



NCSPlus Incorporated

How To Use Your

Home Client Services [Place Claim](#)

Place **Cash** Service

Cash Recovery Kit

Claim Number (required) Report to Credit Bureaus?

Debtor Name: [Format Guidelines](#)

Attention:

Address:

City:

Your Reference:

Claim Date: / / Date of Latest Payment or Charge mm/dd/yyyy.

Debtor SSN: Social Security Number or Tax ID (if available).

Phone: - - Phone (alt): - -

Amount Due: Include Dollars and Cents (format is \$\$\$\$. $\phi\phi$).

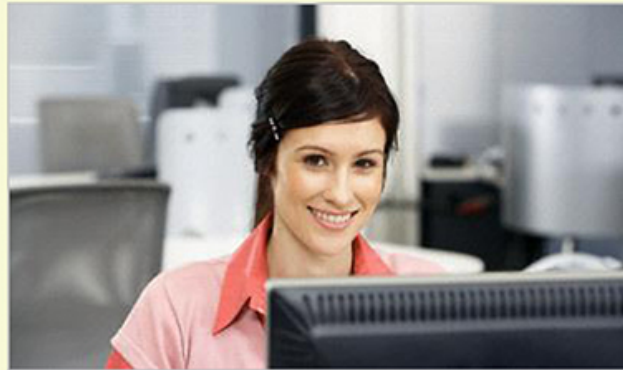
Initial Letter Type

Strong Diplomatic Returned Check

[Return to Client Services Menu](#)

Dear Valued Client,

Thank you for your recent order. Please review these instructions before you actually place any claims for collection. Also, please note that in addition to placing accounts online, clients with a large volume of claims may place accounts with spreadsheets via e-mail.



Our website, www.ncsplus.com, may also be used to generate a progress report showing all claims currently in collection, or a more detailed report on any claim in particular. To access the web site, you will need to know the following:

1. Your client number:

2. Your password:
(case sensitive)

Important Information about placing claims for collection:

1. When submitting claims for collection, only the name of the person or company who is responsible for the bill should be written on the first line. If the debtor is a company, use the second line (the "Attention to" portion of the address) to direct collection demands to a specific person. Use the first line of the debtor information for the name of the actual debtor.

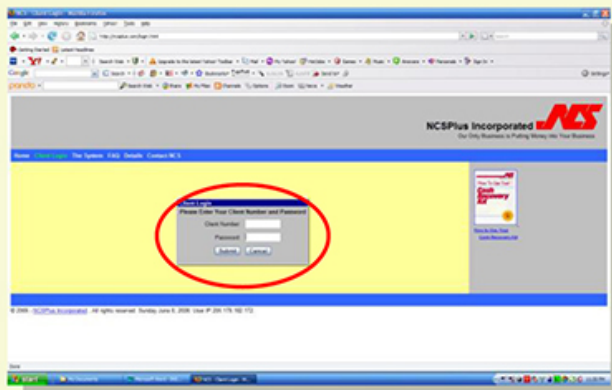
2. **Do not submit bankrupt accounts.** These should be forwarded to your attorney to determine if you are entitled to, and can participate in, any recovery. Once an account has been granted protection under the federal bankruptcy laws, collection efforts against it must cease.

4. **Do not submit minors for collection.**



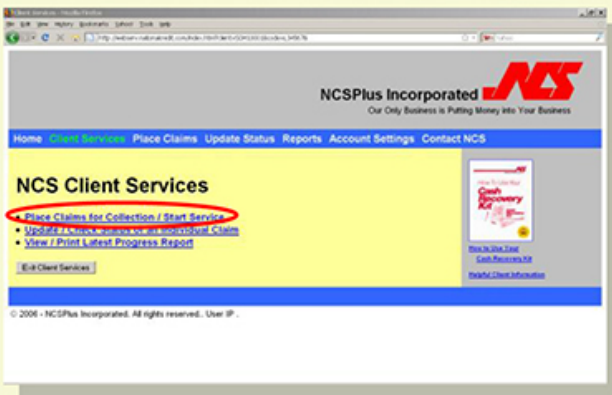
To begin, click on **CLIENT LOGIN**

Go to: www.ncsplus.com



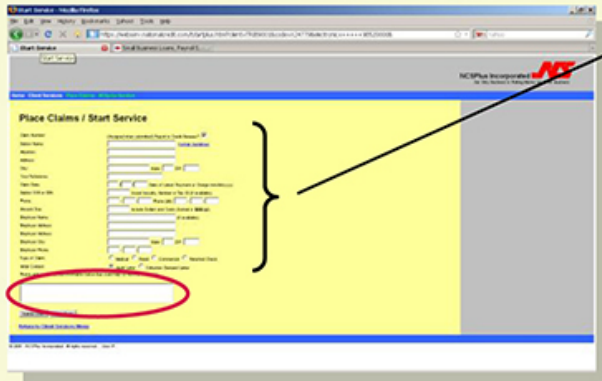
Enter your Client Number and Password (CASE SENSITIVE)

This is the Client Login Page



Click **PLACE CLAIMS FOR COLLECTION / START SERVICE**

This is the Client Services Main Menu



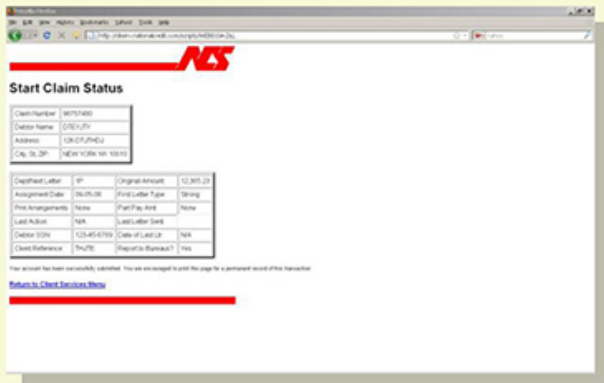
This is the START SERVICE screen

Complete the Start Form with as much information as you have about your debtor. **If you make an error, you can reset the form before you enter Submit.**

You may also enter notes about your claim which will be displayed on the NCS collectors' screens when they call your debtors.

After you Submit your claim, a **START CLAIM STATUS** screen will appear.

You cannot change the information you entered after you submit your claim. If you have submitted your claim but made an error, contact your sales representative or send an email with the corrections to info@ncsplus.com. **Be sure to include the NCS Claim Number.**



This is the START CLAIM STATUS screen

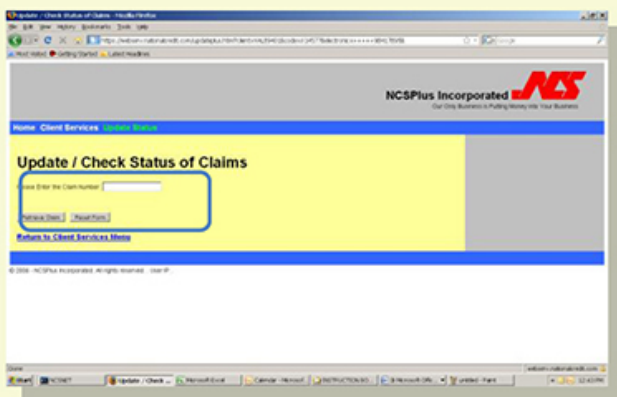
The value and likelihood of collecting a delinquent account improves when there is good documentation to support your claim.

To submit backup information with your claim, print a copy of the **START CLAIM STATUS** screen and attach it to your backup documents. You may fax, mail, or email (as an image attachment) this material to us.

It is very important that you identify your backup documents with the NCS CLAIM NUMBER, your CLIENT NUMBER, your company name and telephone number.

NCS Fax: 212-213-3320

Email: info@ncsplus.com



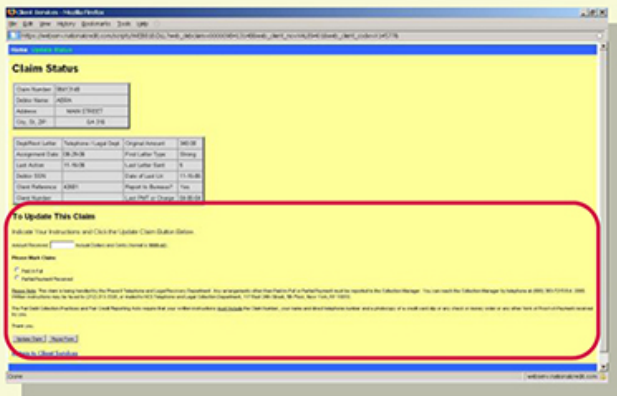
This is the Update/Check Status of Claims screen

To check the status or update a claim, enter the NCS Claim Number and click "Retrieve Claim."

To update your claim, mark the claim paid in full (and send an optional Thank You letter to the debtor), or settled in full.

If the debtor has made a partial payment, you have two choices:

1. Indicate current balance if different from original balance and continue collection, or
2. Suspend action. **If you suspend action, NCS will remind you 60 days after you suspend the account with options to re-start collection or cancel. Please return the Reminder letter to NCS within 30 days, otherwise, NCS will mark the claim as settled.**

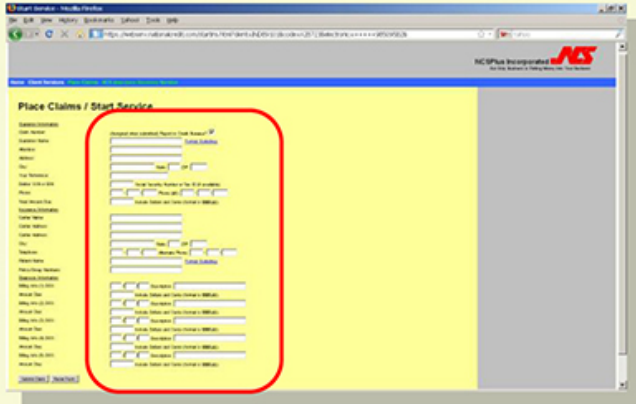


This is the Claim Status screen



Reminder Letter

Insurance Recovery Service



Insurance Recovery Service demands payment from the Insurance Carrier, not the patient.

The Start Service Menu requires:

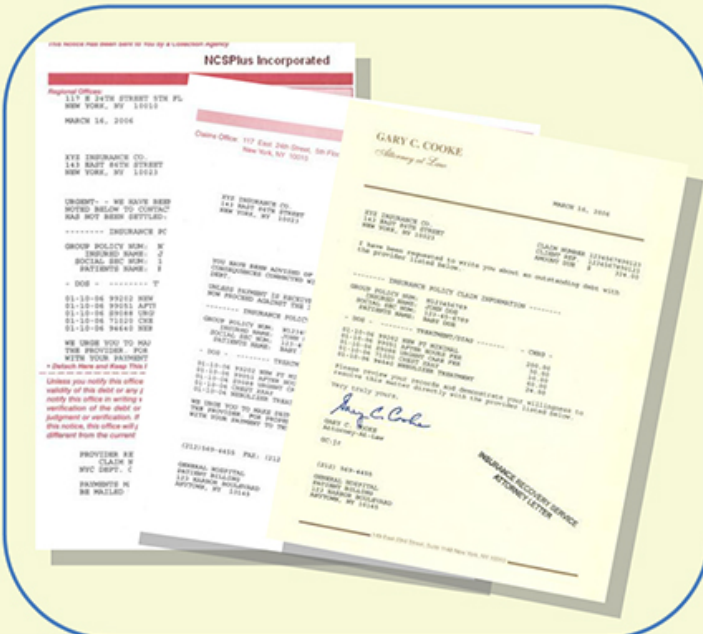
- the name and address of the guarantor,
- the guarantor's telephone number,
- the patient's name,
- the policy/group number,
- the carrier name, address and telephone number,
- and up to five procedures (DOS, description, and amount due).

Insurance Recovery Service Sample Contact Set

These contacts are sent to the insurance company, not to the patient. The Insurance Recovery Service contacts are designed to elicit one of the following responses from the carrier:

1. Paid in Full - you receive payment from the insurance company.
2. Carrier Responds - they are requesting additional information to get the claim paid.
3. Confirmation of Direct Payment - the carrier paid the patient directly.
4. Partial Payment - the carrier pays part of the claim.
5. Claim Denied - Insurance is not in force or deductible not met.

The first contact is sent on day one.
 The second contact is sent on day 21.
 The third contact is sent on day 35.
 The attorney contact is sent on day 49.
 The final contact is sent on day 63.



Phase 2 – Automatic Transfer American Credit Management Division (ACM)

At the completion of PHASE 1, you will receive an AUTOMATIC TRANSFER form listing debtors that haven't responded to our demands for payment or whose mail was returned to us. Please provide any additional information requested for each debtor, and if you haven't already done so, attach any backup documents including invoices, statements, and correspondence about your claims and fax them or mail them to ACM for processing.

You will have 30 days from the date printed on the form in which to cancel any claim before the claim is transferred to PHASE 2 (ACM). If you want to cancel a claim before the claim is transferred, it is recommended that you fax the form to NCS within the 30 day period. Be sure to check the box "Please Cancel This Account." Important – any claim transferred to ACM may be subject to a collection fee. Accounts that haven't responded to the NCS Phase 1 service are referred to ACM for telephone and legal collection on a contingency fee basis.

ACM is a full service collection agency that contacts debtors by telephone, locates skipped debtors, does credit investigations through credit reporting services, files suit, obtains, and if possible, executes judgments against debtors.

During Phase 2 you may receive legal papers from our attorneys who are representing you. These may include Affidavits of Claim and may require your signature witnessed by a Notary. Please call our legal department if you have any questions about these papers.

The form is titled "Automatic Transfer" and includes the following information:

- American Credit Management** logo and address: 117 East 24th St, 5th Floor, New York, NY 10010.
- NCS** logo and address: 117 East 24th St, 5th Floor, New York, NY 10010.
- Automatic Transfer** section: "The following accounts have been transferred from NCS to American Credit Management. Please provide any and all backup documents including invoices, statements, and correspondence about your claims and fax them or mail them to ACM for processing."
- Client Number:** 00705
- Date:** 09-23-04
- Accounts listed:**
 - BOURKE, AR 72766
 - BOURKE, AR 72766
 - BAUTREVELLA, AR 72762
 - BOURKE, ALEX DR, AR 72766
- Checkboxes:** "Please Cancel This Account" (highlighted with a red box).
- Stamp:** "SEP 28 2004" (highlighted with a red box).
- Mail To:** 117 East 24th St, 5th Floor, New York, NY 10010.

REPORTING TO CREDIT BUREAUS

Negative information on a credit report such as a collection account will lower a consumer's credit score and result in denial of credit, or higher rates of interest on loans, or limitations of the amount of credit extended. The Fair Credit Reporting Act (FCRA) allows a collection account to be reported to, and listed on, a credit report for up to seven years. The date of the last payment or charge to the debtor's account determines the start of the seven year period.

To report a claim to the credit bureaus, check Credit Bureau "Y" on the Start Service Menu when you place your claim for collection.

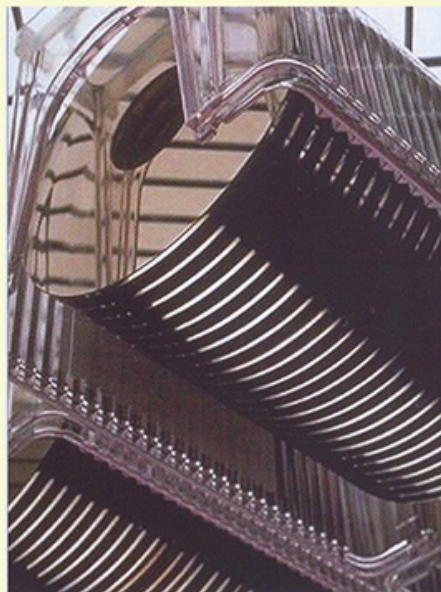
NCS will report your unpaid accounts to Experian, Equifax, and TransUnion 30 days after the completion of Phase 1.

IMPORTANT. To comply with the requirements of the FCRA, you must notify NCS of any payments, bankruptcies, disputes, or other changes to the accounts that have been listed with the Credit Bureaus. A copy of the FCRA may be downloaded from our website.

In addition to updating claim information online, you may telephone, fax, or email our office.

In certain cases, for example when a debtor has a pending credit application and has paid you, NCS can update the credit bureau online. However, debtors should always be instructed to contact the credit bureaus directly to verify the accuracy of their accounts.

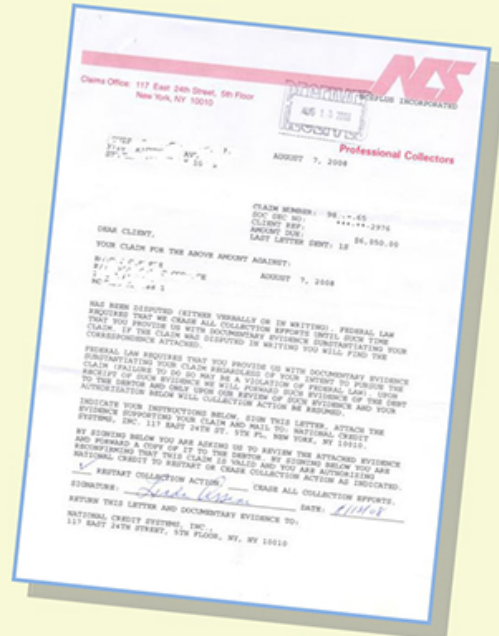
In the event the debtor disputes an entry on his credit report, the FCRA requires the collection agency to investigate the accuracy of the information reported. You will need to verify the accuracy of the information we have reported to the credit bureaus within 30 days of the debtor's dispute. Your failure to provide this information to us will necessitate the removal of your information on the debtor's credit report as required by law.



DEBTOR DISPUTES

The Fair Debt Collection Practices Act (FDCPA) requires collection agencies to “validate” debts that are disputed. When a debtor disputes a claim, NCS follows these procedures:

1. The debtor may dispute the claim in writing or verbally. If the debt is disputed in writing, we will mail you a cover letter along with the debtor’s correspondence. If we receive a verbal dispute we will only send you the cover letter. Please complete the cover letter and return it within 30 days. We can only continue collection activity on disputed claims if you return the completed cover letter with documentation that supports your claim. With Standard Disputes, you may continue collection or cancel collection.
2. Upon receipt of your documentation, we will forward it to the debtor, retain a copy for our records, and resume collection.
3. If an attorney represents the debtor, or if the debtor has complained to a government agency or the Better Business Bureau, etc., or if the debtor has disputed the claim more than once, we cannot continue collection. Instead of the Standard Dispute Cover Letter, we will send you a Legal Dispute Cover Letter and your choices will be to sue the debtor or cease collection. Our experience has been that with these types of disputes, the debt can only be resolved through litigation. NCS is prepared to litigate these claims for you at your request. Phase 2 collection fees will apply in cases where NCS initiates litigation on your behalf against debtors who are represented by an attorney or have complained to a government agency or the BBB, etc.



DATA SECURITY

Importance of Data Security

NCS maintains extremely stringent data security procedures in response to requirements put forth by the three national credit reporting bureaus, the confidentiality requirements of the Federal Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA). The unique nature of the Debt Collection Industry also requires extra attention be paid to system security to protect against malicious attacks from individuals placed for collection and/or reported to the credit bureaus. Recently, the Sarbanes-Oxley Act and HIPAA have underscored the importance of data security in the Debt Collection Industry. Data is protected from compromise on the physical level, electronic level and human level.

Physical Data Protection

All data physically resides on secure servers located in locked rooms at the company's Corporate Office in New York City. Server rooms are accessible to IT personnel only. Afterhours access is not permitted except under the direct supervision of Senior IT Management Personnel. Record-level information is only available to clients and employees on a need to know basis. Employee login is limited to the individual employee work station. File level access is limited to company officers and administrators. Data loss prevention includes daily, weekly and monthly off-site file back-ups.

Electronic Data Protection

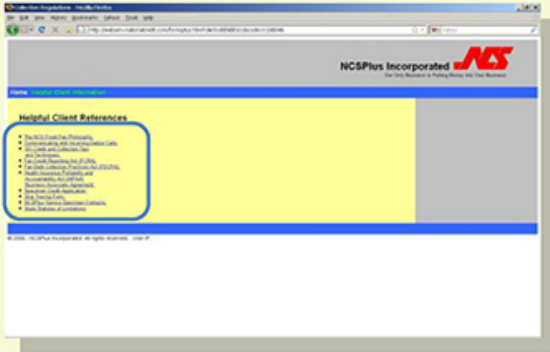
Approximately ninety percent of the NCS client base access their accounts and place debtor information and claims for collection on-line over the internet. Data is encrypted and uploaded to NCS through the web-site via the HTTPS protocol. Volume clients may place accounts via tape-to-tape transfer or secure FTP. Access to data resident on the NCS system is available to the client via HTTPS only. Access to the NCS system is password protected to all clients.

Passwords expire on a rolling basis of one to three years depending on the contractual terms. Passwords are immediately changed upon evidence of compromise. Passwords are authenticated via the CISCO TACACS+ protocol using redundant CISCO PIX firewalls. Data is further protected at the record level through programming requiring password authentication for each client data record request and/or update.

Employee Screening and Access

Data is available to NCS employees on a need to know basis. All NCS employees are subjected to extensive background checks including both credit and criminal investigations as a condition of employment. Non-management personnel are denied e-mail access and do not have access to computer printers or screen dumps. Operating system level access is limited to administrative and IT personnel only. Employee passwords are unique and automatically expire on a thirty day rolling basis. Terminated employees are immediately logged off the system and all remaining correspondence and or telephone calls are routed to the unit manager. Exit interviews are conducted with all terminated employees.

OTHER USEFUL INFORMATION



This is the Helpful Client
References Menu

From the Client Services Main Menu (see Page 3) click on Helpful Client References.

These references can be downloaded and include:

- ❖ The NCS Fixed Fee Philosophy.
- ❖ Communicating with Incoming Debtor Calls.
- ❖ 101 Credit and Collection Tips and Techniques.
- ❖ Fair Credit Reporting Act (FCRA).
- ❖ Fair Debt Collection Practices Act (FDCPA).
- ❖ Health Insurance Portability and Accountability Act (HIPAA) Business Associate Agreement.
- ❖ Specimen Credit Application.
- ❖ Skip Tracing Form.
- ❖ NCSPlus Service Specimen Contacts.
- ❖ State Statutes of Limitations.

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