

9556 Eval Matrix for Collections RFP

RFP P#, Q#	Bidders	States Recovery	P#	RSI Corporation	P#	Central Valley Receivables	P#	Financial Credit Network	P#
P11, Q1	COVER LETTER - MAIN OFFICE LOCATION	2491 Sunrise Blvd Rancho Cardova, CA 95670 www.statesrecovery.com 800-211-1435 916-631-7085	26	5440 W. Northern Avenue Glendale, AZ 85301 888-854-4904	15	2650 W. Shaw Lane, Ste 101 Fresno, CA 93711 559-878-2086	7,10	1300 W. Main St Visalia, CA 93291 559-733-7550 800-540-9011	26
P12	Cost Proposal Overview:	See Bid Recap		See Bid Recap		See Bid Recap		See Bid Recap	
	Non-Legal Rate	17%	5	16.5% Contingency	16	22%	3	23%	3
	Legal Rate	25%	5	27% Contingency	16	27%	3	27%	3
	Special Rates for Utilities ?	Y non-Legal - 15% N - Legal 25%	5	Y non-legal - 16% Contingency N Legal - 27% Contingency	16	Y non-legal - 20% Contingency N Legal - 25% Contingency	3	0-90 days from disconnect - 19% 91-364 days from disconnect - 21% 365+ days from disconnect - 23% N - Legal - 27%	3
	Amend Liens (Y/N)	Y 5%	5	Y - 5% Contingency	16	Y - 20%	3	Y - 5%	3
	EBO (Y/N) Cost	Y - \$7.50 (base cost)	5, 28, 37	Varies by and negotiated based on Scope of Work; See explanation on Cost Page in Technical Proposal Document.	16	No EBO - local business in Fresno	3	N	3
P13,14,15	Qualifications and Experience:				17		5		
Q1	Collection Agency or Collection Bureau	Both Agency & Bureau	26	Both Agency & Bureau	37	Both Agency & Bureau	23	Agency Not a Bureau	26
Q4	Office Serving in Fresno (Y/N)	N	26	N		Y	23	N	26
Q6	Terminations (Y/N)	N	27	Y - not performance based	39	N	24	N	28
Q7	Organizational Chart Provided (Y/N)	Y	27, 36	Y	39	Y	24,34	Y	29, 53
Q8b	Collection Results: Overall %	All Assigned Accts Avg - 5% All Court ordered - 10.24%	27	All Assigned Accts Avg - 59.3% within Fresno County - 47.3% All Court ordered - 10.24% within Fresno County - 0%	40	All Assigned Accts Avg - 28% within Fresno County - 73% All Court ordered - 0% within Fresno County - 0%	24	All Assigned Accts Avg - 16% within Fresno County - 8.22% All Court ordered - 5.38% within Fresno County - 0%	29
Q9a	Collection Agency Staff	Mgmt = FT 4; PT 0 Collectors = FT 15; PT 1 Clerical = FT 1; PT 1	27	Mgmt = FT 9; PT 0 Collectors = FT 50; PT 2 Clerical = FT 3; PT 1	40	Mgmt = FT 2; PT 0 Collectors = FT 4; PT 0 Clerical = FT 1; PT 0	24	Mgmt = FT 9; PT 0 Collectors = FT 18; PT 0 Clerical = FT 15; PT 4	30
Q9b	Fresno Staff Composition	FT=15 PT=1	28	FT=10 PT=0	40	FT=4 PT=1	25	FT=33 PT=4	30
Q9c	Average # Years Experience	16 yrs total collection experience 10 yrs municipality collection experience	28	The average years of recovery services experience for the majority of RSOI personnel is: Key Personnel - 14.4 yrs Supervisors - 9.5 yrs Recovery Specialists (Collectors) - 7.2 yrs	40	16 years average experience	25	Our current average tenure for our Management Team is 24.5 years of service and our average collector tenure is currently 13.3, which is above normal for an agency of our size. FCN prides itself on maintaining quality personnel by providing an excellent compensation and benefit package to our employees. In addition, the advanced technological resources we utilize enable our staff to work in an environment that is not only productive, but also conducive to employee satisfaction.	30

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Q9d	Bi-Lingual	Spanish Y Partner with Certified Languages International for telephonic services for over 200+ languages. Available 24/7	28	Spanish Y Utilizes Language Line Services for any interpretation needs not available onsite.	40	Spanish Y	25	Spanish Y We utilize the services of TTG (Transatlantic Translations Group) which is a 24/7 language line that assists our Collection Team with speaking with those languages where we have no expertise.	30
Q10	EBO Offered (Y/N)	Y	28, 37-38	Y Currently provides EOB for Fire Dept. Customized based on needs of client.	41-50	No EBO - local business in Fresno	25	N	31
P16	Collection Procedures:								
Q11	Hours	M,T,Th,F = 8am - 5pm PST W = 8am - 7 pm PST Sat 7am - 11am PST	28	M-F = 6am - 8pm	50	M-F = 9am - 5pm Sat 9am - 1 pm	25	M-Th = 8am - 6:30pm F = 8am - 5:30 pm COVID Hrs = M-F = 8am - 5:30 pm unter further notice	31
	Policies and Training Explained (Y/N)	Y	39-52	Y	50-66	Y	35-40	Y	32-39
	Specialized Areas		39-52			N	35-40		32-39
	Retention of Accounts by Collection Agency?		39-52				35-40	We have a flexible recall policy. There is no set timeframe. We understand that an account can be assigned in error for many different reasons. When we have put significant work into an account or have secured a payment arrangement, we may ask to discuss the account to arrive at a mutual agreement.	39
	No Experience Areas		39-52	None	67	None	35-40	CA	39
	Geared toward City Wide Efforts or Specific		39-52	citywide			35-40		32-39
	Departments		39-52	incumbent			35-40		
P18, Q12	Stratification of Accounts (Y/N)	During the first 6 months of contract all accounts are stratified, after our baseline is created then the minimum balances for stratification is determined based on percentage of assignments by tier, liquidation by tier and contributions towards total client recovery.	30	Y Stratifies all accts and then further stratifies accts through scoring products and acct distribution to collectors.	67	Y We stratify our accounts received using an automated process which looks at every new account and places an internal score on the account. Based on many factors within this process, we distribute the accounts to various work ques to be worked by our collection staff.	40	Y We typically arrange accounts by type, client, balance and date of assignment. We concentrate primarily on the date of assignment; attempting to reach customers, securing payment in full, setting plans from 0-120 days from date of assignment. As the accounts age we stratify more according to the needs of the account and the information available to utilize. We continue to call, mail and skip trace throughout the life cycle of the account.	39-40
P18	Legal Procedures:								

9556 Eval Matrix for Collections RFP

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Q13a	Who is legal council?	Troy M. Wilkinson, Esq. has represented States Recovery Systems, Inc. for litigation of consumer or commercial collection cases for over 25 years.	30	Stephen M. Denning Law Offices of Stephen M. Denning, P.C. 6073 N. Fresno, Ste 101 Fresno, CA 93710-5264 11 years - no dept used legal	70	Sheryl D. Noel 499 W. Shaw Ave, Ste 116 Fresno, CA 93704	41	Brett Abbott Gubler & Abbott Visalia, CA 34 yrs exp	40
Q13c	% uncollected	Less than 1%	30	40% of litigated accts went uncollected Lack of assets or financial ability to pay.	71	45% of litigated accts went uncollected Loss of assets and foreclosures, Loss of employment, closed bank accounts, bankruptcy after litigations.	41	51% went uncollected accts on payment plans, current garnishments, property lien accts, bankruptcy legals, accts set for trial, some in process of judgment taking longer due to COVID-19, and very little dismissed due to unable to serve.	40
Q13d	% satisfied	Due to California court delays as a result of budget constraints or Covid-19 related court closures, cases filed in 2019 have been significantly delayed in the legal process. Voluntary arrangements have been negotiated but satisfactions for cases filed in 2019 are under 5%.	30	59.70%	71	5%	41	49%	40
Q13e	Credit Bureau Reporting (Y/N)	Yes. SRS will report eligible unpaid accounts to Equifax and Experian after 60 days from assignment. This reporting is in compliance with all state and Federal laws including the Fair Credit Reporting Act. Upon request by the City, SRS will remove specific accounts from all credit bureaus and provide evidence of the removal to the City. Members of the compliance team manage all consumer disputes filed through E-Oscar on a daily basis and perform investigations of consumer disputes, and validate account information through the credit reporting agencies and by direct mail to the consumer.	30	Yes	71	Yes. We report to the three national bureaus, Equifax, Trans Union, and Experian. We submit an encrypted file electronically on the third business day of each month to each individual bureau.	41	Yes. We report all eligible accounts assigned to our office over \$50.00 to all three credit reporting agencies, Experian, Trans Union and Equifax. Our normal cycle for updating is monthly via FTP electronic file. In 2015, these three national credit reporting agencies launched the National Consumer Assistance Plan. This Plan has made major changes to the types of debt agencies can report. Effective in June, 2016, agencies are no longer able to report debt that "did not arise from a contract or agreement to pay". We also are required to have either a full social security number or a full date of birth to report the debt. We have worked with City to help departments understand the regulations and worked with each to create a program that is approved by the City and remains compliant.	41
Q13h	Judgements - File and Renew (Y/N)	Y - File and Renew	31	Y - File and Renew	72	Y - File and Renew	42	No - Report Yes - Renew	41

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Q13j	Banruptcy, Probate Property Foreclosure Experience (Y/N)	Our legal department is very experienced in bankruptcy and probate cases. At the City's request, SRS may file bankruptcy or probate claims and follow cases through the process to ensure repayment of all or a portion of the outstanding obligation.	31	The extent of RSI experience with bankruptcies, probate, and property foreclosure is limited to the monitoring, recording, and reporting of such activities as it relates to the specific accounts assigned by its clients. RSO does not typically get involved in registering clients as lien holders on bankruptcies and estate settlements.	72	All our bankruptcy, probate and property foreclosure accounts will be handled by our attorney Sheryl D. Noel. She maintains an office in Fresno making it extremely convenient to handle these matters. Once our collection staff is notified of a bankruptcy, probate or foreclosure all necessary information is gathered and forwarded to the attorney for review. All proof of claims and probate filings are done by the attorney and then followed up by our collection staff.	42	At FCN all bankruptcy paperwork is a priority. Our bankruptcy process is customized to meet each client's unique need from the time of notification through to the eventual discharge or filing of a claim. If the balance on an account is more than \$50, it is our policy file Chapter 11 and Chapter 13 claims on behalf of our clients. FCN uses a link provided by the bankruptcy court to receive all bankruptcy court filings electronically.	42
P19	Report Inquiry and Transmittal								
Q14a	Software System	DAKCS Software	52	The Collector System	74-83	rmeX BY Quantrax Corp	43	Columbia Ultimate Business Systems. (CUBS)	42
Q14b	On Line Capabilities	Secure web-based client access portal which allows clients access to performance reports, send secure updates regarding specific accounts, and audit remotely.	52	Y RSI maintains a real-time, Client interaction tool called Client View	83	Our debtors can pay on-line with either a Credit or Debit Card. We provide Client Access for our clients to view all their accounts, which includes seeing all transactions relating to their accounts. (i.e., Payments, Postings, Recent Notes, Call Logs, Balance, etc.)	44	Y Client View Web Portal	44
Q14c	On Line Account Submission (Y/N)	Y	53	Y	83-84	Y	45	Y	45
Q14d	On Line Account Status Access (Y/N)	Yes, through the Client Services Portal	52-53	Y	83-84	Y	45	Y	45
Q14e	Sample Collection Reports Provided (Y/N)	Y	53-61	Y	84, 140-163	Y	45-48	Y	45-46, 59-66, 78-93
Q14g	SAS70 (Y/N)	N - SOC2, Type I audit performed annually by our contracted CPA audit firm. A copy is attached and marked "confidential".	32	No - Instead, RSI has a more current Soc II Type II Certificate/Report.	85	No	29,45	Although we are not SAS70 certified, we have spent significant resources to become SOC2 certified. We are currently in the process of obtaining our SOC2, Type 2 certification which will be issued in October, 2020. We are currently SOC2, Type 1 certified.	46
P20	Collection Agency Management								
Q15b	# Years experience with City Gov's Accounts	P. 28 states 10 yrs municipal Exp P. 62 states 25 yrs govt Exp	28, 62	34 years City of Fresno - 11 years	87	N/A	29	City of Fresno - 6 years includes over 70 separate CA City and County public sector accts	46

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Q16	Training offered to Clients (Y/N - Cost / No Cost)	Yes. SRS can host onsite or remote training, seminars or conferences at the City's request.	32	Yes. RSI will provide comprehensive training, as applicable, to the City staff via onsite presentations or through the use of Zoom, Microsoft Teams, Go-To-Meeting or some other Web training interface, whatever is most convenient for the City.	89	N	29	Yes. FCN feels very strongly about client education. We have the finest on-going training and education opportunities for our clients available within the industry. FCN University	47
Q17	OTHER ITEMS:								47-49
Q17a	Other Services	Legislative Expertise and Customized Collection Solutions.	63	Litigation Services, Garnishments, Tax Intercepts, Pre-Collection Services (EBO), Case Preparation (Scoring), Dialer Services, Inbound/Outbound Call Management	89-92	None	29		
Q17b	Local Counter (Y/N)	SRS partners with West America Bank for our primary banking relationship and they have several branches in Fresno County to serve the City's consumers and assist with cash deposits to a dedicated Trust account that may be established after contract award.	32	No. Based on the data/trending, maintaining physical locations for the sole purpose of accepting cash/walk-in payments is not a cost-effective or viable solution for RSI or its clients; instead, advanced technology now allows RSI to offer a CASH option for all guarantors at a location close to them instead of a single payment location within the City limits. This advanced service is called PayNearMe and is described in detail, previously, in Question 14(a), Page 77, above.	92	No. We are a local business conveniently located off Shaw Avenue. We are available to accept payments during our regular business hours of operation.	29	As the incumbent, we have on occasion provided this service in Fresno. We are prepared to continue to provide this service as needed.	49
Q17c	Intercept Program (Y/N)	Yes. There is no additional upfront cost to the City for assistance with the program as proposed within the RFP. SRS offers these services at our proposed contingency fee of 12% on payments received through this program to aid in the agency cost and management of the program. As part of this RFP, SRS would work in conjunction with City of Fresno to assist as needed to implement or continue the FTB Offset Program, and coordinate mailing of the required notice at no additional cost. At its sole discretion, and an option, the City may also utilize the services of SRS to assist further in the management of the program including file creation and social security searches for assigned accounts.	32, 64	Does not currently work with the State of CA Tax Intercept Program, as one of its CA clients have requested this, including the City of Fresno; however, RSI has worked with other municipalities in managing their Tax Intercept programs and/or Certifying Debts with the DOR.	93	No currentt experience with this program. Cost = 20%	3, 29	Although FCN cannot participate in this program, we can assist our clients in identifying potential candidates for the program eand providing a listing of these accounts. Once a listing is created, FCN will note each account. We will continue to pursue collection on these accounts. FCN has worked with this program in the past through our servicing of the California Highway Patrol portfolio. FCN currently participates in this program with its California Court clients. See Attachment N for an explanation of our current process.	50, 101
P21	References - At least 3 listed	Sacramento Muni Utility Distr City of Oceanside City of Redding	25	CA Dept of Justice DC Office of Tax and Revenue Redflex Traffic Systems	36	Respiratory Care Plus Valley Children's Home Care Fowler Butane/Wright Oil Co, Inc	22	City of Pasedena City of Sacramento City of Visalia	25
P48-50	Scope of Services: Does the collection agency meet the requirements of: Please indicated notable exceptions								
	General								
	Reports and Inquiry								

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	Collection Activities								
	20 Day Grace Period			N - 7 day grace period	67				
	Training								
	* Financials: If received have been forwarded to Treasury Officer for review (Y/N)	Y		Y		Y		Y	

No minimum balance for placement

Minimum \$25 on bad debt acct placement

No Minimum for placement
Pending Business License

Minimum \$25 on bad debt acct placement