Professional Credit Service

Professional Services. Professional Results.

CITY OF GLENDALE, CA

Prepared By
Professional Credit Service

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April 8, 2025

Cover Sheet

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Isaac Apodaca
Billing & Collections Administrative Supervisor
City of Glendale
141 N. Glendale Ave.
City of Glendale, CA

Dear Isaac,

Professional Credit appreciates the opportunity to submit our information to you in response to our recent correspondence.

At Professional Credit, our collection approach integrates advanced technology with a solid commitment to consumer well-being, which motivates consumers to address their financial obligations. We are dedicated to continuing to build a partnership based on mutual trust and exceptional service. Here are the advantages we proudly offer:

- **Established Partnerships**: Our ongoing successful partnerships with the City of Glendale as well as a large number of government entities and other southern California cities, including Anaheim, Beverly Hills, Burbank, Newport Beach, and Pomona which exemplify high customer service and added value.

- **Exceptional Compliance Record**: We maintain an impressive 99.996% complaint-free collection service, equating to just one complaint in every 17,000 consumer contacts.

- **Expert Data Security Adherence**: We adhere to regulatory and data security standards, IRS Publication 1075 Compliant, PCI DSS, and annual SOC 2 Type II audit reports, plus holding an A+ rating with the BBB.

- **Extensive Experience with Integrated Systems:** We utilize a vast and proprietary set of coordinated systems that effortlessly and securely integrate with your technology.

- **Robust and proprietary "Waterfall" Skip Tracing:** Our automated skip tracing tool quickly and efficiently locates difficult to contact individuals by leveraging vast databases and advanced algorithms. This tool improves accuracy, and increases our chances of connecting with consumers, ultimately helping recover accounts faster.

It is an honor to share the details of our unique methodologies and the extensive value we bring. Please reach out if you or your staff have any questions or would like to discuss anything in detail.

Sincerely,

Rob Nestell
Client Relationship Executive
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Company Information

In addition to our primary two locations in Vancouver, Washington, and Springfield, Oregon, Professional Credit has Client Relationship and Sales Executives in Phoenix, Arizona, New Hampshire and Pittsburgh, Pennsylvania. Remote teams of collectors are located in the metro areas of Arizona, Iowa, Texas, and Florida.

Professional Credit has an in-house team of attorneys, paralegals and legal clerks based in our Springfield, OR operations center as well as a network of attorneys who provide legal collection services nationwide.

Springfield, OR - Operations Center

Vancouver, WA - Corporate Office

Client Relationship & Sales Executives

Remote Collector Location

As a national collection agency, Professional Credit hires qualified remote staff strategically placed throughout the country to ensure the best coverage and engagement for all client accounts. This staffing has dedicated management security and engagement tools to handle all accounts appropriately.

Our Operations Management team reviews account volume and current inbound and outbound call volumes to determine the number of representatives to be assigned to new client projects. The current and anticipated new volume is divided by the average productivity of our Collection Representatives. We establish work efforts for each consumer population based on propensity to pay and liquidation expectations. If there is an increase in volume, we are well-positioned to accommodate the needs and expectations of our clients.

Staffing levels are regulated by the ability of the existing staff to maintain both metrics. If liquidation or expected work efforts are predicted to lag, additional staff are added to the project. We have had great success onboarding remote agents and growing the call center in Springfield Oregon. Our current government collection team handles accounts with ease and dedication.

Primary Operations Center
400 International Way., Suite 100
Springfield, OR 97477
www.professionalcredit.com
888-888-1992

Headquarters
222 NE Park Plaza Dr., Suite 125
Vancouver, WA 98684

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In 2021, Professional Credit partnered with Tonka Bay Equity Partners, LLC, to take Professional Credit to the next level. As a private C corporation with 130 employees, Professional Credit is led by our executive leadership team including Chief Executive Officer & President David White, Chief Operating Officer Carl Christensen, Chief Administrative Officer Jeff Hunter, Chief Compliance Officer Wade Isbell, and Chief Client Officer Jeff Johnson. Our executive team has extensive third-party collection experience. They also report directly to our board of directors whose pivotal role is providing strategic guidance and governance, ensuring overall health and our continued success.

At Professional Credit, we steadfastly uphold our dynamic debt collection approach, fully aligned with the objectives and stipulations set forth by our clients. Our approach hinges on cutting-edge technology dedicated to the well-being of the communities we serve. Our mission is to simplify the debt resolution process, understanding that people genuinely aim to honor their financial responsibilities but may need guidance and support

Cutting-Edge Technology Integration
Our focus remains on highly effective, compliant, and affirmative engagement. We achieve this by leveraging behavioral science, data science, and advanced analytics. Additionally, we offer your consumers a comprehensive suite of robust technological solutions, ensuring convenient access to manage their accounts and interact with us through an array of online and mobile self-service tools, text messaging, chat, email, and our proficiently staffed collection service center.

Furthermore, we maintain a robust performance review process, working collaboratively with our clients to continually enhance our services. This fusion of ethics and evidence-based practices positions Professional Credit uniquely within the debt collections industry, delivering superior value to our clients and their consumers. By utilizing comprehensive and extensive technological resources, we consistently ensure optimal returns for our clients.

Keys to our success are three fundamental components that drive strong recovery rates and hold immense significance for our clients: enhanced accuracy, streamlined communication, and real-time reporting. The renewal of numerous contracts stands as a testament to our team's depth and perseverance. This dedication enables us to consistently achieve anticipated results, upheld by mutual trust, confidentiality, and a superior quality of communication.

Operational Approach

Strategic Collection Workflow: The following three phases outline Professional Credit's collection process, driven by our TIER scoring model and multichannel communication strategy. We ensure each consumer is contacted at the right time through the most effective channels. Our three-phase process underscores our commitment to ethical, empathetic practices, delivering high recovery rates for the cities we represent.

1 — NEW ACCOUNT RECEPTION AND PREPARATION

Effortless Account Transfer: Professional Credit's Data Management Team ensures a seamless file transition between the City and Professional Credit via our Electronic Data Integration. We have extensive EDI experience, having worked with many of the different systems Cities use. We accept all file formats, saving clients time and effort. Files are easily transferred through our secure SFTP site or submitted directly to your platform.

Comprehensive Account Scrubs: Upon loading, we automatically conduct thorough scrubs, including:

- **Bankruptcy checks**

- **Deceased consumer verification** via Social Security Administration reports

- **Litigious consumer identification** to safeguard your reputation

This streamlined process protects your interests and maintains your positive community standing.

2 — INITIAL COLLECTIONS ACTIVITY

Accelerated Revenue Recovery: Professional Credit initiates collection efforts within 72 hours of account loading, targeting the accounts most likely to yield results. Our proprietary TIER Service uses a non-FCRA scoring model to segment accounts by their propensity to pay, ensuring focused and effective recovery strategies.

Precision Scoring & Targeted Efforts: Accounts are initially scrubbed to assess payment probability. Tailored work plans are then applied based on the consumer's likelihood of payment. Accurate accounts receive a blend of phone, mail, text, and email communications, while those with missing or incorrect data are processed through our advanced skip-tracing system.

Dynamic and Adaptive Approach: Every account receives basic efforts, but high-scoring accounts are prioritized with frequent contact across authorized channels. Lower-scoring accounts are monitored for financial improvements and adjusted as needed. Our TIER Service outcomes are continuously optimized to maximize recovery for our clients, ensuring every effort aligns with the account's tier.

3 — ADVANCED COLLECTIONS ACTIVITY

Advanced Collection Efforts: When high-scoring accounts in our TIER service remain unresolved, we escalate to advanced strategies to maximize recovery:

- **Specialized Investigations:** Our ACA-certified Investigators conduct deep manual skip-tracing, leveraging extensive resources, including credit bureau reports (when applicable), state agency databases, social media, and more, to locate contact information and assets. They also follow up on references, send additional notifications, and call all listed numbers.

- **Robust Monitoring Program:** This program continuously monitors accounts deemed unworthy by others, using multiple vendor programs to track positive changes in consumers' lives. It alerts collectors to reactivate accounts as needed, ensuring no opportunity is missed.

These advanced efforts allow us to recover revenue where other agencies fall short, delivering exceptional results for our clients.

Professional Credit is accustomed to and has a precise process setup for collecting on delinquent the City of Glendale's accounts with our experience working with the southern California cities, including Anaheim, Beverly Hills, Burbank, Newport Beach, and Pomona. Professional Credit will setup a recovery strategy for each delinquent debt category using our data and behavioral science-based approach, which ensures we are working every account with the appropriate outreach strategy.

TIER Service
To enhance our client's experience, we implemented our TIER Service, which stands for:
- **T**argeted approach to each account
- **I**ndividualized outreach methods
- **E**valuation of recovery outcomes
- **R**esults that are reflected to our clients

Scoring and segmenting work efforts on government debt collection accounts is a strategic approach used by Professional Credit to optimize our resources, increase efficiency, and improve collection of outstanding debts. It involves categorizing accounts based on various criteria and assigning appropriate strategies and resources to each segment.

The benefits to our clients with segmenting accounts include:
- **Higher Recoveries –** When more effort is put into the right accounts, the outcome is more dollars are collected.
- **Lower Chance of Complaints** – Those consumers whose accounts score lower, typically have a higher-likelihood of complaining about services or disputing their charge, which not only increases the cost to collect the account but also may lead to litigation and bad public relations.
- **Better Consumer Experience** – When efforts to collect are focused on the people who have the best likelihood of paying, consumers are more satisfied with their overall experience with the City.

Our TIER Service uses multiple Non-FCRA scoring tools on 100% of accounts placed with Professional Credit to create a probability to pay score, which is combined with demographic data and client-specific data to create a robust revenue projection score. TIER ensures our focus and collection efforts are placed on the right accounts at the right time. The graphic below displays scoring breakdown of accounts placed at Professional Credit.
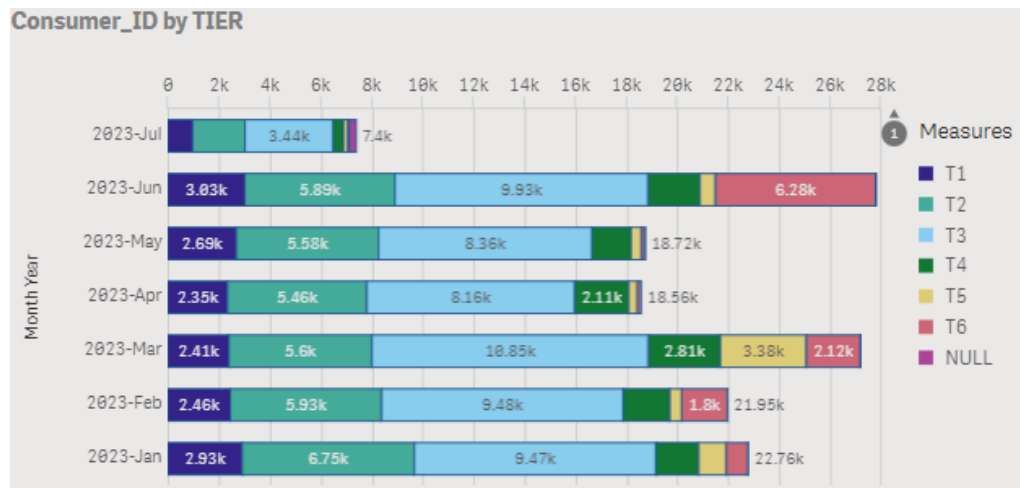
All accounts will receive basic work efforts but those that score well will be contacted often through communication channels that we are authorized to use. Those that score poorly will continue to be monitored, looking for improvement in the consumers' financial situation. As soon as an improvement occurs, that account will receive a higher work effort.

Outcomes from our TIER Service are continually monitored and tweaked as necessary to ensure the highest recovery for our clients. We are constantly monitoring the amount of effort that is being placed on accounts and the tier they fall into to ensure our work efforts are applied appropriately. The chart below shows the volume of accounts that we receive for each Tier.

Work Efforts by Tier
Professional Credit sets up workflows by age of account as well as by Tier to ensure the appropriate work efforts are applied. Every account placed with will receive the minimum work effort.

Day 0-30
Outreach begins to newly placed accounts within 24 hours. Initial outreach will include letters, phone calls and emails. Those that score in Tier 1-3 will receive 4-12X more work efforts applied than a Tier 6. In addition, those work efforts will occur sooner.
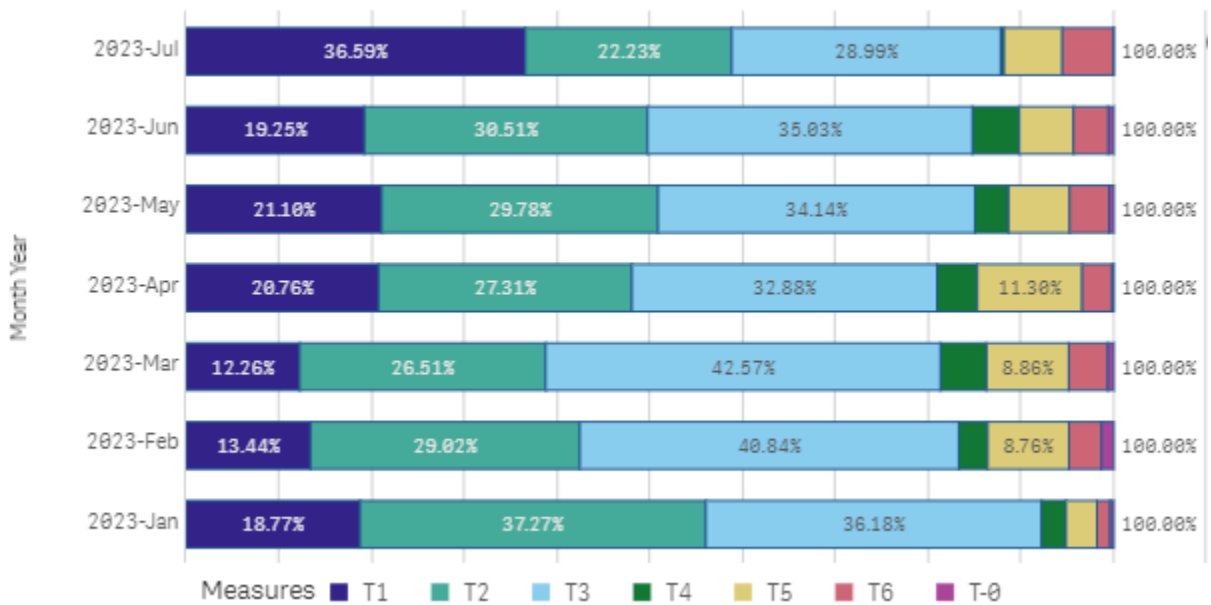
Day 30-60
Outreach efforts continue and accounts that score in Tier 1-3 will receive 8-16X more work efforts applied than a Tier 5 or 6. Outreach methods continue with various call types and letters, emails or via mobile device (text and push notification) if authorized consent is obtained.

Day 60-90
After the first 60 days those lower-scoring accounts in tier 5-6 will not continue to have outreach, which allows collectors to focus on accounts with a higher-likelihood of payment. Accounts that score in Tier 1-2 will receive 4X more work efforts applied than a Tier 3-4. Outreach methods continue to vary between automated and manual calls, emails, letters and digital communication (when appropriate consent is obtained) to ensure consumers have every opportunity to resolve their obligation.

As you can see below, the majority of our work efforts focused on the tier 1-3 scored accounts.

Outbound Dials by TIER %

Month Year	T1	T2	T3	T4	T5	T6	Total
2023-Jul	36.59%	22.23%	28.99%				100.00%
2023-Jun	19.25%	30.51%	35.03%				100.00%
2023-May	21.10%	29.78%	34.14%				100.00%
2023-Apr	20.76%	27.31%	32.88%		11.30%		100.00%
2023-Mar	12.26%	26.51%	42.57%		8.86%		100.00%
2023-Feb	13.44%	29.02%	40.84%		8.76%		100.00%
2023-Jan	18.77%	37.27%	36.18%				100.00%

Measures ■ T1 ■ T2 ■ T3 ■ T4 ■ T5 ■ T6 ■ T-0

For both Primary and Second Placement Accounts, we incorporate our Robust Monitoring Program
Every collection agency has a unique way of working accounts and while an incumbent agency may determine the consumer is unable to pay, Professional Credit has often recovered money where other agencies were unable.

Professional Credit's Robust Monitoring Program excels at monitoring collection activities on older and difficult-to-collect accounts, including secondary accounts.

The Robust Monitoring Program, which takes into account state-specific statutes, continuously monitors difficult-to-collect accounts. The program monitors accounts for positive changes in the consumers' life to indicate the exact moment consumers are better able to resolve their obligations. Our analytics allow us the ability to constantly monitor an account and see through the data to understand the consumers' circumstances.

When the program determines that an account is now collectible, it automatically moves that account into the active collection queue for our collectors to resume collection activity. With Professional Credit's Robust Monitoring Program, clients see continually increasing recovery rates over the life of the contract, as we collect on older accounts that were previously uncollectible. The graph below illustrates the recovery rates that can result from our Robust Monitoring program
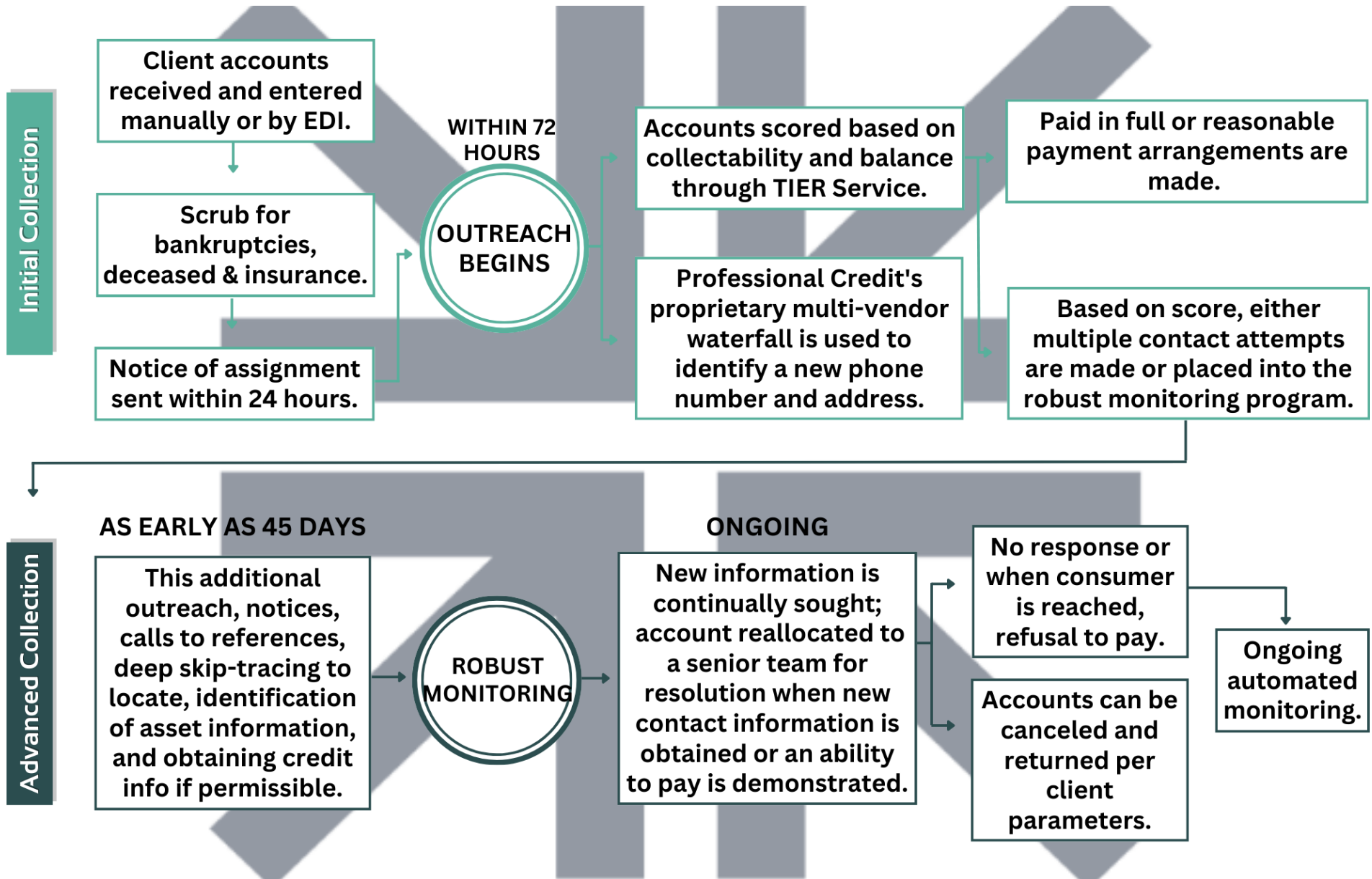
The Robust Monitoring Program enables us to collect accounts other agencies deem "uncollectible." In short, the longer you leave accounts with Professional Credit, the higher your recovery rate will be.
- Maximizes recovery on accounts that our competition would deem unworthy of their time, effort, or resources.
- Uses several vendor programs to continuously monitor accounts for positive changes in consumers' lives.
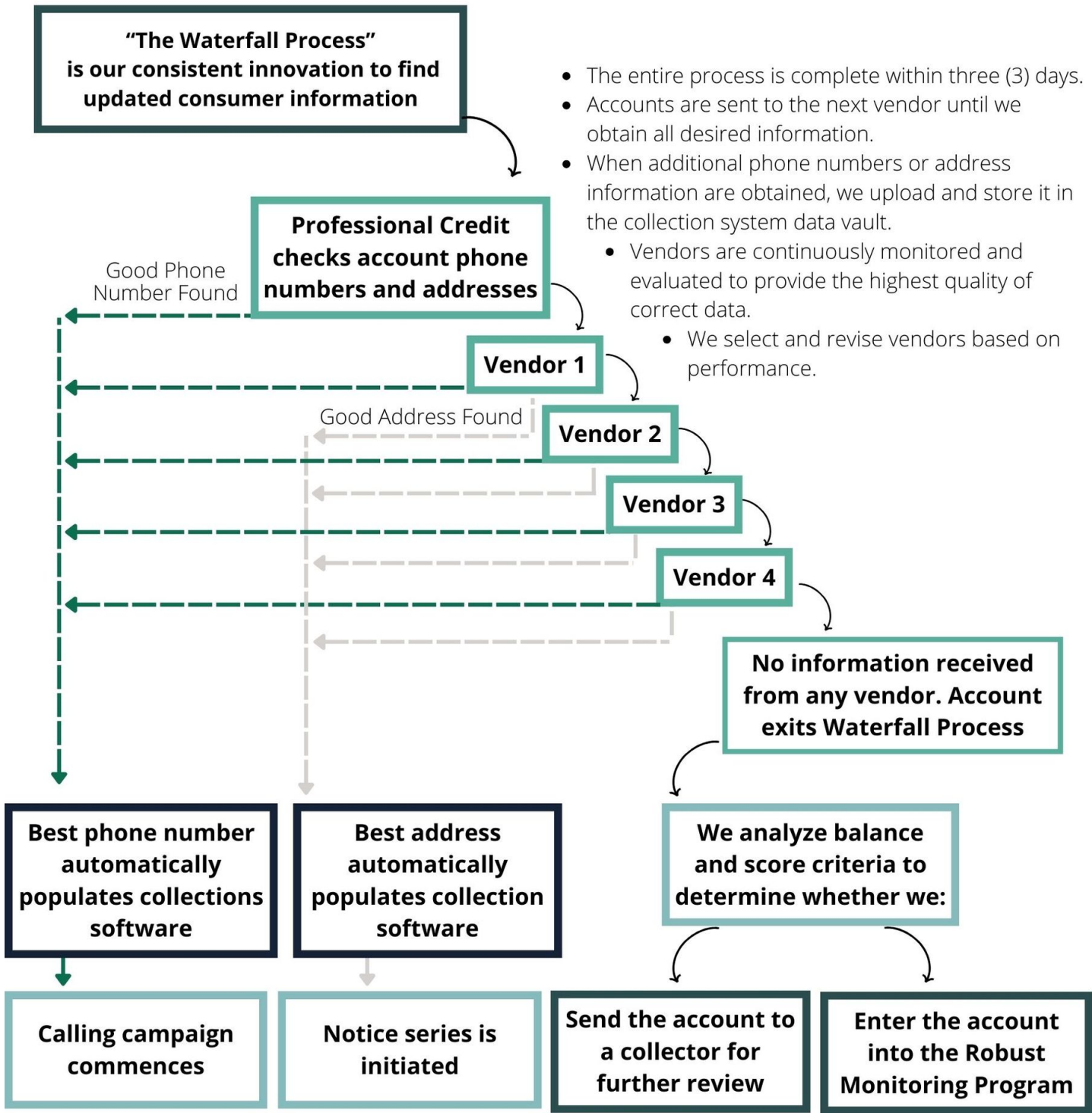- Alerts collectors when to reactivate accounts for as long as the account is with us.

Behavioral Science is used in all the collection phases of Professional Credit's consumer interactions throughout the lifecycle of an account. However, in Phase 3 Behavioral Science is used more robustly as more negotiations often take place during this phase.

Using behavioral science principles can significantly improve the effectiveness of debt collections and increase the likelihood of successful recoveries. Professional Credit employs behavioral science techniques because understanding human behavior and motivations is imperative when successfully recovering past-due accounts. Professional Credit has designed strategies that are more empathetic, persuasive, and respectful, which lead to better outcomes for both consumers and the City. Professional Credit uses the following techniques during our consumer interactions, whether they take place over the phone, in person, or through our digital engagement channels.

Summarized Collection Workflow

Initial Collection

Client accounts received and entered manually or by EDI.

Scrub for bankruptcies, deceased & insurance.

Notice of assignment sent within 24 hours.

WITHIN 72 HOURS

OUTREACH BEGINS

Accounts scored based on collectability and balance through TIER Service.

Professional Credit's proprietary multi-vendor waterfall is used to identify a new phone number and address.

Paid in full or reasonable payment arrangements are made.

Based on score, either multiple contact attempts are made or placed into the robust monitoring program.

Advanced Collection

AS EARLY AS 45 DAYS

This additional outreach, notices, calls to references, deep skip-tracing to locate, identification of asset information, and obtaining credit info if permissible.

ROBUST MONITORING

ONGOING

New information is continually sought; account reallocated to a senior team for resolution when new contact information is obtained or an ability to pay is demonstrated.

No response or when consumer is reached, refusal to pay.

Accounts can be canceled and returned per client parameters.

Ongoing automated monitoring.

Waterfall Skip Tracing Process

"The Waterfall Process"
is our consistent innovation to find
updated consumer information

- The entire process is complete within three (3) days.
- Accounts are sent to the next vendor until we obtain all desired information.
- When additional phone numbers or address information are obtained, we upload and store it in the collection system data vault.
  - Vendors are continuously monitored and evaluated to provide the highest quality of correct data.
    - We select and revise vendors based on performance.

Professional Credit checks account phone numbers and addresses

Good Phone Number Found

Vendor 1

Good Address Found

Vendor 2

Vendor 3

Vendor 4

No information received from any vendor. Account exits Waterfall Process

We analyze balance and score criteria to determine whether we:

Best phone number automatically populates collections software

Best address automatically populates collection software

Send the account to a collector for further review

Enter the account into the Robust Monitoring Program

Calling campaign commences

Notice series is initiated

City has a powerful technological partner by working with Professional Credit.

- **ARTrail®** is our accounts receivable management software. It streamlines engagement efforts with automated workflows and customizable safeguards to ensure adherence to your work standards. ARTrail® is based on contemporary web-centric technologies while meeting ever-changing business and regulatory requirements with quality and reliability.

- **VoizTrail®** records, audits, and scores 100% of auditable interactions between our agents and consumers. Recordings and transcripts of any call can be provided 24/7 and are available for the City's staff to directly access from our Client Tools portal.

- **Client Tools** website offers full transparency by giving the client complete access to their accounts and the ability to monitor collection activities 24/7. This client portal allows clients to report payments or adjustments, chat or exchange secure messages, view all reports, and create custom reports.

- **Integrated, 2-way Predictive Auto Dialer,** and Rapid Manual Dialing Solution uses a rapid manual dialing solution to maintain TCPA compliance when calling cell phones.

- **RoboDX™,** Professional Credit's electronic data interchange (EDI) tool, ensures seamless data transfer between client systems and our ARTrail® software. Fully equipped with compliance standards and security features, it supports all delimiter files: Excel, XML, API, DB, and Multi-row file formats with a versatile four-step configuration that functions with virtually any file format, API, or database.

- **Robust Monitoring Tool** evaluates accounts daily and triggers them for follow-up should the consumer's financial situation change for the better.

- **Waterfall Skip-tracing Engine** is integrated with key data vendors to ensure that the most accurate consumer information is always available for appropriate account follow-up.

- **Enhanced Call Center Efficiency with Speech-to-Text Notetaking**, to improve efficiency, our collectors use advanced speech-to-text technology for notetaking. This innovative solution allows collectors to focus entirely on the conversation with the consumer, knowing that their spoken notes are being accurately transcribed in real-time. After the call, collectors can review and finalize the notes, significantly reducing the account wrap time. This improvement not only boosts productivity but also ensures more accurate documentation and enhances overall customer service.

- **AI**, that looks at accounts and pull special instructions and regulatory items for the collector based on account attributes.
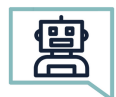
Comprehensive Consumer Support & Communication

Real-Time Chat Support
Consumers can access immediate assistance through our online portal's live chat, available 5am - 7pm (Pacific Time) Mon-Thurs, 5am - 5pm Fridays, and 9am - 1pm Saturdays. Outside of these hours, consumers can engage with a chatbot for basic requests or leave a message for next-business-day follow-up.

24/7 Virtual Assistant
Our AI-driven virtual agent, Grace, is available around the clock to help consumers with one-time payments, payment plans, and other inquiries. Grace offers a fast, seamless experience, ensuring patient needs are met at any time.

Multi-Channel Communication
We engage with consumers through multiple channels, including:
- Text Messaging: Opt-in reminders, updates, and payment links.
- Email: Notifications and correspondence with patient consent.
- Direct Drop Voicemail: Voicemails are delivered without ringing, allowing patients to listen and respond at their convenience.

Advanced Phone Support
Our system includes a TCPA-compliant auto-dialer and manual dialing options to ensure efficient, compliant outreach to both landlines and cell phones. For a more personal touch, our Conversational Voice AI improves call experience with human-like interaction.

Efficient Payment Solutions

Self-Service Payment Portal
Consumers can easily manage accounts, make payments, and communicate securely through our mobile-optimized online portal, accessible from any device. With 95% of US consumers using mobile devices, our portal ensures an easy, user-friendly experience.

Text-to-Pay
We simplify payments by sending secure Text-to-Pay links, allowing consumers to complete transactions directly from their phones.

IVR Payment System
For quick payments without live assistance, consumers can use our IVR system to make secure transactions over the phone.

ProfessionalCredit.com

A Compliant, Cohesive, & Consistent Management System

Ensuring Compliance:

Professional Credit ensures compliance and quality in every interaction through our advanced Call Recovery System and VoizTrail®.

- **Comprehensive Audits:** We audit 100% of interactions, maintaining at least a 75% clarity compliance rating.

- **Stringent Standards:** Our stringent call standards focus on specific compliance elements.

- **Positive Communication:** We evaluate calls for the use of positive keywords and the avoidance of negative phrases.

- **Emotional Tone Analysis:** We analyze the emotional tone of both collectors and consumers to ensure respectful and effective communication.

A Strict Compliance Management System

Our compliance management system follows all federal, state, and local regulations. Overseen by Wade Isbell, J.D., Chief Compliance Officer, our program ensures the highest standards. As an ACA International Scholar and Certified Credit and Collection Compliance Officer (CCO), Wade conducts quarterly compliance meetings for all collectors, reinforcing our commitment to regulatory adherence and excellence.

Educational Initiatives for Strengthening Compliance and Boosting Liquidity Outcomes

FDCPA Training: New collectors receive comprehensive FDCPA training, including testing and 3-4 monthly update courses, along with weekly classes.

Accessible Policies: Policies, processes, and work instructions are regularly updated online to ensure compliance with FDCPA and HIPAA standards.

Professional Certification: Collectors must obtain the Professional Collector Specialist (PCS) certification after one year of experience.

Annual Ethics Training: Led by David Mort, an ACA International Certified Training Specialist, our annual all-employee ethics training ensures compliance with HIPAA, FDCPA, and security standards.

Consumer Help Desk: Under the leadership of Wade Isbell, J.D., our Consumer Help Desk maintains a 99.99% complaint-free rate, with only one complaint in 17,000 contacts.

Our Esteemed Collectors

Collectors Have Real-Time Access to 200+ Languages.
To meet the consumers' needs, Professional Credit uses bilingual collectors and supervisors who speak Spanish and English. We also use Certified Languages International, so our collectors have immediate access to 200+ languages. Our **Behavioral Science team** has developed extensive policies and work processes built on the American Productivity & Quality Center (APQC) model. We match our collectors' training with the necessary outcomes.

Comprehensive, Continual Collector Training
Our collectors undergo rigorous, ongoing training as part of our training program to ensure compliance with all Federal and State regulations and uphold Professional Credit's deeply held Mission, Vision, and Values.
- New hires must complete the initial 40+ hour on-boarding training
- Collectors undergo daily call audits
- All collectors typically receive weekly, ongoing training sessions throughout the entirety of their careers
- We promote continuous growth and learning and keep our collectors compliant, knowledgeable, and effective.

Collector Training Topics is an expansive training system we provide all our collectors each week. We provide classroom training and testing for every level of promotion throughout a collector's career.

Our goal is to:
- **Support collectors in their education**
- **Encourage improvement**
- **Measure collector productivity**
- **Benchmark our standards**

Our collectors are trained to handle specific account types (utility, government, healthcare, etc.). The team handling your accounts specializes in ensuring seamless transitions.

Professional Credit is a Nationally Licensed Collection Agency, so we can service your accounts no matter where the consumer lives or if they relocate. Each collector is expected to work a minimum of 75 accounts per day and have daily Key Performance Indicators (KPIs) based on several payments and new recurring payment plan setups.

The following certifications and credentials are held within our dynamic organization:
- ACA International's Certified Professional Collection Specialist (PCS) - 59 employees
- After one year of employment, collectors are required to obtain this certification.
- Healthcare Financial Management's, Certified Revenue Cycle Representative (CRCR) - 8 employees
- One representative is currently studying to take the CRCR exam, and five for the PCS within the company
- Chief Compliance Officer Wade Isbell holds ACA International's Credit and Collection Compliance Officer degree
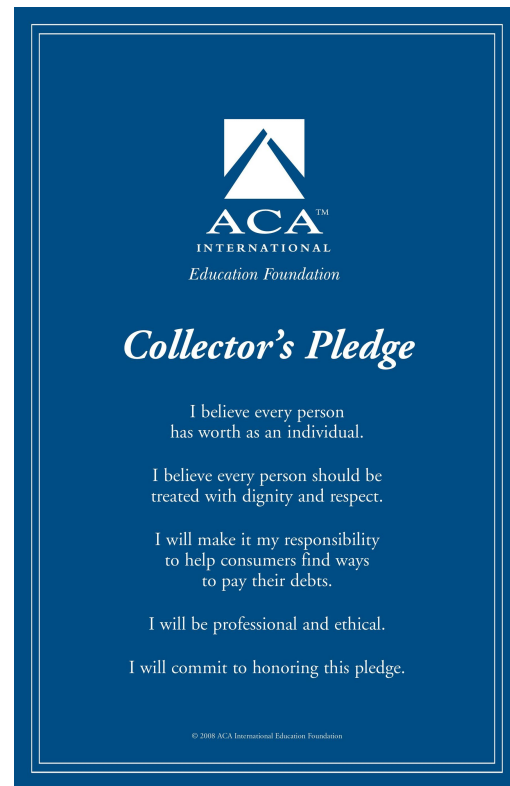- Associate Compliance Officer Justin Murphy is a Credit & Compliance Attorney through ACA International

Collectors are Compliant, Knowledgeable, and Utilize Best Collection Practices

Collectors Undergo Extensive and Continuous Training

• We adhere to the spirit and details of all federal and state collection laws.

• All employees must uphold the ACA International Collector's Pledge.

• We use the ACA International Code of Ethics and Code of Operations to guide our operations.

• In addition to the ACA International Code of Ethics, we teach and promote our own stringent Ethics Policy to ensure collectors uphold our Mission, Vision, and Values.

"Daily Huddles"

Professional Credit's supervisors are involved in their teams' daily collection efforts. They work alongside collectors, listen to live calls daily and provide instant feedback. Quality guidance is the norm as supervisors lead their teams in "Daily Huddles." During these daily meetings, reviews concerning regulatory changes, collection strategies, communication techniques, and process improvements are discussed.

ACA™ INTERNATIONAL
Education Foundation

Collector's Pledge

I believe every person has worth as an individual.

I believe every person should be treated with dignity and respect.

I will make it my responsibility to help consumers find ways to pay their debts.

I will be professional and ethical.

I will commit to honoring this pledge.

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Below is our competency model and the required training and success our collectors must achieve:

Level 1 Collectors:
•   Must pass weekly quizzes to evaluate performance and pass a final exam after three (3) months
•   Training includes FDCPA practices, privacy protection regulations, collection techniques, ethics, etc.
•   Support and constant supervision to assist them in resolving accounts.

Level 2 Collectors:
•   Must pass quizzes on key educational sessions and must pass audits
•   Training includes disputes, legal suits & garnishments, litigation, etc.

Level 3 Collectors:
•   Must obtain ACA International Certification

Once our collectors have one year of collection experience, Professional Credit requires them to complete extensive training to obtain a Professional Collection Specialist (PCS) Certificate from ACA International.

•   Complete the FDCPA Essentials for Collectors training session
•   Complete the Essential Collection Skills and Techniques session
•   Apply for and pass the Professional Collection Specialist (PCS) Exam with a score of 85% or higher
•   Renew ACA International Certification every three years

Reporting Requirements

Professional Credit provides secure, online reporting through our Client Tools portal, which is available 24/7. We are also able to upload reports to either your SFTP/FTP site or our SFTP hosted site. All reports described below are available through our online Client Tools portal. With the click of a mouse, the City has total access to all account information. The Client Tools website is our web-based, customizable portal that gives City staff complete access to their accounts.

Client Tools Portal
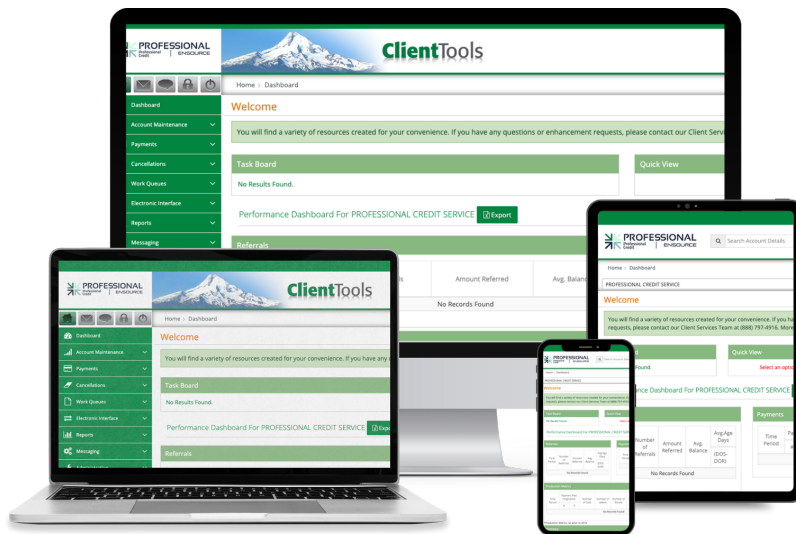
Transparent and Intuitive

- Resolve questions or concerns about accounts or account activity including cancelled or accounts placed on hold
- Send and receive secure messages to and from Professional Credit
- Report direct payments
- Administer user permissions
- Use the Online Secure Chat to contact a representative

The Client Tools portal offers complete flexibility, ensuring it aligns with the City's on-demand requirements. With 24/7 access to near real-time data, it allows users to generate standard reports while also enabling the creation of custom reports to meet unique operational goals. Customization options include:

- **Tailored Reporting**: The City can design custom report formats, focusing on the most relevant KPIs for their projects, including recovery rates, call metrics, consumer interactions, and compliance data. These reports can be scheduled or generated on-demand.

- **Personalized Dashboards**: Your staff can configure their dashboards to prioritize the most critical information for daily operations or long-term strategy. This ensures that data is easily accessible and actionable at a glance.

- **Adjustable Notifications and Alerts**: Users can customize notifications, setting thresholds for specific KPIs or consumer activities that trigger automated alerts. This allows the City to stay informed of critical changes without constantly monitoring systems.

- **Flexible Access Levels**: The website allows assigning different access levels to various team members. This ensures the right individuals have access to the appropriate information, based on their roles and responsibilities.

- **Integration with the City's Systems**: The Client Tools website can integrate seamlessly with your existing platforms, ensuring data flows efficiently between systems without disruptions.

A Client Tools demonstration is also available online at https://share.vidyard.com/watch/D2UK46z9v5ntnnhcWhV9kG?.

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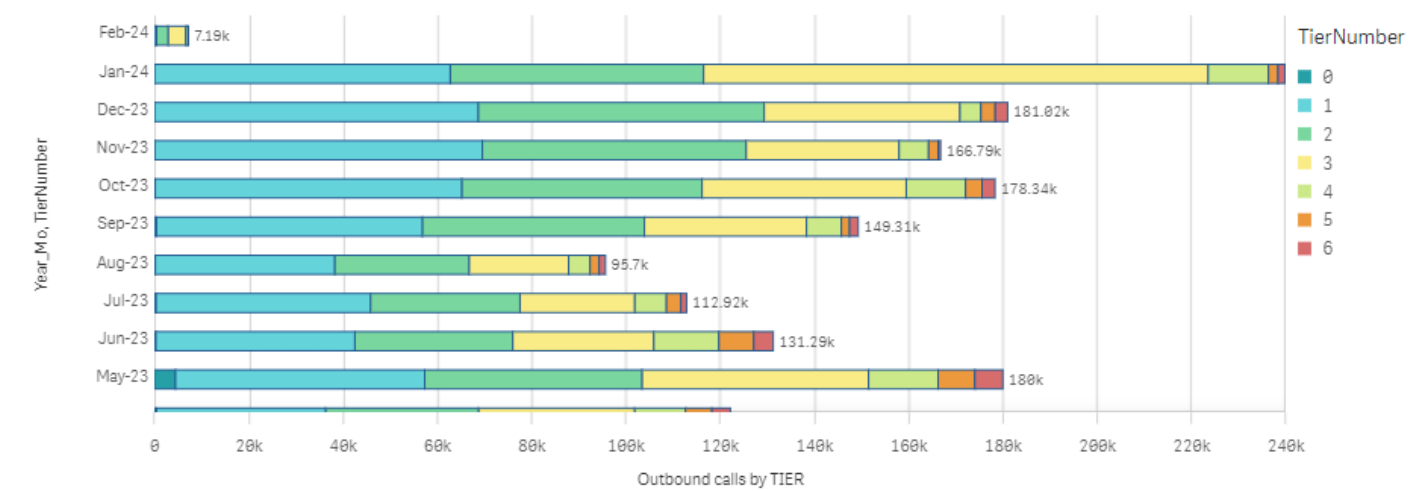## List of Standard Debt Collection Reports

Straightforward Assessments of Our Performance and Account Progress
Our Client Tools Portal also allows the creation and customization of reports to provide any data that is needed in an instant. Your staff may pull reports based on status code (ex: responsible party cannot be located, deceased, refuses to pay, incapable of paying, incarcerated, etc.) dollar value, account age, and specified client number. Users can choose what information is populated in the report (i.e., address, phone number, account number, date of service, and date of referral). Customizable reports are available
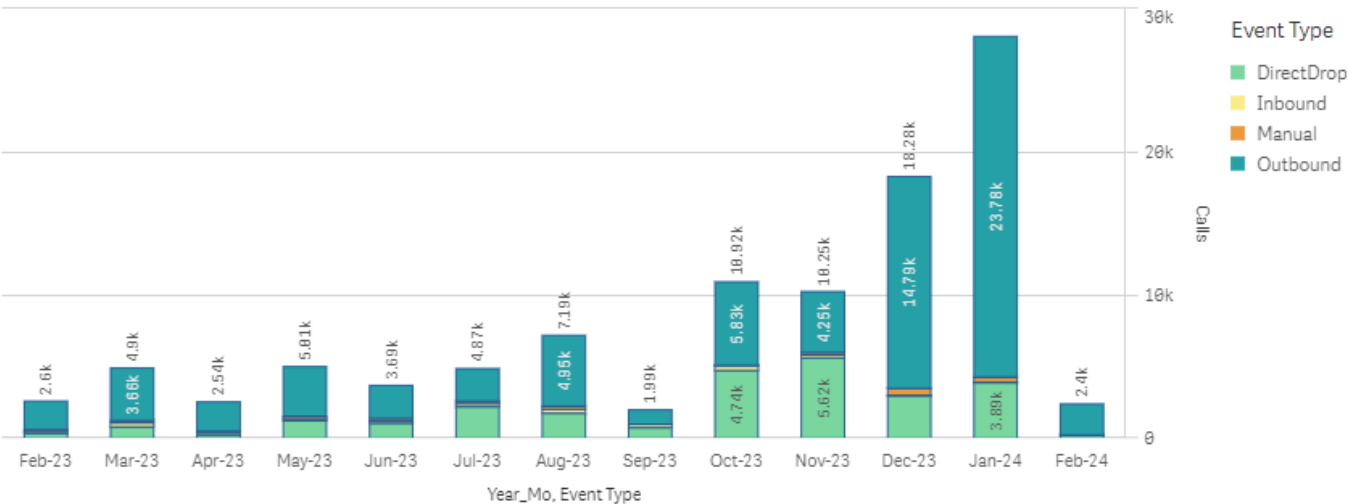
Customizable Reports/Qlik Tools	**Customizable reports are available through our Qlik reporting tools which allow us to track all (KPIs) Key Performance Indicators.**
Activity Progress Report	Lists client accounts alphabetically by consumer name or numerically by client account number for all or any dates of referral. The report gives the client account number and Professional Credit's account number. It also provides information on a spouse or roommate, our collector number, date of referral, date of last payment, amount referred, balance, and remarks on individual account status. (Consumer Status Report)
Activity Analysis Review 1-Year Client Monthly	Provides a breakdown of collection activity for the last 12 months. Report includes number of accounts listed with dollar amount, reporting period, and average balance. This report also provides a breakdown of the number of accounts cancelled and returned monthly, including the dollar amount. Shows the total dollar amount that was collected each month and the amount of accounts that paid in full. Net dollars recovered per account listed and the percentage of recovery is also available to view.
Actuary Report	Provides monthly actuary analysis for previous 12 months, annual analysis of previous 2 years, total prior analysis, and a total actuary analysis. The actuary examines placements with respect to number of accounts listed, total dollar amount, and average balance. It examines collections by amount paid, and the number paid in full. It also examines the number of accounts still active and their cumulative balance. The actuary shows the percent recovered for each month and year. (Aged Statistical Analysis)
Cancellation Report/ Return Report	Provides a listing of accounts cancelled and returned from Professional Credit. The report provides client account number, consumer name, amount returned, date of referral to us, Professional Credit account number, and a brief description of the reason for cancellation.
Cash Flow Report	This report displays total placement and total recovery in dollars and percentages. Monthly, quarterly, and annual results are available.
Portfolio/Inventory Report	Provides a complete print-out of all activities on an individual account. This report shows a consumers most current information and all collector notes relating to the file. This report also shows all notices mailed, payments made, and applicable financial information.
Quarterly Client Scorecard	Provides a straightforward assessment of performance and account progress in comparison with industry standards. Performance by measuring a number of relevant metrics including collection rates, dollars collected, calls placed, notifications sent and compliance statistics. The same metrics are available on a weekly basis in Client Tools.
Remittance Report/Trust Report	Provides a complete breakdown of payments received for remittance. It provides trust remittance date, consumer name, client account number, Professional Credit account number, payment date, balance, amount paid to us, amount paid to the client, our commission percentage, our commission, and amount due to the client, on an account-by-account basis as well as in summary. Also, a breakdown of the total amount collected, commissions, the amount being remitted to the client and the balance due.

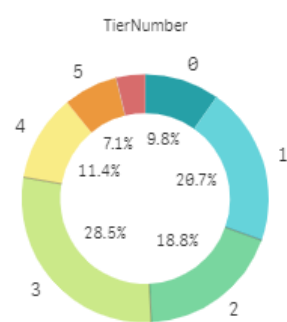# Key Performance Indicators - Activity Reporting Samples

Outbound Dials by TIER#

TierNumber: 0, 1, 2, 3, 4, 5, 6

Month	Value
Feb-24	7.19k
Jan-24	
Dec-23	181.02k
Nov-23	166.79k
Oct-23	178.34k
Sep-23	149.31k
Aug-23	95.7k
Jul-23	112.92k
Jun-23	131.29k
May-23	180k

Outbound calls by TIER

Calls by Call Type

Event Type: DirectDrop, Inbound, Manual, Outbound

Year_Mo, Event Type

Right Party Connect (RPC) is a KPI that displays our success connecting with the consumer.

RPC's by TIER [Last 6 Mon]

TierNumber

9.8%, 20.7%, 18.8%, 28.5%, 11.4%, 7.1%

Consumers Dialed & RPC%


Measures: Dialed %, UniqRPC%

Month Year
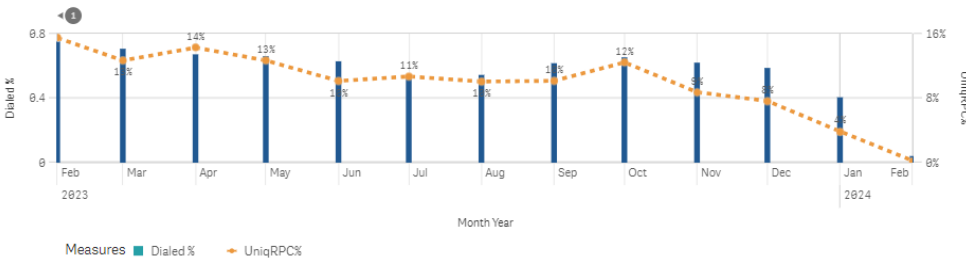
Services Which Differentiate

Professional Credit stays committed to innovation, resilience, and client-focused service. Listed below are several differentiators that will enhance collections with the City.

AI-Virtual Agent, Grace	Available 24/7, Grace assists with one-time and recurring payments.
Client-Centric Approach/Customer Service	Client satisfaction is at the core of our operations. We are committed to understanding our client's unique needs and tailoring our solutions to ensure optimal outcomes. Our comprehensive and client-focused approach has enabled us to maintain longstanding relationships and secure numerous contract renewals, validating our unwavering dedication to client success.
Client Tools Portal	Full account visibility with actual call recordings and customized reports according to your needs. Secure 24/7 access for the City to view accounts, listen to calls, and generate custom reports directly from the portal.
Consumer Technology Suite	Mobile App & PCS Direct Pay gives consumers 24/7 access to their accounts; make payments, set up payment plans based on your guidelines, update information and communicate with our staff either through live chat or secure messaging.
Cutting-Edge Technology Integration	We're committed to integrating cutting-edge technology, utilizing state-of-the-art collection software. This ensures excellent partnerships, top-tier compliance, and industry-leading data security.
Exceptional Compliance Record	The Consumer Help Desk, led by Wade Isbell, J.D., is **99.99% complaint free —that's only one complaint in 17,000 contacts**.
Litigious Consumer Scrub	Beyond standard scrubs, we identify litigious guarantors, ensuring a segregated work effort to protect the City's image.
Mail Return Management	Our proprietary Waterfall skip tracing tool automates address updates, locating correct addresses 95% of the time, saving staff resources.
Peer Reviewed by HFMA® since 2014	We are one of three collection agencies that have met the stringent qualifications since 2014. Within the survey to clients and prospects, 100% of respondents said they would refer us to a colleague.
Regulatory Compliance and Data Security	Intense quality and monitoring including a SOC 2 Type II audit as well as IRS Publication 1075 Compliant.
Robust Monitoring Program	We continuously monitor accounts, running scrubs to identify financial improvements that reprioritize the account for collection.
Staff Certifications	After one year of experience, collectors must obtain the Professional Collector Specialist (PCS) designation from ACA International. Continuous training and best practices are part of our culture.
TIER Service	Our scoring and segmentation ensure targeted work efforts on accounts with the highest payment likelihood.
Training / Speakers Bureau	We provide feedback and support to clients through regular meetings with our Client Success Team and Speakers' Bureau. Training is also provided with our implementation schedule as an extra value and service.

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The following map displays the southern California cities with which Professional Credit provides debt collection services.

Similar Clients
Southern California
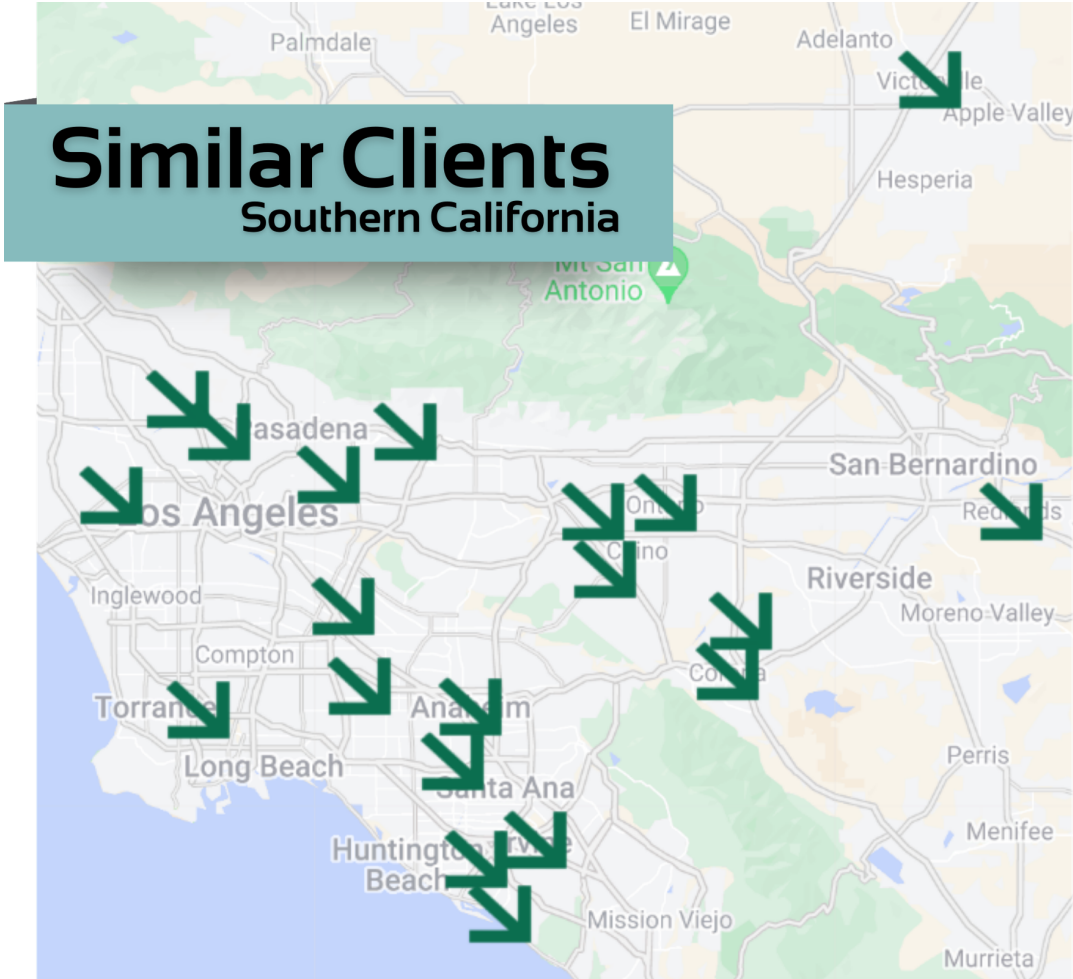
Anaheim, CA	Cerritos, CA	Garden Grove, CA	Newport Beach, CA	Redlands, CA
Beverley Hills, CA	Chino Hills, CA	Glendale, CA	Norco, CA	San Gabriel, CA
Burbank, CA	Corona, CA	Irvine, CA	Ontatio, CA	Santa Fe Springs, CA
Carson, CA	Costa Mesa, CA	Monrovia, CA	Pomona, CA	Victorville, CA

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Fees

Collection Type	Contingency Fee
Regular (Primary) Placements	18%
Secondary Placements	25%
Legal Collections	35%

Professional Credit is offering the services at the price outlined above for 3 years.

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