

May 13, 2025



PO Box 1489
Winterville, NC 28590

**Information for providing Applicant
Screening and 3rd Party Debt
Collection Services to City of Mount
Pleasant, TN**

**Submitted by:
Shane Burger
Utility Account Executive
685 West Fire Tower Road
Winterville, NC 28590
Direct Line (252) 754-3284
sburger@onlineis.com**

About ONLINE

The company that is now ONLINE Information Services, Inc. started as a small merchant credit bureau located in downtown Greenville, NC, in the 1950's. Over time, it changed names from Southeastern Credit Bureaus to Eastern North Carolina Credit Bureaus and several partners came and went. Officially, ONLINE Information Services was formed on August 23, 1989, and the current shareholders have remained in place since November of 1986. ONLINE made a drastic shift in our focus 25 years ago from being a local credit bureau and collection agency serving a wide variety of clients to concentrating on working with municipal and utility providers to eliminate their bad debt.

ONLINE operates one corporate location where all our services are provided to our clients located in Winterville, North Carolina. Our staff of more than 100 employees have all been highly trained on the Fair Credit Reporting Act (FCRA) and certified. Because ONLINE does not outsource any of our services, this means that we have total control over the level of service our clients receive.

Our President currently sits on the board of the North Carolina Collectors Association which is directly affiliated with the ACA. ONLINE is also a member of the Consumer Data Industry Association. Being members of these key industry associations shows ONLINE's commitment to making sure we remain at the fore front of federal, state, and local regulation when it pertains to providing collection and credit reporting services to our clients.

Overview of Services

The ONLINE Utility Exchange has the **"Total Solution"** for bad debt management in the utility industry. ONLINE has developed a perfect combination of services to eliminate utility bad debt. Screening new service applicants at the point of application combined with ONLINE Collections allows for the maximum recovery of unpaid debts. By simply utilizing the Utility Exchange Report you will not only have more efficient staff, you will also save Ringgold Telephone Company valuable time and money.

With the ONLINE Utility Exchange you will now be able to:

- **Prevent Fraud by identifying the misuse of Social Security Numbers.**
- **Collect a Deposit that accurately reflects your risk associated with the Applicant.**
- **Know who has NOT paid their previous utilities.**
- **Know who has a history of Bad Debt.**

The easy to read ONLINE Utility Exchange Report is returned to your CSR's instantaneously.

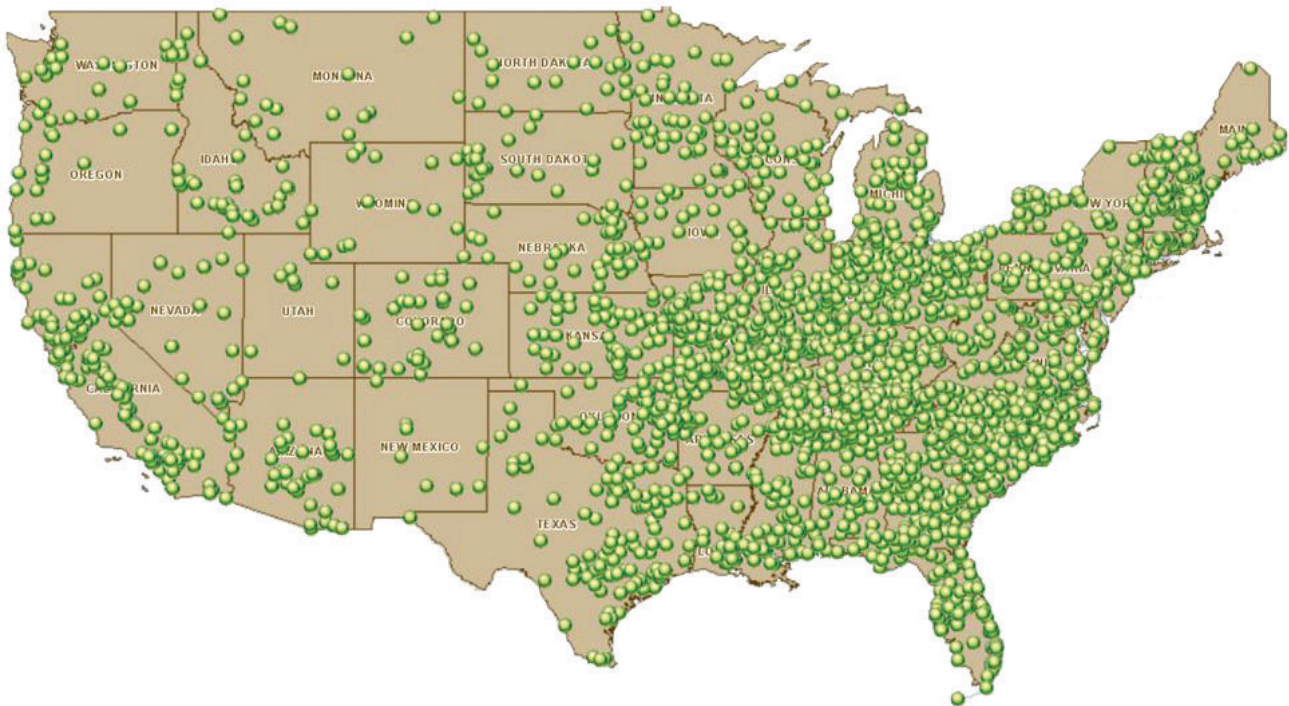
Not only can ONLINE assist you in bad debt prevention, but for any past due bills ONLINE Collections has a distinctive advantage that no other agency in the collections industry can offer you.

What ONLINE Collections can do for you:

- **Recovery of more debt at a faster rate than with any other agency.**
- **The Exchange Advantage.**
- **Professional utility collection staff.**
- **Live Customer Service.**

The ability for ONLINE Utility Exchange clients, nationwide, to share negative payment information and current demographic data far surpasses the historical way of skip-tracing. What this means for you is that ONLINE will be able to recover your debt faster. In real-time ONLINE constantly tracks all debtors owing money to our clients, making them aware that their outstanding bills will leave a negative impact (trail) in relation to accessing new services throughout the country. They can no longer escape their unpaid bills; therefore, reprioritizing utility debt and bringing it to the forefront of their mind, forcing them to take care of their delinquencies.

ONLINE Client Coverage Map:



System Development

ONLINE offers a complete turnkey solution to your applicant screening needs. During implementation, ONLINE's staff will work closely with Ringgold Telephone Company staff to establish thresholds that reflect your specific needs, train your staff, and grant access to our system for all applicable CSRs. ONLINE can also assist with customizations if needed.

System Training

ONLINE offers comprehensive training to our clients during implementation and throughout the relationship via free refresher trainings. These trainings are delivered via GoToMeeting and can be scheduled at your convenience. All procedures and user manuals will be provided to you, including procedures for entering applicants and interpreting report results, viewing reports and invoices, and administering user access. In addition, ONLINE also embeds context-sensitive help within our application to offer assistance to your CSRs directly through our application.

System Access

As a credit reporting agency, ONLINE is bound by stringent system access protocols required by the three major credit bureaus (Equifax, TransUnion, & Experian). To meet these requirements, ONLINE uses IP Address Restrictions, for those clients who have static IP addresses, and system-generated validation codes, for those clients with dynamic IPs, to authenticate users and restrict access to secure areas of our website. Each CSR will have a unique user name and password that allows them to access our service from their desktop PC.

Vendor Partner Interfaces

ONLINE Information Services, Inc. and many of the popular CIS Software Companies have partnered to allow seamless access to the ONLINE UEX Report through your CIS platform. Talk to your ONLINE Rep. to find out who the current partners are, and how a new relationship might be initiated.

System Hours

Access to ONLINE's Utility Exchange is available 24 hours a day, 7 days a week.

Remainder of the page intentionally left blank.

SECTION 1: APPLICANT SCREENING

The ONLINE Utility Exchange prevents bad debt at the point of service application.

Through the ONLINE Utility Exchange, our members are able to assess the risk of providing service to a new applicant and assess an accurate deposit at the point of application to prevent a bad debt from ever occurring. The Exchange returns ID Verification information, a Deposit Decision, and the Utility Exchange Data in 3-5 seconds. Due to changes in the Fair Credit Reporting Act and the additional responsibilities of utilities with regard to the Red Flag Rules and Dodd-Frank, our clients are able to leverage their use of the ONLINE Utility Exchange to be in compliance.


Verifies new service applicant is providing the correct identity information.

Accurately assesses the risk of doing business with the new service applicant and highlights unpaid Exchange Hits. Deposit thresholds are completely customizable.









Allows members to track non-payers and require an increased deposit based on the fact that the applicant does not pay their utility bills specifically.

ONLINE UTILITY: EMC 1/12/2012 11:10:59 AM Report # 12345678

JODY, KIMBERLY A
 887700366 [SSN Search](#)
 7029 N FISK CT
 KANSAS CITY, MO 64511
 PHONE: 8165551212
 Reported DOB: 03/25/1959
[Print Report](#)
[Print Adverse Letter](#)



ALLEN, DONALD S
 888366186 [SSN Search](#)
 10 PARKER RD
 ASHLAND, MA 01721
 PHONE: 5085551212
 Reported DOB: 04/14/1965

<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">SSN Verification</div> <div style="text-align: center;">  <p style="color: red; font-weight: bold;">RED FLAG ALERT</p> <p style="font-size: 2em; font-weight: bold;">Good Match</p> <p style="background-color: yellow; font-size: 0.8em;">REPORTED ADDRESS DOES NOT MATCH INQUIRY ISSUED: 1964-1966</p> </div>	<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">SSN Verification</div> <div style="text-align: center;">  <p style="color: red; font-weight: bold;">RED FLAG ALERT</p> <p style="font-size: 2em; font-weight: bold;">No Match</p> <p style="background-color: yellow; font-size: 0.8em;">INVESTIGATE IDENTITY FURTHER</p> </div>
<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">Deposit Decision</div> <div style="text-align: center;">  <p style="font-size: 2em; font-weight: bold;">5.6%</p> <p>Potential Delinquency Risk</p> <p style="font-weight: bold;">Maximum Deposit: Exchange Hit</p> </div>	<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">Deposit Decision</div> <div style="text-align: center;">  <p style="font-size: 2em; font-weight: bold;">2.4%</p> <p>Potential Delinquency Risk</p> <p style="font-weight: bold;">Minimum/Waive Deposit</p> </div>
<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">Exchange Results</div> <div style="background-color: #f0f0f0; padding: 5px;"> <p> KIMBERLY JODY 123 MAIN ST LEXINGTON, KY 40502 Company: DEADBEATVILLE ELECTRIC COOPERATIVE ACCT#: 105893-16 Amount Owed: \$335.27 Service Ended: 1/7/2012</p> </div>	<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">Exchange Results</div> <div style="background-color: #f0f0f0; padding: 5px;"> <p> No Exchange Results Found</p> </div>
<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">Other Unpaid Utilities</div> <div style="background-color: #f0f0f0; padding: 5px;"> <p> NASHVILLE ELECTRIC SVC-E ACCT#: 7150460000498542 Amount Owed: \$356.00 as of 2/28/2011</p> </div>	<div style="background-color: #0056b3; color: white; text-align: center; padding: 2px;">Other Unpaid Utilities</div> <div style="background-color: #f0f0f0; padding: 5px;"> <p> No Negative Data Available</p> </div>

The ONLINE Utility Exchange report offers Ringgold Telephone Company a “total solution” to eliminating bad debt at the point of application and changes the dynamics of your relationship with your customers.

Applicant Identification and Fraud Protection

The SSN Verification section is designed to identify fraud and potential identity theft at the point of application. The following SSN Verification messages are returned with applicable reports based on what identification information applicants submits with their application:



Through our extensive experience working with utilities throughout the US, we have found that:

- 70% of all applicants apply using a social security number that is the applicant's correct social security number (Good Match);
- 20% apply with a name variation like the Match to Other Name example above;
- 5% are committing identity fraud (No match)
- 3% are using a deceased or non-issued SSN
- 1% are using a SSN that belongs to someone below the age of 18
- 1% of applicants have no file (No Record Found)

Along with the Red Flag Alerts that are required by the FCRA to maintain Red Flag Compliance, the report will also return what the FCRA terms as Additional Alert. Consumer Reporting Agency or CRA Alerts are typically placed on the credit file by the consumer. These applicants were likely victims of identity theft or are using a credit monitoring service to restrict access to the credit file. A pin number will be provided by the applicant to unfreeze.

Applicant Credit Rating

Our deposit decisions allow you to mitigate your risk of doing business with those applicants who pose the greatest risk for non-payment, while allowing you to treat your customers with the respect they deserve. The Utility Exchange shifts the burden of bad debt off of the shoulders of your honest customers by reducing or eliminating deposits for those found to have the lowest-risk. You can quickly identify the marginal and high-risk applicants and charge them a deposit that mitigates your risk up front – most utilities charge the highest-risk applicants two times the average monthly bill, while the moderate risk applicants pay one time the average usage for that address.

The ONLINE Utility Exchange report displays the deposit decision as a color-coded light system to simplify your decisions. These decisions and the messages displayed to your CSRs are customizable to your organization's needs:



Applicant poses little to no delinquency risk.

Waive deposit.



Applicant poses medium delinquency risk.

Charge standard deposit.



Applicant poses high delinquency risk.

Charge maximum deposit.

These two sections combined - fraud detection and charging an appropriate risk-based deposit - eliminate as much as 75% of your charged-off bad debt at the point of application. We have found across our entire customer base that 15% of bad debt is eliminated by identifying application fraud – including identity theft. The remaining risk is reduced significantly because you shift your bad debt burden to those applicants with poor credit and a history of utility non-payment.

Exchange Results and Unpaid Utilities

The final section, Exchange Results and Other Unpaid Utilities tells you whether this applicant pays their utility bills. We pull the Exchange Results from our other Exchange members, so you would get all of the charged-off accounts from all Utility Exchange Members returned in this section in *real time*. This means that you will have the best possible information at the point of application and increases the likelihood of recovering your charge-offs. Obviously, not everybody uses our product – at least not yet – so we scrape any unpaid utility bills off of the credit file and return those bills for you. The great thing here is that if your applicant owes another utility, the deposit decision is automatically pushed to require a maximum deposit.

Next, the applicant is handed an adverse action letter that prints right at your office. That Adverse Action letter takes your CSR out of any dispute about the adverse action (charging a higher deposit). If that consumer or any consumer owes your utility money, it shows up on the adverse action letter and that triggers a psychological flag that raises the value of that unpaid bill in that consumer's mind.

Finally, the demographic data: i.e. name, address, social, phones, place of employment, and any other data you enter into your application screen, is scraped as it is submitted to pull your Utility Exchange file and that demographic data is then systematically compared to charged-off bad debt in our system at our collection agency and those accounts are then called and their past-due amounts collected.

Commercial and business applicants can be screened through three options from our website: 1) an Experian Intelliscore report returns a score on the likelihood of that business paying you; 2) a full Business Report returns a full commercial credit report on that business, 3) a combined report combines the power of both. We also recommend using the normal Utility Exchange Report for screening sole proprietorships, partnerships and LLC's. All this is available through our web portal.

System Response Time

Depending upon your internet connection, the ONLINE Utility Exchange report will be returned in 3-5 seconds.

Conformity with FCRA

ONLINE is fully compliant with the FCRA. To help ensure our clients' compliance, we embed Adverse Action letters and Score Disclosure notice in applicable reports. These notices explain why the applicant has to pay a higher deposit and how the score was calculated. This removes the burden of explaining the deposit decision and how it was calculated to applicants subject to higher deposits (adverse action) from your CSRs. Your staff simply prints the notices and gives them to the applicant to satisfy your FCRA compliance.

Security of Data

ONLINE is committed to the highest security standards regarding financial and data security. In order to validate this commitment, ONLINE currently undergoes two independent third-party audit processes.

ONLINE has an independent accounting firm produce audited financial statements annually to ensure our accounting practices are in compliance with the Generally Accepted Accounting Principles.

In order to validate our network and data security policies and procedures, ONLINE currently undergoes an annual third-party Data Security Standard audit that is in compliance with the national consumer data industry standards including the three national consumer reporting agencies. The third-party is a Qualified Security Assessor Company (QSAC). In addition, the QSAC also conducts frequent security scans as well as penetration and vulnerability testing. The DSS audit verifies physical security, network security, and code development and deployment process security. The ongoing monitoring provided by the QSAC enables ONLINE to enhance and modify our data security processes as new potential threats are identified.

Transaction Reporting

Through our secure website, clients can access returned ONLINE Utility Exchange reports from the Report List tab for 180 days. All reports are coded with a unique tracking or report number. Reports older than 180 days are removed from the ONLINE Utility Exchange site and archived for two years. If a report older than 180 days needs to be accessed, the client simply contacts Client Relations and requests that we pull the report out of archive.

ONLINE also offers the ability to generate Monthly Usage reports that include information including the CSR's User Name, date the report was generated, name of applicant, and deposit decision. This report can easily be imported and sorted using a program like Excel.

ONLINE is willing to work with your staff to develop any other reports desired.

Technical Support

ONLINE offers dedicated technical support during normal business hours via telephone and email and after hours via telephone as well.

Applicant Screening Summary

Exchange members access the largest, most current database in the industry, making it easy to verify identity, detect fraud and assess the risk of doing business with any applicant up front, thus reducing lost revenues and costly write-offs.





Key Features:

- Report can be accessed via desktop PC, or possible interface w/ CIS.
- Sophisticated ID Verification and Fraud Detection tools, including Red Flag and CRA Alerts
- Instant credit decisions customized to meet the needs of the Utility.
- Exclusive access to ONLINE's proprietary, national Exchange Database
- The easiest to read customizable screening report in the industry

ONLINE UTILITY : ADMIN : 11/16/2011 1:31:32 PM Report # 14048535

JODY, KIMBERLY
666549009 [SSN Search](#)
N FISK CT
MURFREESBORO, TN 37129
PHONE: 6155551212
Reported DOB: 03/25/1959
[Print Report](#)
[Print Adverse Letter](#)

ON LINE
UTILITY EXCHANGE

SSN Verification	SSN Verification
 RED FLAG ALERT Good Match <small>Data not available REPORTED ADDRESS DOES NOT MATCH INQUIRY ISSUED: 1975-1977</small>	
Deposit Decision	Deposit Decision
 56.6% Potential Delinquency Risk Maximum Deposit: \$350 <small>CHAPTER 13 BANKRUPTCY DISMISSED FILED: 11/7/2010</small>	
Exchange Results	Exchange Results
 KIMBERLY JODY 123 MAIN ST LEXINGTON, KY 40502 Company: DEADBEATVILLE ELECTRIC COOPERATIVE ACCT #: 105893-16 Amount Owed: \$335.27 Service Ended: 2/7/2007	
Other Unpaid Utilities	Other Unpaid Utilities
 NASHVILLE ELECTRIC SVC-ELEC ACCT #: 7150460000498542 Amount Owed: \$356.00 as of 10/28/2010	

With visual cues your CSRs will be able to instantly make the correct decision on how to uphold the utility's Red Flag & Deposit policies, and assure all applicants are being treated equal.

SECTION 2:

3rd Party Debt Collection

The following represents the foundation of a work plan that we would design collaboratively based upon your needs. Should we be selected as bad-debt service provider, we will customize the plan to meet your specific requirements.

ACCOUNT ASSIGNMENT

All accounts will be scheduled to be worked by all representatives based on the “call-back” date assigned. This promotes timeliness of all accounts in the office regardless of balance or client.

ELECTRONIC ACCOUNT PROCESSING

ONLINE has the experience and technical staff to develop automated solutions to many of the interactions between ONLINE and our clients. ONLINE has developed ASCII, CSV, and other common file type layouts to automate the referral and reporting processes for our clients. We have developed secure FTP solutions as well as a secure website for posting of referrals, acknowledgements, and payment files.

ONLINE’s technical staff will work directly with your data management staff to coordinate the development and the execution of automated electronic referral, payment, and reporting files to be exchanged between ONLINE and you.

ONLINE’s vast experience in automating processes for our clients means that with your staff’s help, this could be completed in a matter of hours not days.

SKIPTRACING

Accounts missing contact and/or demographic information will be skip-traced using a variety of sources depending upon the initial data transmitted to ONLINE. The accounts will also be screened through the Utility Exchange nightly in search of new or updated contact info.

ACCOUNT PLACEMENT AND FOLLOW-UP

Accounts are loaded into our system within 24 hours. The accounts are assigned by account balance. The initial statement is sent to the guarantor within 24 hours, and many times the same day of new business download. Accounts are housed in collector pools and are updated daily through supervisory monitoring. Accounts are assigned to dialing pools for immediate work. Due to our technology, attempts are unlimited. We work an account to conclusion through A.M. dialing, P.M. dialing, and POE dialing. Four answering machine messages or a contact person-to-person is our goal, not just attempts.

STAFF CERTIFICATION AND TENURE

ONLINE's utility industry collectors are the best trained and best equipped in the business. Our training methodology is consistently recognized industry-wide and used by other agencies as a model. With decades of collective utility debt collections experience, our staff is thoroughly prepared to handle the most difficult cases.

STAFF RESPONSIBILITIES

Collector

- Works to resolve account through payment in full by credit card or check by phone.
- Qualifies the former customer's ability to pay prior to offering payment arrangements based on a series of financial questions if desired by client.
- Attempts to secure down payment of 10% – 20% before setting up payment arrangements.
- Documents all collection notes in system.
- Identifies if debtor is unable or unwilling to pay and forwards the account for appropriate action.
- Credit reporting twice monthly to Equifax, Experian, and TransUnion. **(All three major credit bureaus reported to assure broader range of effectiveness.)**

COLLECTION INCENTIVES FOR STAFF

All collectors are awarded commission based on the volume of revenue generated for clients. Commission bonuses are awarded monthly to individuals meeting and exceeding goal requirements pertaining to this department. A powerful motivational tool, this incentive means our collectors work as hard as possible to collect the most money for you.

COLLECTION PERFORMANCE REPORTING

Our DAKCS system offers various reporting functions related to the management of accounts receivable. Customized reports can be generated to meet the requirements of our clients and to serve as a tool to measure performance. Account contact, attempts, statement generation, gross and net recovery, as well as many other features can be easily tracked. If selected, our firm will meet with those supervisors requiring reporting functions and outline any and all necessary reports and create weekly, bi-monthly, or monthly reporting mechanisms as desired. Performance criteria can be discussed in person or through conference calls on an agreed upon schedule to highlight any areas of concern and to update the appropriate representative of our clients of the progress of the proposed service.

PAYMENT REMITTANCE AND REPORTING

All payments generated during the bad debt phase will be directed to ONLINE. All statement and telephone contact with the guarantor will instruct the payment to be made to ONLINE. If any payments are made to you, you can simply report them through the ONLINE Collections Website.

CREDIT REPORTING

ONLINE has the capability of reporting outstanding account balances to the three major credit reporting agencies: Equifax, Experian, and TransUnion.

CREDIT CARDS

ONLINE accepts VISA, MasterCard, and Discover.

PAY SITE

ONLINE offers electronic payment options through a dedicated secure website for 24-hour payment convenience to your former customers.

PAYMENT ARRANGEMENTS

Payment-in-full is something we pursue vigorously. If the Collector believes the debtor cannot or will not pay the full balance, he or she has the authority to establish a payment arrangement after qualifying the debtor's ability to pay based on a series of financial questions.

Setting Payment Arrangements

- Ask for a minimum down payment
- Installments based on account balance (consult client guidelines)

BROKEN PROMISES

A follow-up call or broken promise letter is sent to the guarantor based on balance of account.

Quality Assurance & Productivity

ONLINE works extremely hard to foster positive relationships with both our clients and their former customers. To make sure that the implementation, processes, and communication between ONLINE and the utility system run as smoothly as possible, we dedicate a senior member of management to be responsible for assuring quality and productivity. ONLINE's Customer Service department is available to work with your staff to meet your needs and field any questions that you may have regarding an account, a payment or ONLINE procedures. This department monitors the daily operations of our collection efforts. Monitoring account flows and adherence to company and client policies enables us to provide the best possible service for our clients.

The Exchange Advantage™

ONLINE's proprietary Exchange database is what truly sets us apart from traditional collections agencies. The main obstacle to collecting bad debt is simply contacting the debtor. When you consider that most accounts that are referred to collections typically have a bad address and/or phone number, many agencies have no other choice but to wait for the patient's credit file to be updated by the credit bureaus. This may take months.

With ONLINE's Exchange database drawing from data submitted by utility service providers and property managers throughout the US, our staff has the best possible contact information for your accounts, which means we are working your accounts, not waiting on the credit bureaus. Consider the following example:

1. Most accounts are submitted with a bad address and/or phone number:

Debtor: JODY, KIMBERLY A
Demographic: 325 WEST 5TH STREET, RALEIGH, NC 27606, SSN 887-70-0366, B/A Y, Business N
Rem: Bank/Rem, Remark IDATA 03-07, Work TECH SUPPORT, License, DOB, Spouse ALLEN DON, Score, Edit, Cancel, Save, Aux, Ed. Trk.
Current Account: 1234 5678 Duke Energy \$450.00
Account Summary: Account, History
Client: 1234, Duke Energy, Phone 850111222, Client Acct No. 12345678, Client Info
Balances: AR \$450.00, PB \$0.00, AI \$0.00, CC \$0.00, AF \$0.00, OC \$0.00, OV \$0.00, Int \$0.00, Total \$450.00
Dates: DOR MM/DD/YY, DOS MM/DD/YY, DLP MM/DD/YY, JD 999999
Account #: 1948375, Int Code 0 S 103, For 325 WEST 5TH STREET, Rem RALEIGH NC 27606, Fwd For/To, Status SKP
Collector 98, S/L # 00, Clerk # TE, Type 3, Doc CD 0, C.F. D, LLS PDC, B.C. 00
Patient Name, DOB, Pin Number 55676
Edit, Cancel, Save, Aux, Ed. Trk, Action Matrix

2. The person who owes you applies for utility service at an ONLINE Utility Exchange

ONLINE UTILITY: ADMIN
Report # 12345678
JODY, KIMBERLY A
887700366 SSN Search
7029 N FISK CT
KANSAS CITY, MO 64511
PHONE: 8165551212
Reported DOB: 03/25/1959
Print Report
Print Adverse Letter
ONLINE UTILITY EXCHANGE

3. The contact information for this person is updated automatically in our system, and our

collectors make contact the very same day to get your account Paid in Full:

Debtor: Jody, Kimberly A

Demographic: JODY, KIMBERLY A, 7029 N FISK CT, KANSAS CITY, MO 64151, SSN 887-70-0366, B/A N

Rem: Bank/Rem, Remark: IDATA 03-07, Work: TECH SUPPORT, License, DOB, Phones: Home (816) 555-1212, Work, Spouse Work

Current Account: 1234 5678 Duke Energy \$450.00

Account Summary: Account, History

Client: 1234, Duke Energy, Phone: 850111222, Client Acct No.: 12345678

Balances: AR \$450.00, PB \$0.00, AI \$0.00, CC \$0.00, AF \$0.00, OC \$0.00, OV \$0.00, Int \$0.00, Total \$0.00

Dates: DOR, DOS, DLP, JD

Account #: 1948375, Int Code: 0 S 103, For: 325 WEST 5TH STREET, Rem: RALEIGH NC 27606, Fwd For/To, Status: PIF

Collector: 98, S/L #: 00, Clerk #: TE, Type: 3, Doc CD: 0, C.F.: D, LLS: PDC, B.C.: 00

Patient Name, DOB, Pin Number

PAID

4. The person that owes you will also have to pay a maximum deposit at the next utility

Electronic Data Exchange

ONLINE has the experience and technical staff to develop automated solutions to many of the interactions between ONLINE and WG&E. ONLINE has developed ASCII, CSV, Excel and other common file type layouts to automate the referral and reporting processes for our clients. We have developed secure FTP solutions as well as a secure website for posting of referrals, acknowledgements, and payment files.

ONLINE's technical staff will work directly with your data management staff to coordinate the development and the execution of automated electronic referral, payment, and reporting files to be exchanged between ONLINE and our clients.

Performance

ONLINE consistently out collects our competition. This is due to our experienced staff, our investment in technology, and our proprietary Exchange Advantage™. ONLINE is committed to exceeding your expectations.

Reports

ONLINE's goal for reporting information to our clients is to provide you with the information that you desire, when you need it, in a format you can use. We feel as though our standard reports offer our clients the most extensive report options in the industry.

Available through our secure website, these include reports that acknowledge the receipt of new business, weekly or monthly reports on amounts in dollars or number of accounts referred, accounts actively in calling queues, accounts in skip-tracing queues, accounts identified as debtor deceased or bankrupt, and any other account status report that you would like to see.

ONLINE recognizes your need for information promptly in a format that you are accustomed to, and we can develop any additional reports you or your staff may require

Regulatory Compliance

ONLINE maintains strict compliance with the Fair Debt Collections Practices Act, the Fair Credit Reporting Act, and the additional state level regulations that some states require. Our staff, from management, the collectors, the customer service representatives, down to the clerical staff, is all FDCPA and FCRA certified. Every one of them is trained at the point of hire and tested on compliance with all regulations and ONLINE maintains continuing education.

In addition, collectors are constantly monitored, recorded, scored, and coached with regards to their skills as a collector and their compliance with applicable laws. This means you need not worry about ONLINE or our staff violating any of these laws in our role as your collection agency.

Affiliations and Certifications

ONLINE has been a member in good standing with the American Collectors Association (ACA) since 1988. ONLINE's president, John W. Blair, is on the board of directors for the NC Chapter of ACA. This membership keeps ONLINE informed of any future changes in collection laws and allows us to maintain compliance with existing laws. ONLINE is also active with numerous other state level organizations across the country.



Pricing Structure

ID Validation Only: \$2.26 Per Applicant Screened.

ONLINE Utility Exchange Report: \$3.15 Per Applicant Screened. Provides ID Validation and Soft Credit Check.

Regulatory Compliance Recovery Fee: \$0.22 per applicant screened

Monthly Web Access Fee (provides unlimited training and user access, as well as account maintenance): \$30.00/month.

Collection Services Contingency Commission Rate

Primary Placements

Accounts under 12 months old from Date of Service
and/or have never been placed with another collection
agency.

35%

Secondary Placements

Accounts over 12 months old from Date of Service and/or
have previously been placed with another collection
agency.

50%

Additional Reports Available

Business Report Pricing:

Business Verification Report \$10.00 Per Report

Skip Tracing Report Pricing:

ONLINE People Search \$ 0.65 Per Search

Social Search \$ 2.00 Per Search