></td></tr><tr><td>INSURER C:</td><td></td></tr><tr><td>INSURER D:</td><td></td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: QBE Specialty Insurance Company	11515	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A: QBE Specialty Insurance Company	11515														
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															

**COVERAGES****CERTIFICATE NUMBER:** 3106009**REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
	<input type="checkbox"/> PROPERTY				<input type="checkbox"/> BUILDING	\$
	<input type="checkbox"/> CAUSES OF LOSS	<input type="checkbox"/> DEDUCTIBLES			<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC	<input type="checkbox"/> BUILDING			<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD	<input type="checkbox"/> CONTENTS			<input type="checkbox"/> EXTRA EXPENSE	\$
	<input type="checkbox"/> SPECIAL				<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/> WIND				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
						\$
						\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
	<input type="checkbox"/> CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
						\$
A	<input checked="" type="checkbox"/> CRIME	ADC01273	2/1/2016	2/1/2017	<input checked="" type="checkbox"/> Employee Dishonesty	\$ 1,000,000
	TYPE OF POLICY				<input type="checkbox"/> Forgery and Alteration	\$ 10,000
						\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
						\$
						\$
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

CITY OF GREENACRES  
ATTN: MONICA POWERY  
5800 MELALEUCA LANE  
GREENACRES, FL 33463

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

James Shoop/KRIS

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

02/12/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER  
Massey, Clark, Fischer, Inc.  
400 Executive Ctr Dr, Ste 205  
West Palm Beach, FL 33401  
HW"Hank" Massey, Jr, CLU, CPCU

CONTACT NAME: HW"Hank" Massey, Jr, CLU, CPCU

PHONE (A/C, No, Ext): 561-478-1660

FAX (A/C, No): 561-478-6876

E-MAIL ADDRESS: HM@masseyclarkfischer.com

INSURER(S) AFFORDING COVERAGE

NAIC #

INSURER A: Lloyd's of London

INSURER B: Western World Ins. Co.

INSURER C: Hartford Accident &amp; Indemnity

19682

INSURER D: Progressive Companies

25252

INSURER E:

INSURER F:

INSURED  
Accounts Receivables, Inc.  
Ms. Melissa Nash, President  
314 Clematis Street  
West Palm Beach, FL 33401

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY						
	<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR						EACH OCCURRENCE \$
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$
							PERSONAL & ADV INJURY \$
							GENERAL AGGREGATE \$
							PRODUCTS - COMP/OP AGG \$
							\$
	GEN'L AGGREGATE LIMIT APPLIES PER:						
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						
	OTHER:						
D	AUTOMOBILE LIABILITY			077554805	12/14/2015	12/14/2016	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS						PROPERTY DAMAGE (Per accident) \$
							\$
B	UMBRELLA LIAB			BRL0010692	02/01/2016	02/01/2017	EACH OCCURRENCE \$ 2,000,000
	<input checked="" type="checkbox"/> EXCESS LIAB						AGGREGATE \$ 2,000,000
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			21WECAQ918100	02/01/2016	02/01/2017	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N	N/A				E.L. EACH ACCIDENT \$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 100,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000
A	E&O Liability			MPL167078816	02/01/2016	02/01/2017	Each Claim \$ 3,000,000
							Aggregate \$ 3,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

E&amp;O Retention: \$10,000 Retro Date: 1/1/2015

REF Account # PLC1084

**CERTIFICATE HOLDER**

Palm Beach County  
C/O Insurance Tracking  
Service, Inc.(ITS)  
P.O. Box 20270  
Long Beach, CA 90801

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE