



Response to Request for Proposal for

Billing & Collection Services –

Sewer, Landfill & Water Quality Fees

RFP #40-2011



Universal
Account Servicing

December 8th, 2011

Lexington-Fayette Urban County Government
Division of Central Purchasing
Room 338, Government Center
200 East Main Street
Lexington, Kentucky 40507
(859) 258-3320

Attn: Todd Slatin, Buyer Senior

RE: RFP #40-2011 : Request for Proposal for Billing & Collection Services – Sewer, Landfill & Water Quality Fees

We are responding to Lexington-Fayette Urban County Government's Request for Proposal (RFP) for Sewer, Landfill, and Water Billing and Collection Services solution due December 8th, 2011. The intended coverage of the response to RFP shall be used for the City to properly procure our company's total turn-key utility billing services while being cost effective, efficient, and responsive to customer inquiries. We have also included within this proposal collection services our company offers in conjunction with billing capabilities.

Our company's name is The Universal Group. We are a hardworking, compliant, progressive thinking, primary and third party billing and collection agency. Currently we are servicing over 1/2 billion dollars in outstanding receivables. That inventory includes multiple regional banks and credit unions, the medical industry, gas and electric cooperatives, garbage collection, alarm monitoring companies and many others.

We are licensed and bonded, carry E&O insurance, have an A+ rating with the BBB, are a member of the American Collection Association and consider ourselves uniquely motivated for success.

The Universal Group is comprised of Universal Account Servicing and Universal Data Services. We are equipped to manage large portfolios and small; we service clients with portfolios of 1 account and clients with 25,000+ accounts. Our customer management software enables us to scrub out compliance risks like bankruptcies and deceased accounts as well as address correction on mailers - "SKIP" software, and precise inventory management.

The Universal Group agrees to the full scope, terms and conditions within this RFP. Lexington-Fayette Urban County Government will have complete ownership of the proposed Deliverables. The total proposed fixed price per item for the necessary billing and collections are specified in the Pricing Matrix, and we are committed for ninety (90) days from December 8th, 2011 that the prices within the Pricing Matrix are valid.

In summary, we have gathered a team of industry professionals who understand how to drive performance and get the most return for our clients in their investment into their portfolios.

Regards,

Eugene D. Hale

Business Development Officer

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Executive Summary

It has come to the attention of The Universal Group, located at 702 Felix Street; Saint Joseph, Missouri 64501, that Lexington-Fayette Urban County Government (LFUCG), located at 200 East Main Street; Room 338, Government Center; Lexington, Kentucky 64501, requires services in areas of billing including the printing, delivery, and processing of active collections for current bills for LFUCG Sewer, Landfill, and Water Utilities, as well as services for delinquent accounts needing recovery through an active collections campaign.

Universal Account Servicing (UAS) and Universal Data Services (UDS) offer comprehensive billing and account servicing programs that enable clients to focus on generating new business. While UAS / UDS manages the invoicing and cash applications of their consumer portfolios, our clients stay informed with real-time, dynamic online access to their portfolios and receive reporting on performance and consumer feedback, at their desired frequency.

The Universal Group offers these capabilities through UAS and UDS commensurate to LFUCG's need to increase payments and collections at the lowest possible cost. The goal of both parties is to make the transition between the former billing company, Kentucky American Water Company, and The Universal Group as efficient as possible while minimizing issues for citizens of Lexington.

Mission Statement

Universal Account Servicing and Universal Data Services will provide quality and commitment at competitive pricing for client-specific needs including financing, loan servicing, and debt recovery. We will realize this mission by delivering operational excellence, innovative solutions for our customers, and consistently outperforming our peers while creating a challenging and dynamic environment for our employees.

Our Unique Advantage

Our experienced management team of professional account representatives and our team of professional collections agents are what set UAS and UDS apart from our competitors. We are dedicated to finding the correct solutions when it comes to your receivables and to using strategies that are customized to suit LFUCG's needs.

UAS provides several payment options, including pre-authorized debits, recurring payments, online transactions, and over-the-phone-payments in order to provide more convenience to LFUCG and to the citizens of Lexington who receive the services. UDS also provides services such as skip tracing, fixed letter campaigns, legal forwarding, scoring and analytics in order to maximize recovery potential.

Innovation

UAS / UDS have the hardware, software, and experienced personnel to provide state-of-the-art billing services for accounts and third-party collections services that are custom tailored to fit LFUCG's needs.

Universal Account Servicing account representatives are trained to provide the professionalism that our clients demand for their accounts, while maximizing the collection amounts. Our highly professional account representatives specialize in finding the correct solutions for the City of Lexington; using our best practices program is what sets UAS apart from the competition.

Universal Data Services collections agents are also trained to provide the level of professionalism that the City demands. We pride ourselves on striving for absolute compliance with various regulations included in the FDCPA, FCRA, TCPA and other state level restrictions as they relate to collected industries. Our Best Practices Program sets us apart by engaging in a consultative approach, finding the correct solution for LFUCG when it comes to your money.

Experience That Makes A Difference

- Our dedication, philosophies, and reputation have created long-standing relationships with our clients
- Universal has a diverse range of experience and the management to produce results
- Over 100 years of combined experience among senior management
- Seasoned agents and staff that have an average industry experience of three to five years
- Partnerships that have been long-standing and productive

In summary, we have gathered a team of industry professionals who understand how to drive performance and get the most return for our clients. Let us know when LFUCG is available, and we can discuss in detail why Universal outperforms our competition and see if ours is a partnership worth pursuing further.

Contact Information

The Universal Group
UAS – Universal Account Servicing, LLC
UDS – Universal Data Services, LLC
702 Felix Street
Saint Joseph, MO 64501

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Jeff Daum, Vice President
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Stephen Rutledge, UAS Operations Manager
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srutledge@ugacinc.com

Matt Bailiff, UDS Operations Manager
(816) 676-3318
mbailiff@ugacinc.com



Requirement Description	Vendor Response (0,1,2)	Priority Rating
<p>Requirement 1.1: The ability to set-up a customer billing database to accommodate bill generation and payment history</p> <ul style="list-style-type: none"> • KAWC will provide 12 months of data as a starting point • The type of data to be stored for each customer is provided in Attachment 1. In the design stage, fields not required to support the billing process will be identified and will not be required to be maintained in the database. • Vendors should explain any limitations associated with this requirement 	<p>2</p>	<p>S</p>
<p>Requirement 1.2: The ability to add additional fields for the historical customer database</p> <ul style="list-style-type: none"> • A GIS ID will eventually be added. The GIS ID will be a unique ID that will relate back to each customer address. 	<p>2</p>	<p>H</p>
<p>Requirement 1.3: The ability to use a primary key to link customer data between the 3 billing sources; sewer, WQ, and Landfill</p> <ul style="list-style-type: none"> • This is currently a 9-digit code called a premise number. • This will be important to link adjustments that come in from the three sources to the appropriate customer account. 	<p>2</p>	<p>H</p>

Requirement Description	Vendor Response (0,1,2)	Priority Rating
Requirement 1.4: The ability to link a closed account from previous service to a current account for payment collection and historical purposes	2	H
Requirement 1.5: The ability to maintain multiple addresses and contact info for an account and Identify which address should receive the bill	2	H
Requirement 1.6: The ability to provide a secure environment to store the customer database.	2	S
Requirement 2.1: The ability to accommodate the billing calculations as defined in Attachment 2	2	S
Requirement 2.2: The ability to easily change the rate charged for each fee	2 UAS will need at least 72 hours prior to rate changes for accounts.	H
Requirement 2.3: The ability to generate an easy to read, informative bill that contains at minimum, the information in Attachment 3	2	H

Requirement Description	Vendor Response (0,1,2)	Priority Rating
<p>Requirement 2.4: The ability to calculate and generate the bill for mailing within 3 days of receiving the data from LFUCG.</p> <ul style="list-style-type: none"> Regular billing cycle process of daily or weekly per data availability from KAWC 	2	M
<p>Requirement 2.5: The ability to add notes to bills for the purpose of informing customers</p>	2	M
<p>Requirement 2.6: The ability to include multiple accounts on one bill</p> <ul style="list-style-type: none"> See the example in Attachment 4 	2	M
<p>Requirement 2.7: The ability to add the LFUCG seal to the bill</p>	2	M
<p>Requirement 2.8: The ability to accommodate LFUCG edits to the bill design prior to implementation</p>	2	M
<p>Requirement 2.9: The ability to receive and apply adjustments to bills</p> <ul style="list-style-type: none"> LFUCG will send adjustments to all three fees on a daily, weekly or monthly basis 	2	H
<p>Requirement 2.10: The ability for the vendor to accommodate the LFUCG timeline for implementing the billing system</p> <ul style="list-style-type: none"> Billing to begin on 4/1/2012 Vendor may submit an alternate date and provide rationale for alternative 	2	H

Requirement Description	Vendor Response (0,1,2)	Priority Rating
Requirement 3.1: The ability to receive and post payments to customer accounts on a daily basis	2	H
Requirement 3.2: The ability to track and collect all accounts receivables through an agreed upon aging date, i.e., 120 days, 150 days, etc.	2	H
Requirement 3.3: The ability to generate and mail a second notice for unpaid accounts <ul style="list-style-type: none"> • Vendor to suggest best practices for this process • Include shut-off process for delinquent customer accounts 	2	H
Requirement 3.4: The ability to receive customer payments via multiple methods <ul style="list-style-type: none"> • Credit Card, EFT, Phone, Mail, Cash, Internet • Vendor should specify methods and best practices around payment methods 	2	H
Requirement 3.5: The ability to apply partial payments in a specific order <ul style="list-style-type: none"> • 1st WQMF, 2nd Landfill, 3rd Sewer 	2	S

Requirement Description	Vendor Response (0,1,2)	Priority Rating
Requirement 3.6: The ability to provide customer service to LFUCG user fee customers <ul style="list-style-type: none"> • To answer questions about the bill • To arrange payment 	2	M
Requirement 3.8: The ability to receive and apply adjustments to bills <ul style="list-style-type: none"> • Each area will send adjustments on a daily, weekly or monthly basis 	2	H
Requirement 4.1: The ability to provide LFUCG access to the vendor's billing data <ul style="list-style-type: none"> • For operational purposes • Possibly provide a snapshot of the activity at a specified time to allow LFUCG to conduct analysis 	2	S
Requirement 4.2: The ability to provide a unified bill history allowing all three fees' history to be viewed together	2	H
Requirement 4.3: The ability to allow LFUCG the ability to export data fields for download <ul style="list-style-type: none"> • For authorized LFUCG users 	1 This can be implemented but will require additional licensing per user.	H
Requirement 4.4: The ability to provide a detailed aging report to LFUCG in an electronic format <ul style="list-style-type: none"> • Formatted to allow sorting capabilities 	2	H

Requirement Description	Vendor Response (0,1,2)	Priority Rating
<p>Requirement 4.5: The ability to generate a list of active versus inactive accounts and print to an exception report</p> <ul style="list-style-type: none"> To be used in a business process by LFUCG 	<p style="text-align: center;">1</p> <p style="text-align: center;">This is a future option that will be implemented 3-6 months.</p>	<p style="text-align: center;">H</p>
<p>Requirement 4.6: The ability to report on the number of customers that are classified as residential, commercial, industrial or OPA</p>	<p style="text-align: center;">2</p>	<p style="text-align: center;">H</p>
<p>Requirement 4.7: The ability for LFUCG to add notes to the bill history</p> <ul style="list-style-type: none"> To be used when reviewing an account 	<p style="text-align: center;">1</p> <p style="text-align: center;">This is a future option that will be implemented in 6 months. Currently, Clients may view notes in billing history of accounts but cannot change or add additional notes.</p>	<p style="text-align: center;">M</p>
<p>Requirement 4.8: The ability for LFUCG to create their own reports from the views/access they will be allowed</p>	<p style="text-align: center;">2</p>	<p style="text-align: center;">H</p>
<p>Requirement 4.9: The ability for the vendor to provide standard reports</p> <ul style="list-style-type: none"> Specific report samples will be provided to finalist vendors Vendor should supply price structure breakdown per number of reports provided 	<p style="text-align: center;">2</p>	<p style="text-align: center;">H</p>

Vendor Responsibilities	Yes or No
Provide services to fulfill the business and technical requirements for a Billing Service	Yes
<ul style="list-style-type: none"> • To manage this project as the prime contractor, if other firms are involved 	Yes
<ul style="list-style-type: none"> • To develop any customized components necessary to meet the requirements for which you've answered as such 	Yes
<ul style="list-style-type: none"> • To provide solution users, and systems administrators training in the area of report generation, using examples 	Yes
<ul style="list-style-type: none"> • To comply with all RFP response criteria 	Yes

Proposed Billing Services – Universal Account Servicing

Project Background:

The Lexington-Fayette Urban County Government requires experienced providers for the design, supply, installation, conversion of data, and testing of its Sewer, Landfill, and Water Quality Fees Billing System – including licensing of software, conversion of existing data, customization, implementation, staff/end-user training, support training, and maintenance. LFUCG will ascertain responses with regard to collection services as well as billing via service provider vendors.

Project Response for specified items within the RFP:

Billing and Collections

LFUCG requires abilities that show payment history and incoming payment screens for end-users. The City requires the payments to be visible in real time. Customer Service staff need the ability to view all relationships a customer or business has with the City. Print and mail production services of various statements/invoices on a daily basis is required with 24 hours/Next Business Day turnaround as well as showing pending vouchers or payment.

Paper Stock and Envelopes – via Simply Graphics.

Simply Graphics will be a contracted partner for The Universal Group upon award of bid for RFP #40-2011. There is no requirement of LFUCG to contract for services with Simply Graphics of Louisville, Kentucky. Simply Graphics is a WMBE certified company that The Universal Group is proud to work directly with. UAS's contract will encompass all aspects of billing including print invoice and return address envelopes.

- 8 ½ x 11-inch letter stock 24 lb. Paper stock white with a perforation- Laser print or preprint 2-3 color Logo
- #9 Courtesy Reply envelop with security inside tint
- #10 double window with security inside tint

Estimated Monthly Quantities: 115,000 / Month
1,380,000 Annually

Payment Processing and Lock Box:

LFUCG requires full lock box service for billing and accounts receivable. The City of Lexington will require payments to be posted on the same day payments are processed. LFUCG prefers to streamline and simplify both billing and processing with a vendor. A requirement for billings to be processed with multiple options including web based processing is preferred. Accounts that are collected online or over the phone via VISA or MasterCard will be charged at cost (currently 3.25% Merchant Service Fee)

Mail-outs and Letters

Universal Account Servicing (UAS) to provide the following billing and collections services: *Please note: All Accounts will receive a “privacy letter” (Privacy Letter Example 1.1) from UAS detailing the new billing program that will be implemented.*

UNIVERSAL ACCOUNT SERVICING
702 FELIX AVENUE
ST. JOSEPH, MO 64501

PAGE: 1

6073-34049



10/05/2009

ACCOUNT # 123456

SAMPLE



JOHN DOE
123 ANY STREET
ANYTOWN, MO 55555

6073-34049*2RH05ABQ7000001

UNIVERSAL ACCOUNT SERVICING, LLC

POLICY CONCERNING CUSTOMER INFORMATION

Universal Account Servicing, LLC, (Universal), is required by federal law to provide you with a copy of their Privacy Policy (the "Policy") annually. The following Policy applies to current and former individual clients of Universal. This Policy is not applicable to partnerships, corporations, trusts or other non-individual clients or account holders. Please note that this Policy may be amended at any time, and that you will be informed of any changes to this Policy as required by law.

UNIVERSAL RESPECTS YOUR PRIVACY

Universal appreciates that you have provided your personal financial information and strive to maintain the privacy of such information. This Policy describes, and is designed to help you understand, what non-public personal information Universal may collect about you, why Universal collects it, and when Universal may share it with others. Throughout this Policy, the non-public information that personally identifies you or your accounts is referred to as "personal information".

1. What Personal Information Does Universal Collect About You?

To serve you better and manage your account, it is important that Universal collects and maintains accurate information about you. Universal obtains this information from applications and other forms you submit, from your dealings with Universal, and from third parties and other sources.

For example:

- Universal collects information such as your name, address, e-mail address, and telephone/fax numbers through applications and other forms you may submit.
- Universal may obtain information about account balances, your use of account(s) and the types of products and services you prefer to receive through your dealings and transactions with Universal and other sources.
- Universal may collect background information from and through third-party vendors to verify representations you have made and to comply with various regulatory requirements.

2. When Does Universal Disclose Personal Information Collected About You?

To provide you with the products and services you request, to serve you better and to manage your account, Universal may disclose personal information collected about you to affiliated companies and to non-affiliated third parties as required or permitted by law.

a. Information Universal discloses to affiliated companies:

them to provide services on their behalf or as otherwise required or permitted by law.

b. Information Universal discloses to third parties:

Universal does not disclose personal information collected about you to non-affiliated third parties except to enable them to provide services on Universal's behalf, to perform joint marketing agreements with other financial institutions, or as otherwise required or permitted by law. For example, some instances where Universal may disclose information about you to non-affiliated third parties include: for servicing and processing transactions, to protect against fraud, for institutional risk control or to respond to judicial process. When Universal shares personal information with these third parties, they are required to limit their use of personal information to the particular purpose for which it was shared and they are not allowed to share personal information with others except to fulfill that limited purpose.

3. How Does Universal Protect the Security and Confidentiality of Personal Information Collected About You?

Universal and/or their service providers maintain physical, electronic, and procedural security measures to help safeguard the personal information collected about you. Universal and their service providers have internal policies governing the proper handling of client information. Third parties that provide support or marketing services on Universal's behalf may also receive personal information, and they are required to adhere to confidentiality standards with respect to such information.

If you have any questions regarding this Policy, please contact a Universal representative at (866) 809-3515.

LE - SAMPLE - SA

SAMPLE

Privacy Letter Example 1.1



TIER - 0

- Receive Data file via FTP. If unsupported format UAS will notify LFUCG at that time; most formats are acceptable, from LFUCG and or Kentucky American Water Company
- Perform Pre-Edit Business Suppression Process, NCOA Address Processing and Address Validation for USPS Automation Sorting Barcode
- Perform USPS CASS Address Certification
- NCOA Address Updates and Suspensions data is available via interface with UAS proprietary software system
- Laser print 8 ½ x 11-inch collection letter with Intelligent Insertion Barcodes
- Insertion Equipment will Tri-fold the Collection Letters
- Intelligent Barcode scanned
- #9 CRE into a #10 outer envelope
- Seal and meter with required postage and deliver to USPS
- Provide weekly contact reports detailing payments processed
- Provide Lock Box services for payment processing
- Program and provide electronic billing for paperless electronic accounts

LFUCG Pricing Includes:

- **Set-up 1-2 Statement templates**
- **Program to check for Business Rules: TBD**
- **Program for OMR Optical Marks for insertion**
- **Per cycle Reporting**
- **UAS / UDS supplied paper stock (24 lb.) and envelope (#10 & #9)**
- **Print, insert, meter with postage and deliver to the USPS**

Price per one page invoice:

Volume	115,000 /Month
Base Cost	\$0.55 /Letter
Base cost also includes data migration, protection, and proper integration	
NCOALink	\$0.005 /Record
Address Element Correction	\$0.05 /Record – 6% of overall file
RAS (Address Suspensions/ERM)	\$0.06 /Record
Duplex Printing	\$0.02 /Piece
Non-automated mail surcharge	\$0.08 /Piece – waived if AEC used
Multiple Pages	\$0.06 /Piece
Inserts	\$0.07 /Piece
Address Correction Service	\$0.07 /Letter
Highlight Color (Blue/Red/Green)	\$0.005 /Piece
Return Mail Processing	\$0.06 /Letter
	\$300.00 per year PO Box fee
5-Digit Bulk Rate postage (as qualifies)	\$0.340 /Letter – USPS determines*

* United States Postal Service fees may increase. Cost is determined by current bulk rate.

Customized Programming **\$75.00 /Hour**

UAS / UDS standard Components for the Lexington-Fayette Urban County Government:

- #10 White Double Window Outer Envelope with Inner Security Shading
- #9 White Single Window courtesy Reply Envelope with inner Security Shading – TBD
- 8 ½ x 11-inch 24 Lb. White Paper with perforation at 3 ½ inches with preprint 2 color



Universal Account Servicing and Universal Data Service USPS Products Glossary

CASS™ (Coding Accuracy Support System)

The CASS™ (Coding Accuracy Support System) improves the accuracy of carrier route, five-digit ZIP®, ZIP+4®, and delivery point codes that appear on mail pieces. CASS is offered to all mailers; service bureaus who want to evaluate their address-matching software and improve the quality of their ZIP+4, CRIS, and five-digit coding accuracy. This process is graded by the United States Postal Service®, National Customer Support Center (NCSC), and the results returned to mailers in order to provide useful diagnostics for correcting deficiencies.

CASS enables the Postal Service™ to evaluate the accuracy of address-matching software programs in three areas: (1) ZIP+4 delivery point coding, (2) carrier route coding, (3) five-digit coding. CASS does not measure the accuracy of ZIP+4 delivery point, five-digit ZIP®, or carrier route codes in a mailer's existing files. CASS enables mailers to measure and diagnose internally written, commercially-available, address-matching software packages. The effectiveness of service bureaus' matching software can also be measured.

NCOALink®

The *NCOA Link®* system contains more than 40 million permanent change-of-address (COA) records filed with the Postal Service™ by customers who want their mail forwarded to a new address. These COA records reflect a 19-month period relative to the move-effective date the customer provided. *NCOA Link®* COA data is updated weekly.

The *NCOA Link®* system consists of a licensed computer system containing the *NCOA Link®* name- and address-matching software and the COA database. The Postal Service is the sole owner and distributor of the *NCOA Link®* hardware and software components that comprise the *NCOA Link®* system. Specifically, this includes the *NCOA Link®* software, the computer system itself, and the small computer systems interface (SCSI) cable that connects the *NCOA Link®* system to the licensee-owned or -leased system components. The *NCOA Link®* system is the sole property of the United States Postal Service® (USPS®), © 1996, All Rights Reserved.

Delivery Point Validation

The DPV™ (Delivery Point Validation) System is one of the Address Management Technologies™ that is available from the United States Postal Service® to help mailers identify inaccurate or incomplete addresses.

The DPV System assists mailers in obtaining accurate delivery address information and facilitates identification of erroneous addresses contained in mailer address files. Mailer use of DPV Will help to reduce the amount of undeliverable as addressed (UAA) pieces, which in turn will result in more efficient postal mail processing and delivery operations.

Address Element Correction (AEC)

When CASS Certified™ address-matching software cannot match an address to the ZIP+4® Product, the address becomes a candidate for Address Element Correction (AEC). AEC is a service that corrects and standardizes address elements. AEC

processing transforms problem address into accurate, standardized addresses, which allows mailers to take full advantage of automation discounts.

AEC focuses on correcting the following address element deficiencies:

- Misspellings
- Nonstandard abbreviations
- Incorrectly joined elements
- Improperly ordered elements
- Address lines containing data other than the actual address
- Missing elements

After resolving address element issues, AEC matches the address against the ZIP+4 Product using CASS Certified address-matching software, resulting in a correct address, standardized address. The correct address is returned to the customer as both a complete address and a parsed address separated into individual address elements.

If an address cannot be corrected using AEC, it is returned with the elements parsed and tagged with diagnostic codes identifying the element's problem(s). An “opinion” code that offers a suggestion as to why the address could not be matched to the ZIP+4 Product is also returned to aid in problem diagnosis. In addition, the address is flagged as potentially undeliverable so the city can decide whether to use the address.

The information returned to mailer following AEC processing includes:

- The original file containing unaltered address records
- A file containing corrected records or codes identifying records as undeliverable and diagnostic information
- Hard copy summary and diagnostic reports indicating the total number of addresses processed, corrected, or not corrected, and a sample report that lists both input (original) records and AEC-corrected addresses.

Universal Account Servicing Structure

TIER - 1 (includes TIER - 0)

- Actively contact accounts via auto-dialer campaign when delinquent
- Provide account collection services for account resolution - **Customer Svc Lvl 2**
 - **Customer Service Level 2**
 - Accounts contacted 1 – 2 times weekly until account resolution (outbound calling)
- Produce detail reports including notations per account accessed by End-users
- Provide full back-office solutions for accounts needing additional collection efforts up to and including UDS servicing at contingency basis
- Provide Privacy letters for ACH/EFT Authorization for accounts
- Provide Credit Card Authorizations, ACH/EFT auto debit services, Lock Box services for payment processing
- Provide easy payment options for accounts including but not limited to the following:
 - Online Payment Processing
 - Over-the-phone Payment Processing (inbound calling and IVR system support)
 - Western Union Payment Processing
 - Return USPS Payment Processing via Lock Box

TIER - 2 (includes TIER - 1 and TIER - 0)

- Provide account collection services for account resolution - **Customer Svc Lvl 2**
 - **Customer Service Level 2**
 - Accounts contacted 2 – 3 times weekly until account resolution (outbound calling)
 - Customer Service call forwarding for Sales and Service related issues

TIER 1

All prices in addition to Tier 0

Customer Service Level 1 **\$0.50 /Account**

- ❖ Accounts contacted 1 – 2 times weekly until account resolution (outbound calling)

Purpose for Tier 1 support: Lower and maintain delinquency ratios per month and prevent needs for collection activities. All over-the-phone payments are processed internally by corporate billing customer service agents on-site.

- IVR payment system

Additional Costs and Fees - Merchant processing fees associated with every payment processed via VISA and MasterCard (currently 3.25%)

TIER 2

All prices in addition to Tier 0

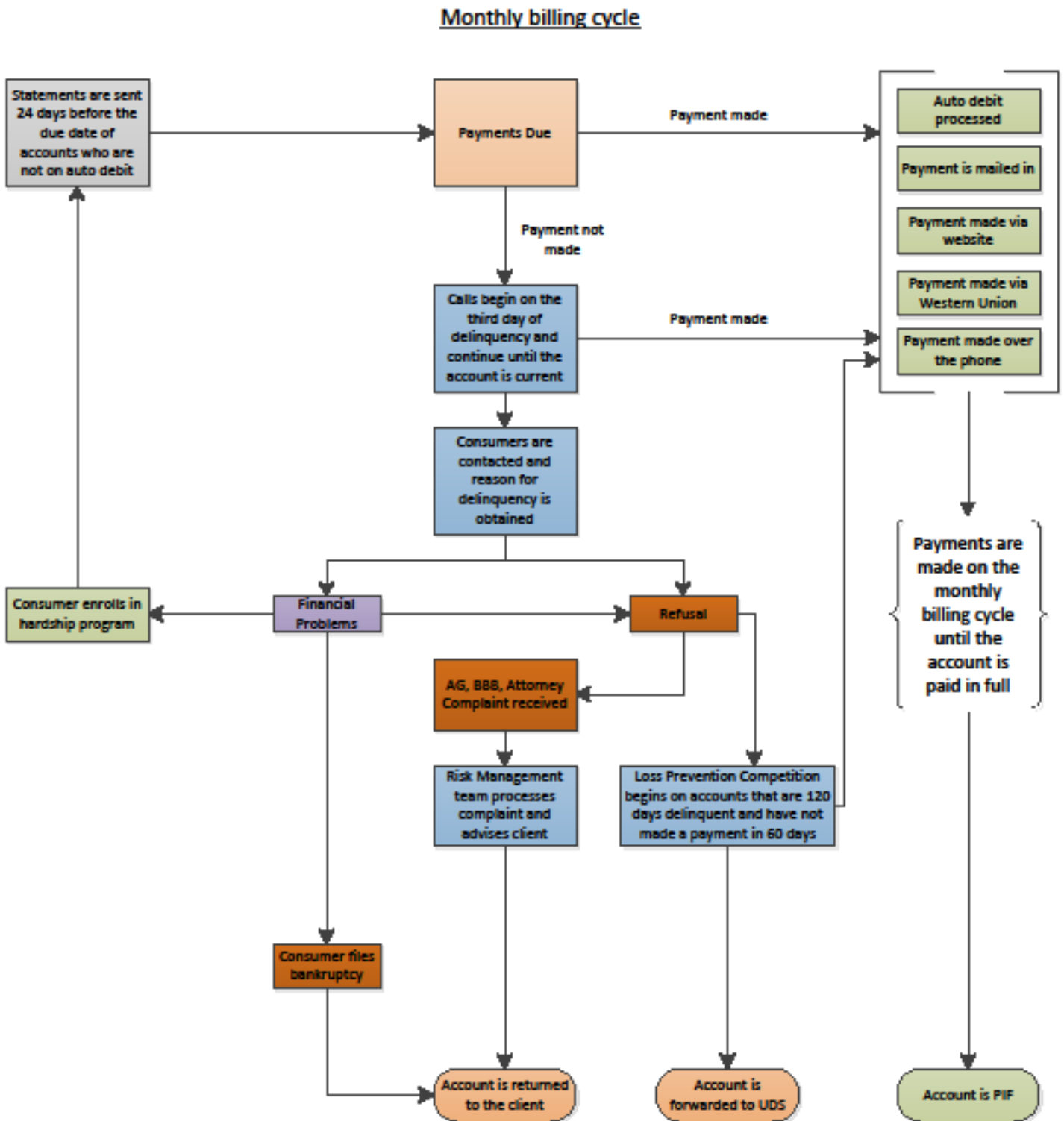
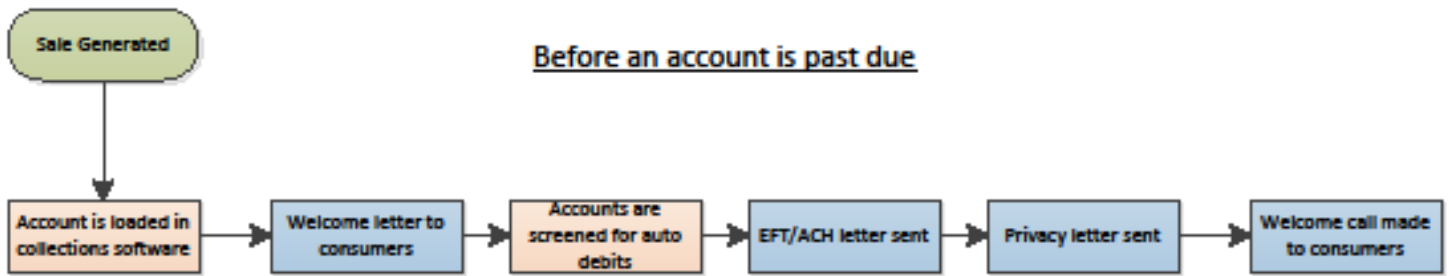
Customer Service Level 2 **\$1.00 /Account**

- ❖ Accounts contacted 2 – 3 times weekly until account resolution (outbound calling)

Purpose for Tier 2 support: Lower and maintain delinquency ratios per month and prevent needs for collection activities. All over-the-phone payments are processed internally by corporate billing customer service agents on-site.

- Customer Service call forwarding for Sales and Service related issues
- IVR payment system

Additional Costs and Fees - Merchant processing fees associated with every payment processed via VISA and MasterCard (currently 3.25%)



Communication

The key element to managing a billing system is communication. Universal Account Servicing will assist LFUCG with discussions for any problems that may arise including any special needs and focuses that accounts require, as well as, any needs for future changes including upgrading of software. UAS finds it important that constant communication on these key issues keeps both parties fully aware of exactly how receivables are being managed properly.

Lexington-Fayette Urban County Government will need to provide a full timetable to define account delinquency for UAS to effectively determine whether an account qualifies to be "written-off". Write-offs are either sent back to LFUCG for further collection activities or can be automatically placed within Universal Data Services for active collections at which point our collection team can engage in more assertive means to procuring payments owed to LFUCG.

UAS provides local and toll free numbers printed on every bill so that customers may comment or make payments regarding their account. For customers in need of special assistance with regards to language barriers, UAS / UDS has a team of specialized trained bi-lingual interpreters that can assist and take over calls when needed. All calls are handled by experienced and professional staff. UAS / UDS constantly checks through our Quality Control Monitoring of calls to assess proper customer service handling.

Payment Processing

All accounts placed with UAS include active payment processing. We provide a full Lock-Box service with Commerce Bank and are looking at future changes to include our current client Citizens Bank and Trust in our efforts to reduce cost and fees for clients in general. Due to the fact that more than 50% of customers prefer to make payments via phone or online through a web portal, UAS has a merchant servicing program in order to take payments from VISA™, MasterCard™, and Discover™ card holders. Our discount rates are disclosed in earlier section of this RFP (currently 3.25% Discount Rate).

Currently, UAS is working on finalizing through Global Express a local payment station arrangement so that those customers, who prefer paying in cash at their local stores, may continue to do so. Should UAS need the approval from LFUCG; UAS will communicate requirements on behalf of Global Express. Customers may also make

payments directly to LFUCG, which the authorized government staff member will access through web portal UAS's account screen to update any adjustments or payments received, so that all accounts will be current for any end-user access. As established, UAS has business accounts for those who also prefer or will need to send a payment via Western Union.

Accounts that are paid through UAS web portal, via phone, or in person (LFUCG authorized location or cashiering counter at UAS) will be credited and effectively posted to their account on the same day payment is received. Payments received via Lock Box or Western Union will be credited and effectively posted within 48 hours of confirmation of receipt.

Those customers that choose to pay via phone will be charged a convenience fee in addition to their total bill; this will help ensure lower costs to LFUCG.

Payments will be remitted to LFUCG on a weekly basis. A monthly performance report will show exact withheld amounts for credit card processing fees, lock box fees, and monthly account maintenance fees (including mail-out fees) – Account Maintenance Fees are adjusted for those customers opting for electronic fund transfer or Auto Debit programs (EFT/ACH).



Account Collection Services

Universal Data Services

Universal Data Services is a unique collection company designed to give LFUCG extra assistance in recovering lost assets from accounts that either have been suspended, shut-off, or determined uncollectible by all other means. The UDS collection process is dedicated to investigation rather than intimidation. We realize that most debtors want to pay but, in some cases, cannot meet all of their obligations. They have no choice but to prioritize payments.

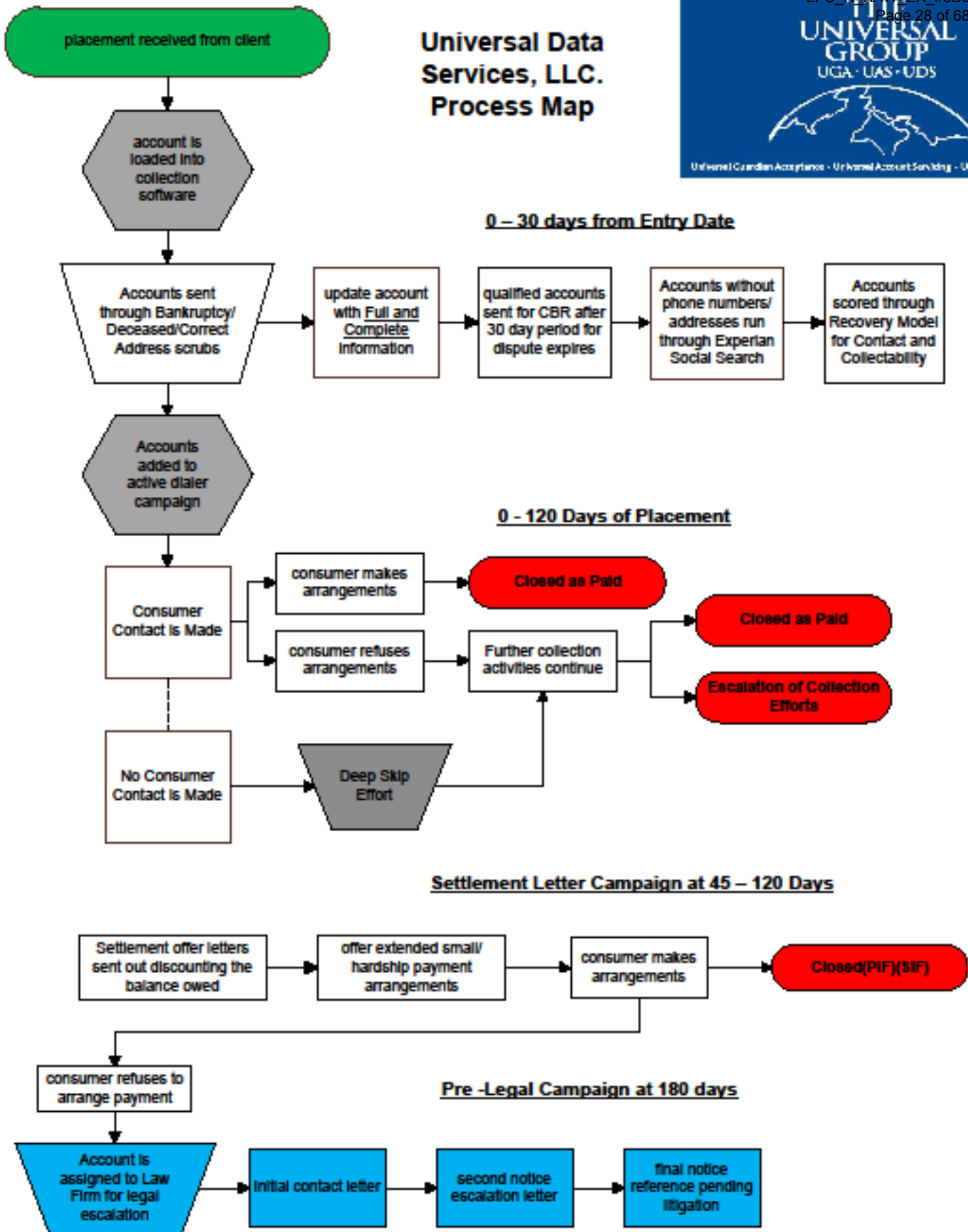
Unless you are a critical vendor, your bill often goes to the bottom of the “no pay” stack. Our goal is to make LFUCG’s bill their first priority. In most cases we collect accounts in less than sixty (60) days. In some cases, we’ve collected the account the very day it is placed.

The Lexington-Fayette Urban County Government should consider not only the expense and effectiveness involved with handling collection accounts “in-house” but also the amount of time and energy taken away from LFUCG operations. Nearly a quarter of accounts that age to just ninety (90) days will never be collected, and that number can move up to nearly 44% if an account is allowed to age to six months. Therefore, it is imperative that LFUCG make timely decisions when it comes to placing accounts for collection.

UDS provides outstanding debt collection services no matter where the debtor relocates. Our customer management software enables us to scrub out compliance risks like bankruptcies and deceased accounts. This includes address correction on mailers, “SKIP” software, and precise inventory management. Our collection services are contingent based: it costs nothing to place, research, and actively collect on accounts. We provide the service to make sure LFUCG is getting the maximum amounts owed. UDS’s innovative computerized collection system assures that all accounts are worked to their full potential.



Universal Data Services, LLC. Process Map



Account Collection Process

Universal Data Services methods for collection of delinquent fees start with the initial placement of account(s) from clients into our database. Clients are capable of sending data via fax, email, or FTP. Our Information Technology Department then takes the sent data and manipulates information to be loaded properly into our collection software. Data can be loaded within 48 hours of transmittal to UDS. Upon receipt of data, UDS sends a report of receipt to clients.

Accounts are filtered and sent through a Bankruptcy, Vital Statistics, and Correct Address scrubbing software to insure correct information for collection agents. The accounts are updated with Full and Complete information, and qualified accounts are then sent for Credit Bureau Reports after a 30 day period for dispute expires. Those accounts that have incorrect information are scrubbed for updated phone numbers and addresses through Experian Social Search™ prior to being added into an active campaign. Universal Data Services' Operations Manager, Matt Bailiff, scores accounts through a recovery model for contact and collectability information.

After accounts have been filtered, debtors are immediately sent validation letters (Debtor Example 1.1). The accounts are then loaded into an active dialer campaign. Collection agents call accounts on average of 2 – 3 times per day until contact has been made. All collection agents follow federal laws concerning privacy of information including notifying each debtor of the laws prior to discussion of account information. All conversations are recorded for compliance and quality control requirements.

Accounts that have consumer contact established are worked by collection agents attempting to recover assets owed by debtor. Universal Data Services offer several options for debtors to pay accounts in full via over-the-phone payment, online portal, direct mail, Western Union™, and even at the clients business. Should consumers have the inability to pay-in-full their obligations, collection agents will create customized programs allowing debtors monthly payment options, Partial Payment Arrangements (PPA), to settle debts in full.

Partial Payment Arrangements / PPA

A Partial Payment Arrangements account is any account that receives a single or recurring payment for less than the balance due.

PPA strips will be done twice a month. Qualified PPA accounts will be stripped from collection agent's modes and moved to the PPA collector's mode. The PPA collector will not receive new business, their primary responsibility is managing paying accounts, their secondary responsibility is to increase payment amounts and work accounts

UNIVERSAL DATA SERVICES, LLC

P.O. BOX 148 • ST. JOSEPH, MO 64502-0148
PHONE 866-429-4425 • FAX 816-233-6274

{RUN_DATE} LETTER 01 – VALIDATION/WELCOME

{FNM}{LNM}
{ADDR1}{ADDR2}
{CITY}, {ST}{ZIP}

CONTACT INFORMATION: TEL (866) 429-4425
HOURS OF OPERATION: MONDAY-FRIDAY 7:30AM – 8:30PM. CST SATURDAY 8:00 AM – 3:00PM CST
UDS ACCOUNT# { ACCT# }
ORIGINAL CREDITOR: {CNM}
CURRENT BALANCE: {BAL}

DEAR {FNM},

Your account is past due and has been referred by {CNm} to our agency for collection. The balance shown above is the amount due as of the date of this letter. This amount may change due to interest or other charges that may be added to the account after the date of this letter.

This is a serious matter! If you respond, you may be able to avoid any further contact from us.

Call us at (866) 429-4425,ext. {Extn} if you wish to pay this account, but need to make payment arrangements. We want to give you the opportunity to resolve this debt.

Make your check or money order payable to Universal Data Services and send it to:

Universal Data Services Payment Processing
PO Box 148
St. Joseph, MO 64502-0148

Sincerely,

{Alias}

NOTICE

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.

Telephone calls to or from our General Office, are randomly monitored by supervisory personnel for business reasons, and not directly related to your account. Calls may be recorded for quality assurance.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Debtor Example 1.1

towards settlements. By managing these smaller paying accounts, collectors will have to spend less time managing payers and more time pursuing new money. Collection agents are motivated to resolve accounts in full within 90 days, or to generate larger payment amounts. The following are solutions for PPA:

- An approved settlement where the debtor has issued postdated checks for the balance of that arrangement.
- Weekly, monthly, or other arrangements that resolve the balance in full within 90 days of the first payment.
- Payments greater than or equal to \$250.00.
- Documentation that confirms BIF or SIF amount is being obtained through a Loan or a third party.

The collector has 90 days to get the balance paid in full, settled in full, or achieve payments of \$250 or more a month.

Debtors tend to focus on the negative. Often a person conceives what they are unable to do and needs assistance in finding a solution they can adhere to. It is important to generate a positive frame of mind. This change in thinking will open avenues of possibility that may have been overlooked by the debtor in the past. This is the driving force behind our collection methods. Universal Data Services finds those solutions to generate revenues without being aggressive.

If a consumer refuses to make payments or arrangements for debts to be paid, accounts are escalated for additional contact up to and including legal intervention. Collection agents perform continuous follow-ups prior to having an account escalated. Accounts that have no consumer contact made are immediately placed into a Deep Skip Program. With the combined efforts of outside agencies, programs, and veteran collection agents, Universal Data Services is capable of pursuing debtors and performing necessary assertive actions to find, collect, and settle accounts in full.

After forty-five (45) days, a settlement (Debtor Example 1.2) offer can be sent out to debtors should our clients offer settlement options. The settlement offer allows for the option for a consumer to pay accounts on a discount of the total balance. Also, should a debtor have a hardship such as loss of job, death of immediate family member, dismemberment, or change in income preventing them from paying an account as disclosed in our settlement letters, UDS will offer payment options to debtor. Should the debtor adamantly refuse to make any payment arrangement after settlement has been offered, accounts are placed into a higher escalation of collection.

UNIVERSAL DATA SERVICES, LLC

702 Felix St.
St. Joseph, MO 64501
Toll Free: (866) 429-4425
csimerly@ugacinc.com

November 30, 2011

John Doe
1234 Prescott Court
Perth Amboy, NJ 08861

Creditor: Municipal Court of Perth Amboy
Account # 405223
Balance Due: \$2136.75

Universal Data Services, LLC has been authorized by the Municipal Court of Perth Amboy to accept \$1201.92 as full and final payment on the above mentioned account if paid by the following dates:

\$511.00 Dated by 12/31/2011
\$361.96 Dated by 01/31/2012
\$361.96 Dated by 02/29/2012

We are not obligated to renew this offer. Due to your circumstances, if paid as agreed, we will send an update to TransUnion and this item will be removed from your credit history.

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

Hours Of Operation: 7am to 9pm CST

Craig Simerly
Collections Supervisor
Universal Data Services
702 Felix St.
St. Joseph, MO 64502
Toll Free: 866-429-4425 Ext. 408
Fax: 816-676-0402

Debtor Example 1.2

At one-hundred eighty (180) days accounts are assigned to a law firm on retainer by UDS or outsourced to legal collections teams. Letters are sent by both in attempt to recover assets owed to our clients on behalf of Universal Data Services. Three (3) letters are sent to debtors offering payment options prior to litigation procedures. It is UDS' belief that every attempt to collect debts must be made before requiring legal intervention.

Every month, UDS remits payments to clients via ACH/EFT or paper check depending on client needs. These funds are paid on the 10th day of the month following the month collections were received. Clients are sent "Spindown" reports (Client Examples 1.1 - 1.3) via email detailing amounts placed, collected, and action taken on each account. Clients may also find these statements through our online portal, or clients can have reports sent via United States Postal Service.

Universal Data Services has the hardware, software, and experienced personnel to provide state-of-the-art third-party collections services that are custom tailored to fit the our client's needs. We provide the level of professionalism that our client's demand, and pride ourselves on striving for absolute compliance with various regulations included in the FDCPA, FCRA, TCPA and other state level restrictions as they relate to collected industries.



Universal

Data

Services

Attention: Your Name

12/29/2009

The following is an overview to the Spindown report for the month of November-09

Total \$ Placed for Collection	\$634,779.98
Total \$ Collected	\$31,074.28
Total Percentage of \$ Collected	4.89%
Total # Accts Placed	945
Total # Accts Collected	132
Total Percentage of # Accts Collected	13.96%
Average Days Outstanding When Placed	250 Days

If you are not familiar with using your Spindown Report please call.

Edward J. Vasques
 Director of Operations
 Universal Data Services, LLC.
 702 Felix Street
 St. Joseph, MO 64501
 Direct: 816-236-2827
 Fax 816-222-0504
 www.ugacinc.com

Client Example 1.1
Overview of Spindown Report

UDSC, LLC 702 FELIX STREET
SAINT JOSEPH, MO 64501
MONTHLY SPINDOWN REPORT
Month - November-09
Your Company Name Here
F1234

NET DOLLARS RECOVERED / % OF TOTAL RECOVERY															
MONTH PLACED	#ACCTS PLACED	AMOUNT PLACED	DAYS 30	DAYS 60	DAYS 90	DAYS 120	DAYS 150	DAYS 180	DAYS 210	DAYS 240	DAYS 270	DAYS 300	DAYS 330	DAYS 360+	TOTALS/ LIQ%
Prior to January-09	310	3,220.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - 0.00%
February-09	44	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ - #DIV/0!
March-09	32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - #DIV/0!
April-09	67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - #DIV/0!
May-09			#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ - #DIV/0!
June-09	118	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - #DIV/0!
July-09	129	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - #DIV/0!
August-09	87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - #DIV/0!
September-09	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ - #DIV/0!
October-09	88	17,706.51	860.12	677.63											\$ 1,537.75 8.68%
November-09			55.93%	44.07%											
	945	20,927.26	860.12	677.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$ 1,537.75 7.3%

Client Example 1.3
Detail Monthly Spindown Report

The Universal Group

A Brief History

Our ownership team's experience in the billing and loan servicing industry began 30 years ago primarily as the solution for receivables management for Family Fitness Centers and European Health Spas, health clubs which were at the time, the ownership group's core business interests. The value of third-party billing services; creating separation between fulfillment of services and obligation for payment, while maintaining an absolute focus on reducing our receivables delinquency and stabilizing cash flow, was quickly realized. The partnership with the third-party billing company enabled our health clubs to focus on the fulfillment of service and future sales while our billing company focused in on portfolio performance and individual account management.

Years later, the need to develop a solution for credit user accounts that defaulted on payments influenced the creation of Universal Data Services, a third-party collection agency. Through combined efforts of UAS and UDS, clients were given better peace of mind in knowing that account receivables were getting the due diligence and adequate servicing required. Both companies play vital roles in maintaining accounts, preventing delinquencies, and collections.

As time progressed, so did Universal, growing and expanding our client base and the industries we service. Today, Universal Account Servicing, specializes in a variety of different industries including health clubs, education, auto finance, utilities services including garbage and waste services, finance and banking institutions, home automation, alarm monitoring and many others. Our services have allowed our clients to benefit by maximizing cash flow through comprehensive billing, receivable purchasing, and third-party collection services.

Our Organization

Universal Account Servicing has become the back-bone to thousands of clients globally. Our clients understand they can count on performance from their receivables. Whether it be managing consumer contracts, negotiating payments on past due accounts, or simply sending monthly invoices, UAS not only provides that performance but goes well beyond to ensure a pleasant experience for all involved. UAS continues to outperform the competition by focusing on compassion and communication. Our staff is trained to prevent hostility and provide solutions for consumer financial issues; we know that a happy customer is a paying customer. Along with outstanding customer service, UAS also provides state-of-the-art reporting technology to our clients with live 24/7 access to

their accounts. These keys to servicing are why we are able to offer options to drive billing expenses down to a minimum while providing exceptional performance. Universal Account Servicing is currently one of the largest employers in downtown Saint Joseph.

Universal Data Services works both as a consumer and commercial third-party collections agency. What sets UDS apart is the fact that we view all receivables as an asset. We take the same negotiation and customer service approach as with our servicing programs to ensure hostility is not hindering payment. We understand that bad debt recovery is a process driven by urgency that comes from accurate information. Therefore, we use only the latest and greatest in information scrubbing to ensure we direct our efforts towards consumers with the greatest likelihood of repayment first.

Our senior staff, information technology team, account representatives, accounting and compliance agents play a valuable role within our organization. Each of these departments are dedicated to creating the necessary platforms, risk assessments, proper accounting and invoice management protocols that are necessary for a streamlined billing and collections program. The Universal Group is proud to be a member of the American Collectors Association and is fully compliant with all federal, state, and local laws.

With the combined efforts of UAS and UDS, the Universal Group has helped redefine the way value in many of our client's receivables. We take away the hassle, expense and risk they know now and return their portfolios in a condition poised for growth.

Financials

The Universal Group is currently in a state of growth. In the last two (2) years UAS and UDS have increased assets by 32%. There are no claims, major or minor, against the firm that will impact our ability to perform the necessary billing and collections needed by LFUCG. For 2011, reports show UDS revenues of over 1.4 million dollars year to date. Our financial soundness is shown by the following last two (2) annual reports to date for UAS and UDS

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(pages 39 thru 54)

(Please see Financials enclosed with Hard Copies)



5.3 Senior Officer's Resumes

- 5.3.1 Edward Vasques – Director of Operations
- 5.3.2 Stephen Rutledge – UAS Operations Manager
- 5.3.3 Matt Bailiff – UDS Operations Manager
- 5.3.4 Jason Christman – Information Technology Manager

Edward John Vasques

4607 Savannah Road
Saint Joseph*·Missouri* 816.676.3308
evasques@ugacinc.com

Objective

To combine my experience as a leader in the Accounts Receivables Management industry with The Universal Group's in order to maximize credit user portfolio performance while keeping to a customer's needs first strategy of deployment.

Experience

October 2007-Current

The Universal Group

Saint Joseph, Mo

Director of Operations

- Strategic B2B sales through target and vertical market penetration
- Recruited, staffed and trained multiple levels of professional employees able to work together to accomplish a common goal
- Developed programs to coordinate industry leading professional with strategic business process in order to improve upon performance and compliance and then successfully deployed those programs managing a portfolio of over half a billion dollars in assets.
- Marketed suite of services including cradle to grave debt recovery management program including: credit reporting, first-party solutions, third-party solutions, pre-legal, and legal solutions
- Cultivated a consultative marketing technique with prospects and client base
- Developed a reoccurring training model that increased staff retention resulting in a higher percentage of senior representatives
- Developed customer care programs to address complaints and in turn, mitigate risk for client base
- Brokered partnership with vendors and service providers.
- Maintained and developed consulting programs to keep existing client base informed of products and services offered by the Universal Group that can assist with their own building and development.

Universal Data Services, LLC.

General Collections Manager

- Span of responsibility: 15 collection desks, 3 administrative personnel
- Coordinated interaction with other internal departments within The Universal Group
- Managed activities with compliance standards of the FDCPA.
- Evaluated collector file sizes and managed inventory accordingly
- Trained collection staff on skip-tracing resources and tools
- Projected and achieved monthly, quarterly, and annual quotas and budget numbers
- Hired, trained, motivated, and developed collection staff and collection management staff
- Experience with predictive dialer software as well as self-managed collection software
- Established relationships with national ,regional, and local clients
- Increased revenue by nearly 200%
- Worked with the sales staff and clients to analyze collect ability of delinquent accounts in an effort to help reduce Client DSO
- Managed call center activity such as number of calls, average phone time, and time between calls
- Managed acceptable inventory amounts and inventory policy
- Facilitated working relationship with sales team to help maximize front-end opportunity as well as back-end actual revenue

October 2006-October 2007

Collect America: Guardian Financial Systems

Lenexa, Ks.

Director of Operations

- Span of responsibility: 85 servicing representatives, 2 national field executives, and 4 administrative personnel
- Developed business systems for operations from top to bottom of the organization
- Instituted a compliance program
- Evaluated inventory including: clients, potential clients, and leads
- Hired, Trained, Motivated, and Developed staff
- Instituted a certification program for development and retention of staff
- Worked with the sales staff and clients to analyze collect ability of delinquent accounts in an effort to help reduce Client days sales outstanding
- Conducted training seminars for clients staff
- Managed call center activity such as number of calls, average phone time, and time between calls
- Identified and penetrated new revenue markets
- Established relationships with national, regional, and local clients.
- Retained and developed client base
- Instituted initial best practices and policy

October 2004-October 2006

NCO Financial Systems

Horsham, Pa/ Atlanta, Ga

General Collections Manager

- Span of responsibility : 18 collection desks, 5 administrative personnel
- Managed with compliance to FDCPA policy
- Evaluated collector file sizes and managed inventory accordingly
- Trained collection staff on skip-tracing resources and tools
- Projected and achieved monthly, quarterly, and annual quotas and budget numbers
- Hired, trained, motivated, and developed collection staff and collection management staff
- Experience with predictive dialer software as well as self-managed collection software
- Established relationships with national ,regional, and local clients
- Increased revenue by nearly 50% for span of control
- Worked with the sales staff and clients to analyze collect ability of delinquent accounts in an effort to help reduce Client DSO
- Managed call center activity such as number of calls, average phone time, and time between calls
- Managed acceptable inventory amounts and inventory policy
- Facilitated working relationship with sales team to help maximize front-end opportunity as well as back-end actual revenue

Training Manager

- Span of responsibility included: up to 20 new hires and 1 manager in training
- Co-authored a training manual for use by the Commercial Services Division
- Constructed the sales call flow-chart
- Constructed training sessions via phone, Internet, and seminar
- Instituted a certification program for development and retention of staff
- Developed ongoing testing and training exercises

Large Balance Account Collection Coordinator

- Account prioritization

- Civil investigation services
- Orchestrated complex business to business collection strategies
- Coordinated letter services through a national network of attorneys
- Maintained client relationships
- Presidents Club 2004, 2005

October 2001-October 2004 **Advertising Display Systems (Ads)**

Deerfield Beach, FL/ Atlanta, GA

Chief Operating Officer (COO)

- Responsible for development and implementation of new business initiatives.
- Lead expansion into new geographic markets including Mexico.
- Developed a performance management program from the ground up.
- Developed and implemented a system and programs which ensured continual operational excellence.
- Creation of corporate metrics which measured quality, ROI and corporate efficiencies.

Relevant Skills

- Experience with Excel, Power Point, Word, Outlook, AS400, Windows, Salesforce, Banner and other proprietary data, customer service, retention, and collections software programs
- Excellent written, verbal, presentation, and negotiating skills
- Training expert
- Thrive in a multi-tasking environment
- Experience developing and instituting policy
- Working knowledge of Operations including managing P&L
- Experience leading executive staff, mid-level, entry level managers, and production staff
- Seminar guest speaker experience
- Field sales experience
- Project management experience
- Committee and task-force experience
- Experience developing and instituting policy

Education

Anderson University B.A Communications Anderson, SC (January 1998- May 2002)

References

References are available upon request.

Stephen M. Rutledge

1904 N. 157th St., Basehor, KS 66007 • (913) 449-5013 • st30526@aol.com

Education

University of Kansas, Lawrence, KS

Bachelor of Science in Business, Concentration in Finance, 05/08

Honors, Organizations, & Services

Kansas City Kansas Community College Presidential Scholarship, 2003-2005

Assistant Ala-teen Coordinator, State of Kansas, 2000-2004

Finance Club

Phi Theta Kappa Honor Society

Special Olympics Volunteer

Relevant Work Experience

Universal Account Servicing, 3/11-Present

Operations Manager

- Manage financed portfolio around 25 million dollars and billing portfolio ranging from 60 million to 100 million in receivables
- Daily client interaction including conference calls, fielding client issues/concerns, and daily performance updates
- Started Consumer Help Desk upon arrival to field customer issues/concerns and mitigate risk for clients and company
- Implemented Quality Assurance team to ensure the following of standard billing regulations and compliance

Encore Receivable Management, Inc. (Convergys), 10/08-02/11

Project Manager

- Managed portfolios ranging from 100 million to 500 million dollars including the Risk Management Unit and High Risk Unit for Bank of America
- Daily client interaction including conference calls, listening sessions, and browse sessions to improve areas of opportunity
- Started “nesting” project to improve new hire development and decrease attrition
- Consistently exceeded client expectations including “Agency of the Quarter” 6 out of 8 quarters

Collection Representative, 05/03-10/08

- Involved in early-out and charge-off portfolio management by interacting with past due consumers and negotiating terms of repayment to lender
- Recipient of multiple employee of the month awards and was top collector on several occasions

- Consistently competed with full-time employees on a part-time basis while working towards degree

Internship

Firstline Security, 02/06-07/06

Assistant Advertising Director

- Helped manage team of sales representatives that were involved in door-to-door advertising
- Participated in sales training
- Helped prepare customer financial information and forward to processing department
- Measured, forecasted, and evaluated sales representatives revenue contribution

Matthew J. Bailiff

14329 Grandview St, Overland Park, KS 66221
easternbb@yahoo.com
(913) 645-0696

Education

The University of Missouri-Kansas City **January 2008 – December 2009**
Bachelor of Arts, Business Administration
Management Concentration

Johnson County Community College **January 2004 – December 2007**
Undergraduate Credit
Emphasis in Business Administration

Kansas Property & Casualty/Life & Health **October 2008**
Insurance Licensed

Microsoft Office **January 2009**
Excel and PowerPoint Specialist Certification

Professional Experience

Universal Data Services **October 2010 – Present**
Collections Agency Operations Manager

- Train and manage team of employees/supervisors attempting to collect on debts
- Customize contact strategies and work flows to effectively push production
- Institute policies and procedures to enhance structure and professional conduct
- Work with multiple clients to ensure agency results and standards are up to par

Integrity Financial Partners **January 2010 – October 2010**
Contingency Collector for JPMorgan Chase *Overland Park, KS*

- Contact charged-off Chase Premier CC account holders
- Negotiate terms of repayment to the client
- Work accounts with balances up to \$160k
- Led department in fee dollars generated

Phoenix Debt Management **June 2007 – March 2008**
Consumer/Commercial Collections Lead *Kansas City, MO*

- Contacted past due loan holders and commercial accounts
- Negotiated terms of repayment to lender
- Mediated disputes between businesses
- Head of high balance team in commercial collections unit

Firstline Security **Summer 2006**
Summer Sales Intern *Seattle, WA*

- Sold residential security systems door-to-door
- Lead the office in contracts for first two months of employment
- Recipient of sales person of the month award for June 2006
- Consistently exceeded performance goals

Encore Receivable Management
Capital One Consumer Collector

August 2003 – March 2006
Olathe, KS

- Contacted past due cardholders from 30-180 days delinquent
- Negotiated terms of repayment to lender
- Top collector for all but two months of employment
- Recipient of multiple employee of the month awards

References

Ed Vasquez, Director of Collections & Loan Servicing
The Universal Group
702 Felix Street
Saint Joseph, MO 64501
(816) 233-2299
evasquez@ugacinc.com

Andy Rosenquist, Director of Operations
Phoenix Debt Management, LLC.
7007 NE Parvin Road
Kansas City, MO 64117
(816) 413-9000
arosenquist@phoenix-dm.com

Stephen M Rutledge, Collections Manager
Encore Receivable Management
400 N Rodgers Road
Olathe, KS 66062
(913) 393-5178
Stephen.m.rutledge@convergys.com

Mark Jones, Collections Manager
Integrity Financial Partners
4370 West 109th Street
Overland Park, KS 66062
(913) 312-3333
mjones@integrityifp.com

Jason R. Christman

Work Experience: Universal Group

2010 – Present: IT Manager

- System Architect
- Project Management
- Design and Automate system integration
- VMware Architect and System designs
- Application Designs
- Security

First Choice Administrators

2008 – 2010: System Architect & Project Manager / Analyst

- Architectural Design of Physical infrastructure
- SAN Management and Data security
- VMware vSphere 4 architecture, Clustering, DRS, HA, Fault Tolerance, Resource Pools, and management
- Network design, security, management, and traffic monitoring
- Project Management and Software Design
- Database Management, Server Management of Linux and Windows Systems
- Disaster Recovery design and management
- Designed and setup SFTP automated EDI transfer servers
- Documentation of procedures and policies
- Developed and trained I.T. staff on SANs, VMware, and company designed software
- Designed and trained support staff on company designed software and various applications
- Review and Maintain company security to exceed or meet HIPPA and High Tech guidelines

HealthMEDX

2007-2008 System Engineer / Systems Analyst

- Designed and Programmed custom software delivery and installation packages
- Designed and maintained custom software update packages
- Designed training materials for newly developed software packages
- Delivered class room training for intercompany System Engineers and Support Teams on Network infrastructure, and security
- Delivered phone and web based training to client Technical Teams on VPN connections, networking, servers and databases
- Delivered class room training for intercompany Support Teams that

worked directly with clients covering advanced trouble shooting techniques on databases, servers, and networks

- Managed VPN Concentrators, Firewalls, and F5 Load balancers
- SAS70 Audit preparation with documentation upkeep
- Designed Security infrastructure involving new sidewinder firewalls, VPN Concentrators, F5 Load balancers and multiple VLAN networks.
- Client and in-house System analysis on Blade, Itanium, and 1-5U servers, with network analysis
- Project Management
- Managed and created Virtual systems with VMware, Windows Virtual Server, Hyper-V
- Storage management of SAN Systems
- DR Site Maintenance

SRC Corporation

2002 – 2007 I.T. Manager

- Manage servers, databases and peripheral equipment.
- Design and Managed Network and security systems
- Project Management
- Manage and schedule resources.
- Manage the development, implementation and maintenance of business applications.
- Ensure that all system platforms are functional and secure.
- Develop, program, and deploy software.
- Program PHP, Perl and SQL for the web applications
- Program Flash Connect to PICK/D3 system for web Integration
- Program and maintain all new applications for PICK system
- Designed and delivered training to I.T. Teams covering Network management, Linux and Windows administration
- Designed and delivered training to Departmental Teams and Management on new applications and Lean process changes
- Maintain all PICK system Data, File Layouts, and Programs
- Shell scripting to maintain and automate the Linux servers
- Database Design and Administration of D3, SQL Server and MySQL
- Lean Business Analysis and Process Team

2000 – 2002 Blish-Mize Co. Atchison, Kansas

Computer Programmer/Developer

- Develop new applications in Visual Basic 6.0 and SQL Server 2000 for transferring orders and product info to main system.
- Develop new programs and maintain PICK (D3) database, programs that do batch work, reports, and Accounting (AR/AP) programming.
- Developed new programs in C-Kermit/K95 for customers to upload,

and download Orders, Invoices, and Price Updates.

- Documented Processes, Applications and Devices
- Trained client technical teams covering the remote hand held devices, system and database management of remote servers.
- Trained departments on applications and new programs

Education: 2008 – 2010 University of Phoenix, Phoenix, Arizona
Masters of Information Systems and Technology

2004 – 2009 University of Phoenix, Phoenix, Arizona
Bachelors of Science Information Technology

1999 – 2001 Vatterott College St. Joseph, Missouri
CPNM – Associates

Knowledge & Skills: **Languages:** PHP, SQL, TCL, Shell Scripting, JAVA, Java script, C/C++, Pick Basic, Perl, Visual Basic, C-Kermit, HTML, and Cobol

Operating Systems: Linux(Red Hat, Ubuntu, Suse, Debian), Unix(AIX, Solaris), D3(Pick), Windows 7, Vista, XP and Windows Servers 2000 - 2008

Databases: MYSQL, Microsoft SQL Server 2005/2008, PICK, Oracle8i

Network Systems/Firewalls: Linux, Microsoft, Cisco, F5 load balancers, VLANs, IPQoS, VOIP, iSCI, Fiber Channel, Wireless Networking, PIX, 3Com Switches and Firewalls, IP Tables, and Sonic Wall

Virtual Technology: VMware 3.5ESXi and 4 ESX/ESXI, vSphere Center 4, XEN Server, Windows Virtual Server, Hyper-V, and SUN Virtual box

Certifications: VMware VCP4
VCP4 Certification # 74236 (Scored 363)

Cisco CCNA

Red Hat Certified Engineer - RHEL3
RHCE Certification #803004798912371

Red Hat Certified Technician – RHEL3
RHCT Certification #603004860809570

CompTIA A+

Client References

References

As per the Lexington-Fayette Urban County Government's request, the following list of five (5) references from past and/or present clients for projects **similar in scope to this project** including the company or agency's name and address, and the name, title, and phone number of each reference has been included. The City is encouraged to contact each reference to assist with the evaluation of this response to Request for Proposal.

1.)	Company Name:	Vivint.
	Company Address:	4931 North 300 West Provo, Utah 84604
	Company Contact:	Nathan Pinaire
	Title of Contact:	Billing and Collections Manager
	Phone Number:	(801) 216-5232
	Project Start Date:	2010
	Project Completion Date:	ongoing
	Results-To-Date:	24.7% of recovered collection placements \$8,047,923

2.)	Company Name:	Citizen's Bank & Trust
	Company Address:	7280 NW 87 th Terrace Street Kansas City, Missouri 64153
	Company Contact:	Teresa Burns
	Title of Contact:	Regional President
	Phone Number:	(816) 459-4013
	Project Start Date:	2008
	Project Completion Date:	ongoing
	Results-To-Date:	19.3% of recovered collection placements \$1,613,283

3.)	Company Name:	EDU LEND, LLC
	Company Address:	150 South McCullen Booth Road Clearwater, Florida 33759
	Company Contact:	Daria Buscema
	Title of Contact:	Director of Operations
	Phone Number:	(727) 451-5698 ext. 1005
	Project Start Date:	2010
	Project Completion Date:	ongoing
	Results-To-Date:	7.3% of recovered collections placements \$1,074,058

4.)	Company Name:	Online Trading Academy
	Company Address:	5575 South Semoran Boulevard, Suite 506 Orlando, Florida 32828
	Company Contact:	Jeff Verbet
	Title of Contact:	Director of Tuition Finance
	Phone Number:	(888) 841-8414
	Project Start Date:	2011
	Project Completion Date:	ongoing
	Results-To-Date:	9.8% of recovered collection placements \$802,771

5.)	Company Name:	Light & Power Commission
	Company Address:	305 11 th Street East Glencoe, Minnesota 55336
	Company Contact:	Theresa Adrian
	Title of Contact:	Accounts Manager
	Phone Number:	(320) 864-5184
	Project Start Date:	2008
	Project Completion Date:	ongoing
	Results-To-Date:	12.4% of recovered collection placements \$86,287

Additional References available upon request.

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(pages 68 and 69)

(Please see Letters of Recommendations enclosed with Hard Copies)

Implementation Timeline

The implementation processes developed by Universal Account Servicing and Universal Data Services for conversion of existing data and customized billing programming can be fully streamlined into a 15 – 20 day time frame. The Universal Group will devote immediate efforts to complete the full billing of LFUCG sewer, landfill, and water quality fee accounts to prevent loss of revenues generated during the transitional phase.

Upon award of bid by LFUCG, raw data may be sent via FTP from either LFUCG or American Water Company (DBA - Kentucky American Water Company) in order for our Information Technologies Department to convert the data into our existing platforms. The process to data key approximately 115,000 accounts would be completed during the first ten (10) days after start-up. The following 5 – 10 days would be used to complete programming for our printing firm and for development of a secure site for instant online for end-user viewing.

Lexington-Fayette Urban County Government would be responsible for submitting accounts removed from American Water Company via FTP transfer. Any accounts that have a delinquency of more than 90 days should be disclosed via email. Documentation of information regarding past-due account balances would be re-aged at that time pending LFUCG's decision to do so, and all approved accounts would then be placed into the UAS billing system.

After the accounts have been fully placed into UAS, a welcome letter would be sent to the customers along with EFT and EBPP paperwork allowing customers to enroll in an auto-debit program as well as a "go-green" e-statements program. A privacy letter would also be sent, and a welcome call made to answer any questions customers may have regarding the billing changes that are being implemented. This is just the first phase of service that Universal Account Servicing provides.

Accounts that have been deemed "Immediate Placement into UDS" or collections in general get loaded directly into our UDS system software so that an auto-dialer campaign can be initialized within 7 – 10 days of placement. There is no programming needed for collection accounts. Immediate action is taken per the request of LFUCG in order to recover monies owed. Should the account become *Paid-In-Full* LFUCG will receive a notification. Should LFUCG wish to continue services, the utility account will be placed into UAS at **no additional cost**.

After all accounts that are initially approved for billing in UAS have been loaded into UAS databases, UAS will invoice and print invoices to current customers in order to reduce “lag” or “down-time” so that LFUCG may, almost without interruption, continue receiving revenue for the services being rendered and billed.

Upon completion of customized programming needed for the printing and maintenance of accounts for the Lexington-Fayette Urban County Government, The Universal Group will contact LFYCG in order to set a time for training on the new protocols employees will need to know in order to monitor, review, and research accounts that are being paid. Authorized government employees may also accept payments from citizens internally and will be trained by UAS on how to effectively update accounts for to achieve “same-day posting”.

Universal Account Servicing and Universal Data Services would be able to fully meet Lexington-Fayette Urban County Government’s “go-live” strategy requirements by the expected date of April 1st, 2012.

On-Going Services Program

Total time from data transfer to implementation will be four (4) weeks from the start of data transfer.

Post-implementation support is provided by UAS / UDS. We offer technical support for online issues, file transfer issues, etc. LFUCG may contact UAS / UDS directly between the hours of 8:00 AM and 5:00 PM Monday through Friday except on Federal Holidays.* Our Client Services telephone number is (816) 236-2829. Client Services facilitates questions concerning one or all accounts placed at The Universal Group. Client Service Representatives will be the main points of contact for on-going support for employees of the City and will handle aging and maintenance of ongoing accounts. The City may inquire about other services not included in this Response to RFP by contacting Eugene Hale at (816) 676-3311. All calls are answered and / or messages responded to within 48 hours.

Customers and citizens that need to inquire, dispute, or make payments to their current or past due bill may contact the UAS Billing department directly between the hours of 7:00 AM and 9:00 PM Monday through Saturday except on Federal Holidays.*

* Recognized Federal Holidays by Universal Account Servicing and Universal Data Services are the following:

- New Year’s Day
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving Day
- Christmas Day

Pricing Matrix

Year	Billing Service Price Per Bill	Customer Service Price Per Bill	Other Price Per Bill	Total Price Per Bill
Year 1	Tier 0 - \$0.89, Tier 1 - \$1.39, Tier 2 - \$1.89	All inclusive of Billing Prices No additional Fees	Merchant Processing (currently 3.25%) Lock Box Fees (\$0.1297 / account)	approximate Tier 0 - \$1.0197, Tier 1 - \$1.9162, Tier 2 - \$2.4162
Year 2	Tier 0 - \$0.89, Tier 1 - \$1.39, Tier 2 - \$1.89	All inclusive of Billing Prices No additional Fees	Merchant Processing (currently 3.25%) Lock Box Fees (\$0.1297 / account)	approximate Tier 0 - \$1.0197, Tier 1 - \$1.9162, Tier 2 - \$2.4162
Year 3	Tier 0 - \$0.89, Tier 1 - \$1.39, Tier 2 - \$1.89	All inclusive of Billing Prices No additional Fees	Merchant Processing (currently 3.25%) Lock Box Fees (\$0.1297 / account)	approximate Tier 0 - \$1.0197, Tier 1 - \$1.9162, Tier 2 - \$2.4162
Year 4	Tier 0 - \$0.89, Tier 1 - \$1.39, Tier 2 - \$1.89	All inclusive of Billing Prices No additional Fees	Merchant Processing (currently 3.25%) Lock Box Fees (\$0.1297 / account)	approximate Tier 0 - \$1.0197, Tier 1 - \$1.9162, Tier 2 - \$2.4162

Budget & Estimated Pricing

Based on 115,000 Billing accounts		Tier 0 Billing			
Costs		First 6 mos	Full Year One	Full Year Two	Full Year Three
\$0.1297 fee Accounts paying by CHK / M.O.	Lock Box Fees	89,493.00	178,986.00	178,986.00	178,986.00
\$0.55 / Letter \$0.340 – postage** \$0.07 / additional inserts	Per Item Charge- Inserts w/Bills approximate	614,100.00	1,228,200.00	1,228,200.00	1,228,200.00
Exit Fees		-	-	-	-
Cancellation Fees		-	-	-	-
Total Utility Billing Services		703,593.00	1,407,186.00	1,407,186.00	1,407,186.00
Initial Load Fees		22,950.00	-	-	-

Based on 115,000 Billing accounts		Tier 1 Billing			
Costs		First 6 mos	Full Year One	Full Year Two	Full Year Three
\$0.50 / account	Per Item Charge	345,000.00	690,000.00	690,000.00	690,000.00
3.25% fee w/20% accounts paying by CC's	Merchant Servicing Avg. bill (65.00)	291,525.00	583,050.00	583,050.00	583,050.00
\$0.1297 fee w/ accounts paying by CHK / MO	Lock Box Fees	71,594.40	143,188.80	143,188.80	143,188.80
\$0.55 / Letter \$0.340 – postage** \$0.07 / additional inserts	Per Item Charge- Inserts w/Bills approximate	614,100.00	1,228,200.00	1,228,200.00	1,228,200.00
Exit Fees		-	-	-	-
Cancellation Fees		-	-	-	-
Total Utility Billing Services		1,322,219.40	2,644,438.80	2,644,438.80	2,644,438.80
Initial Load Fees		22,950.00	-	-	-

Based on 115,000 Billing accounts		Tier 2 Billing			
Costs		First 6 mos	Full Year One	Full Year Two	Full Year Three
\$1.00 / account	Per Item Charge	690,000.00	1,380,000.00	1,380,000.00	1,380,000.00
3.25% fee w/20% accounts paying by CC's	Merchant Servicing Avg. bill (65.00)	291,525.00	583,050.00	583,050.00	583,050.00
\$0.1297 fee w/ accounts paying by CHK / MO	Lock Box Fees	71,594.40	143,188.80	143,188.80	143,188.80
\$0.55 / Letter \$0.340 – postage** \$0.07 / additional inserts	Per Item Charge-Inserts w/Bills approximate	614,100.00	1,228,200.00	1,228,200.00	1,228,200.00
Exit Fees		-	-	-	-
Cancellation Fees		-	-	-	-
Total Utility Billing Services		1,667,219.40	3,334,438.80	3,334,438.80	3,334,438.80
Initial Load Fees		22,950.00	-	-	-

(100%contingency based only)	Collections
Primary Contingency	20% of collected totals internally or externally
Legal Contingency	33% of collected totals internally or externally
Initial Load Fees	-

** Postage Fees – United States Postal Service Law stipulates that utility bill mailings must be mailed first-class mail. Fees are subject to change per USPS. FYI - January 1st, 2013 postal rates are expected to increase.





Universal
Account Servicing

December 8th, 2011

Lexington-Fayette Urban County Government
Division of Central Purchasing
Room 338, Government Center
200 East Main Street
Lexington, Kentucky 40507
(859) 258-3320

Attn: Todd Slatin, Buyer Senior

RE: RFP #40-2011 : Request for Proposal for Billing & Collection Services – Sewer, Landfill & Water Quality Fees

Thank you for considering us for LFUCG’s billing needs. **UAS programs allow you to cater to customers in a new way.** After reviewing your current billing program, the good news is we can build the processes on our end to create more ideal billing models.

Simple Tier 0 – No calls (bill printing, inserting, and mailing services)
Base Price – \$0.55 / account (\$0.07 / piece charges for additional inserts)
USPS Postage – \$0.340 / account based on a 5Digit Rate as qualifies.
Programming Fee – \$22,950 initial costs to set up and create customized billing.

Tier 1	Tier 2
\$22,950 Initial Programming Fee \$1.39 Account Maintenance Fee includes all Tier 0 pricing Customer Service Role (lvl 1) accts that become past due contacted no more than twice a week until resolution made	\$22,950 Initial Programming Fee \$1.89 Account Maintenance Fee includes all Tier 0 pricing Customer Service Role (lvl 2) accts that become past due contacted three to four times a week until resolution made

We make calls to make sure timely payments are being made, send invoices, and process payments (checks, credit cards, and auto-payment programs) via over-the-phone, online, Western Union, and Lock Box. End-users have the ability to see billing activities in real time.

We work with waste industries, public works departments, and many others setting catering programs to increase business and immediate cash flow. We have the ability to give each and every account a personal approach when recovering balances owed to Lexington-Fayette Urban County Government.

Regards,

Eugene D. Hale
Business Development Officer
Office: 816-676-3311
Fax : 636-600-5373
ehale@ugacinc.com



Universal
Data Services

December 8th, 2011

Lexington-Fayette Urban County Government
Division of Central Purchasing
Room 338, Government Center
200 East Main Street
Lexington, Kentucky 40507
(859) 258-3320

Attn: Todd Slatin, Buyer Senior

RE: RFP #40-2011 : Request for Proposal for Billing & Collection Services – Sewer, Landfill & Water Quality Fees

Thank you for considering us for LFUCG's collection needs. UDS understands that to succeed in today's economic environment requires more than just competitive pricing. By leveraging our brand, training practices and state of the art technology we have produced bottom line results, while maintaining the highest levels of professionalism and providing exceptional service.

Our services are provided at the following rates:

- 20%** All standard debtor accounts
- 33%** All debtor accounts that require outsourcing to include legal Intervention and/or litigation.

UDS operates on a **100% contingency basis**, which means no recovery, no fee! We use a best practices approach in all service functions, ensuring an optimum business partner relationship for our clients. Account receivables that need actively collected on, will be loaded into our system at no cost.

We work with waste industries, public works departments, and many others setting catering programs to increase business and immediate cash flow. We have the ability to give each and every account a personal approach when recovering balances owed to LFUCG. Accounts that become default in Universal Account Servicing can be automatically placed into UDS which means no down time in recovering lost monies owed to Lexington-Fayette Urban County Government.

If you have any questions, feel free to contact me anytime. We look forward to serving you.

Regards,

Eugene D. Hale

Business Development Officer

Office: 816-676-3311

Fax : 636-600-5373

ehale@ugacinc.com

Appendix A – Glossary of Terms

5-DIGIT BULK RATE	USPS per item postage rate for First-Class Mail
ACCOUNT	Refers to the customer or debtor placed into either Universal Account Servicing or Universal Data Services
ACCOUNT MAINTENANCE FEE	Refers to the Total Amount for designated Tier per account (Tier 0 cost + Tier cost for accounts not on ACH/EFT)
ACH	Refers to Automated Clearing House, an electronic network for financial transactions to process large volumes of credit and debit transactions
AEC	Refers to Address Element Correction, a service that corrects and standardizes address elements
AMF	Refers to Account Maintenance Fee
AUTO-DIALER	An electronic device or software that automatically dials telephone numbers
BACK-OFFICE	secure e-commerce software that processes company information
CASS	Refers to Coding Accuracy Support System, a process graded by the USPS to improve address accuracy and delivery point codes
CRE	Refers to Customer Return Envelop, smaller envelop placed with billing invoices for customers to return bill portions along with payment
DPV	Refers to Delivery Point Validation, a system from the USPS to help mailers inaccurate or incomplete addresses
DUPLEX PRINTING	Two-Sided printing – bills that have information on both sides of invoice

EBPP	Refers to Electronic Bill Payment & Presentment is a form of electronic billing in which a company presents (sends) its bills and customers pay these electronically over the Internet
EFT	Refers to Electronic Funds Transfer, the electronic exchange or transfer of money from one account to another, either within a single financial institution or across multiple institutions, through computer-based systems.
END-USER	The Authorized LFUCG Staff accessing UAS/UDS proprietary software or network
ERM	Refers to Entity Relationship Model, is an abstract and conceptual representation of data
FTP	Refers to File Transfer Protocol a standard network rule to transfer files from one host to another electronically
INITIAL PROGRAMMING FEE	Refers to the initial cost to create a customized platform to support data transferred to Universal Account Servicing – note* (there is no programming fees associated with Universal Data Services)
IVR	Refers to Interactive Voice Response, a technology that allows a computer to interact with humans through the use of voice
LOCK BOX	A service offered by commercial banks that simplifies collection and processing of account receivables by having payments mailed directly to a location accessible by the bank
MERCHANT SERVICING	Refers to the utilization of consumer authorized credit transactions via VISA, MasterCard, or Discover
NCOA	Refers to National Change of Address, a system containing the forwarding address of customers filed via USPS
OMR	Refers to Optical Mark Recognition, the process of capturing human-marked data from document forms
PAID-IN-FULL	Refers to accounts that have been paid without offering settlement (100% of balance plus, interest)

RAS	Refers to Return Address Suspensions, returned mail specifications
RFP	Refers to Request for Proposal, the initial stage within a procurement process where invitations to bidding is offered to prospective vendors
SATISFIED-IN-FULL	Refers to accounts that have been paid due to offering settlement (70% of balance)
SKIP	Refers to Skip Tracing, a colloquial term used to describe the process of locating a person's whereabouts
TBD	To Be Determined : Not Decided, based on information gathered from LFUCG
UAS	Universal Account Servicing – account billing entity of The Universal Group
UDS	Universal Data Services – debt collections entity of The Universal Group
USPS	United States Postal Service

Pricing Matrix

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Year 2	Tier 0 - \$0.89, Tier 1 - \$1.39, Tier 2 - \$1.89	All inclusive of Billing Prices No additional Fees	Merchant Processing (currently 3.25%) Lock Box Fees (\$0.1297 / account)	approximate Tier 0 - \$1.0197, Tier 1 - \$1.9162, Tier 2 - \$2.4162
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Universal
Account Servicing

December 8th, 2011

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Programming Fee – \$22,950 initial costs to set up and create customized billing.

Tier 1	Tier 2
\$22,950 Initial Programming Fee \$1.39 Account Maintenance Fee includes all Tier 0 pricing Customer Service Role (lvl 1) accts that become past due contacted no more than twice a week until resolution made	\$22,950 Initial Programming Fee \$1.89 Account Maintenance Fee includes all Tier 0 pricing Customer Service Role (lvl 2) accts that become past due contacted three to four times a week until resolution made

We make calls to make sure timely payments are being made, send invoices, and process payments (checks, credit cards, and auto-payment programs) via over-the-phone, online, Western Union, and Lock Box. End-users have the ability to see billing activities in real time.

We work with waste industries, public works departments, and many others setting catering programs to increase business and immediate cash flow. We have the ability to give each and every account a personal approach when recovering balances owed to Lexington-Fayette Urban County Government.

Regards,

Eugene D. Hale
Business Development Officer
Office: 816-676-3311
Fax : 636-600-5373
ehale@ugacinc.com



Universal
Data Services

December 8th, 2011

Lexington-Fayette Urban County Government
Division of Central Purchasing
Room 338, Government Center
200 East Main Street
Lexington, Kentucky 40507
(859) 258-3320

Attn: Todd Slatin, Buyer Senior

RE: RFP #40-2011: Request for Proposal for Billing & Collection Services – Sewer, Landfill & Water Quality Fees

Thank you for considering us for LFUCG's collection needs. UDS understands that to succeed in today's economic environment requires more than just competitive pricing. By leveraging our brand, training practices and state of the art technology we have produced bottom line results, while maintaining the highest levels of professionalism and providing exceptional service.

Our services are provided at the following rates:

- 20%** All standard debtor accounts
- 33%** All debtor accounts that require outsourcing to include legal Intervention and/or litigation.

UDS operates on a **100% contingency basis**, which means no recovery, no fee! We use a best practices approach in all service functions, ensuring an optimum business partner relationship for our clients. Account receivables that need actively collected on, will be loaded into our system at no cost.

We work with waste industries, public works departments, and many others setting catering programs to increase business and immediate cash flow. We have the ability to give each and every account a personal approach when recovering balances owed to LFUCG. Accounts that become default in Universal Account Servicing can be automatically placed into UDS which means no down time in recovering lost monies owed to Lexington-Fayette Urban County Government.

If you have any questions, feel free to contact me anytime. We look forward to serving you.

Regards,

Eugene D. Hale

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