

Torres Rojas, Genara

From: Wendy.Kluz@iqor.com
Sent: Thursday, February 05, 2015 12:47 PM
To: Duffy, Daniel
Cc: Torres Rojas, Genara; Van Duyne, Sheree; Ng, Danny
Subject: Freedom of Information Online Request Form

Information:

First Name: Wendy
Last Name: Kluz
Company: iQor DBA Allied Interstate LLC
Mailing Address 1: 12755 Hwy 55
Mailing Address 2: Suite 300
City: Plymouth
State: MN
Zip Code: 55441
Email Address: Wendy.Kluz@iqor.com
Phone: 973-630-5721
Required copies of the records: Yes

List of specific record(s):

May we please have copy of the winning proposal for the RFP listed below. RFP NO: 38391 TITLE:
GENERAL COLLECTION SERVICES FOR THE ELECTRONIC TOLL COLLECTION PROGRAM E-Z
PASS Thank you, Wendy

THE PORT AUTHORITY OF NY & NJ

FOI Administrator

April 8, 2016

Ms. Wendy Kluz
iQor DBA Allied Interstate LLC
12755 Hwy 55, Suite 300
Plymouth, MN 55441

Re: Freedom of Information Reference No. 15764

Dear Ms. Kluz:

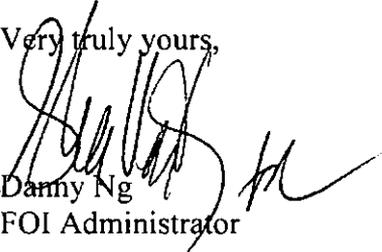
This is in response to your February 5, 2015 request, which has been processed under the Port Authority's Freedom of Information Code, copy enclosed, for a copy of the winning proposal for the RFP listed below. RFP No: 38391 -General Collection Services For The Electronic Toll Collection Program E-Zpass.

Material responsive to your request can be found on the Port Authority's website at <http://corpinfo.panynj.gov/documents/15764-C/>. Paper copies of the available records are available upon request.

Certain portions of the material responsive to your request are exempt from disclosure as, among other classifications, personal privacy, confidential information and security.

Please refer to the above FOI reference number in any future correspondence relating to your request.

Very truly yours,


Danny Ng
FOI Administrator

Enclosure

4 World Trade Center, 18th Floor
150 Greenwich Street
New York, NY 10007
T: 212 435 3642 F: 212 435 7555

THE PORT AUTHORITY OF NY & NJ

Lillian D. Valenti
Chief Procurement Officer

December 24, 2014

Via UPS and Email (harry.neerenberg@allianceoneinc.com)

Mr. Harry Neerenberg
CFO
AllianceOne Receivables Management, Inc.
4850 Street Road, Suite 300
Trevose, PA 19053

RE: GENERAL COLLECTION SERVICES FOR THE ELECTRONIC TOLL COLLECTION PROGRAM (E-ZPass®) – RFP #38391; CONTRACT #4600010190; PURCHASE ORDER #4500065548

Dear Mr. Neerenberg:

The Port Authority of New York and New Jersey (“The Port Authority” or “the Authority”) hereby offers to enter into an agreement, as hereinafter set forth (“the Agreement”) with AllianceOne Receivables Management, Inc. (“the Contractor”) for the performance of the above-referenced services.

The Agreement between the parties shall consist of the following, stated in order of precedence in case of conflict or inconsistency:

1. this Letter of Acceptance;
2. the Contractor’s Proposal opened on August 4, 2014 excluding:
 - Section 6, “Consolidated Financial Statements”;
 - Section B, “Page 9 through the first half of Page 22 of the “Executive Summary”;
 - Section F, “Proposal”, Pages 42-43, Pages 121 and 122, and Pages 126-137;
 - Exhibit D, “Benefits Information”;
3. the Contractor’s Best and Final Offer dated September 29, 2014;
4. email from Mark Lombardo to Margaret D’Emic dated August 13, 2014 agreeing to withdraw the words “Confidential” and “Proprietary” from your Proposal;
5. the Contractor’s response letter to the Port Authority’s Request for Clarification dated September 10, 2014;
6. emails between Mark Lombardo and Margaret D’Emic dated September 22, 2014 and September 30, 2014 respectively regarding the Contractor’s Exceptions to the RFP;

2 Montgomery Street, 3rd Floor
Jersey City, NJ 07302
T: 201 395 7477



THE PORT AUTHORITY OF NY & NJ

- 7. email dated 9/30/14 from Mark Lombardo to Margaret D'Emic regarding the Contractor's Health Benefits Package;
- 8. the Contractor's M/WBE Participation Plan dated July 27, 2014;
- 9. the Port Authority's Request for Proposal (RFP) entitled "General Collection Services for the Electronic Toll Collection Program (E-ZPass®) and Addenda Nos. 1 through 6, thereto issued by the Port Authority.

This Agreement shall be in effect for a three (3) year period commencing on January 1, 2015 and expiring on December 31, 2017 subject to earlier termination or extension as provided in the Agreement. For payment, invoicing and administrative purposes, this Agreement will be assigned Purchase Order #4500065548.

In accordance with the terms of the RFP, please submit original certificates of insurance to your Contract Manager, Mr. Stephen Knapp, at 4 World Trade Center, 22nd Floor, New York, NY 10006. To expedite review, you may email your certificates to sknapp@panynj.gov. Please reference Contract Number 4600010190 and CITS #4513N on your insurance certificates.

Your Contract Manager Stephen Knapp can be reached at 212-435-2158 or email at sknapp@panynj.gov.

If you are in agreement with the above, please indicate such agreement by signing this and the duplicate original of this Letter of Acceptance and returning both signed originals to the attention of Margaret D'Emic, 2 Montgomery Street, Third Floor, Jersey City, NJ 07302. When signed by the Port Authority, you will receive a fully executed original document.

Very truly yours,

The Port Authority of New York & New Jersey

By: *Joe D. Valeri*

Title: Chief Procurement Officer, Procurement Department

Date: 1/12/2015

Agreed:

AllianceOne Receivables Management, Inc.

By: *[Signature]*

Title: CEO

Date: 12/27/14

Mr. Harry Neerenberg *Tim Casey*

APPROVED:	
FORM	TERMS
<i>JK</i>	<i>SK</i>



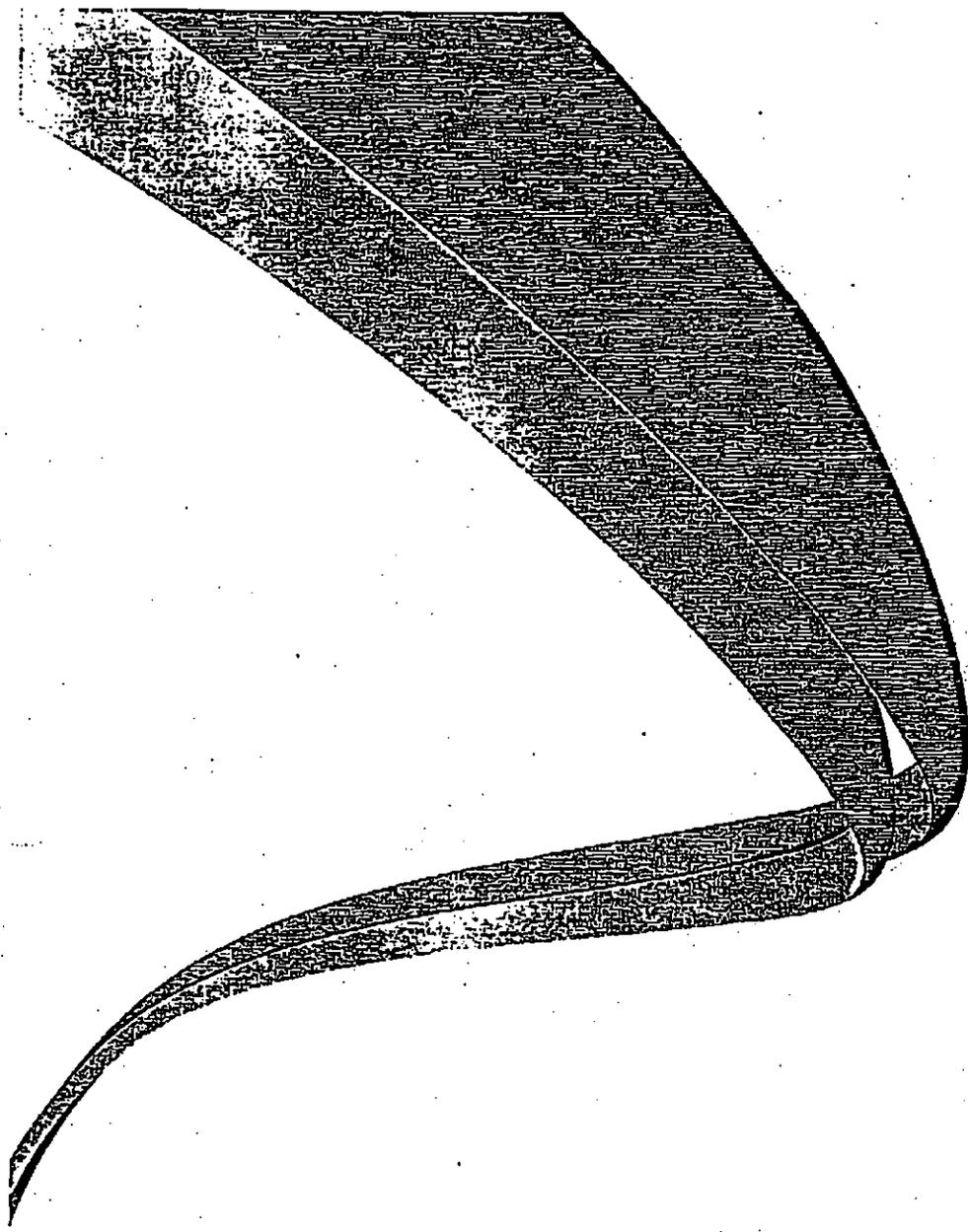
AllianceOne
a teleperformance company

Response to:

**The Port Authority of NY & NJ
RFP for General Collection Services for Electronic Toll
Collection Program (E-ZPass®)
RFP 38391**

Due: August 4, 2014 – 2:00pm EST

**AllianceOne Receivables Management, Inc.
4850 Street Road, Suite 300
Trevose, PA 19053**



Teleperformance

Transforming Passion Into Excellence

Delaware

PAGE 1

The First State

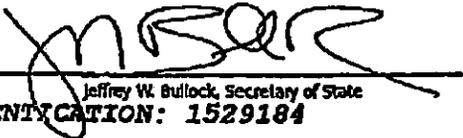
I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "ALLIANCEONE RECEIVABLES MANAGEMENT, INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE ELEVENTH DAY OF JULY, A.D. 2014.

3013119 8300

140944042

You may verify this certificate online
at corp.delaware.gov/authvar.shtml




Jeffrey W. Bullock, Secretary of State
AUTHENTICATION: 1529184

DATE: 07-11-14



BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE SIDED PRINTING.



July 29, 2014

Procurement Department
Attn: Margaret D'Emic
Two Montgomery Street, 3rd Floor
Jersey City, NJ 07302

Re: Declaration of Authenticity of Certificate of Incorporation for AllianceOne

Dear Ms. D'Emic:

This letter serves as a declaration of the authenticity of the attached Certificate of Incorporation for AllianceOne Receivables Management, Inc. This is a true copy of the Certificate of Incorporation as of the date of opening of proposals.

Sincerely,

Harry Neurenberg
Chief Financial Officer
Corporate Secretary and Treasurer

Table of Contents

Table of Contents.....	2
A. Letter of Transmittal.....	3
B. Executive Summary.....	6
C. Agreement on Terms of Discussion.....	26
D. Certifications With Respect to Contractor's Integrity.....	27
E. Documentation of Proposer Prerequisites.....	28
F. Proposal.....	30
G. Acknowledgment of Addenda.....	163
H. Acceptance of Standard Contract Terms and Conditions.....	164
I. M/WBE Plan.....	165
Closing.....	166

AllianceOne Exhibits

A – Insurance Limits

B – Letter Samples

C – Sample Reports

D – Benefits Information

E – Data Layouts

Transforming Passion Into Excellence

Close to 30 years of direct government collection experience.



A. Letter of Transmittal

August 4, 2014

The Port Authority of NY & NJ
Procurement Department
Attn: Margaret D'Emic, Senior Buyer
Two Montgomery Street, 3rd Floor
Jersey City, NJ 07302

Re: RFP 38391 for General Collection Services For The Electronic Toll Collection Program (E-ZPass®)

Dear Ms. D'Emic and other evaluation committee:

Thank you for the opportunity to propose collection services for The Port Authority of NY & NJ (hereinafter "Port Authority"). Throughout our response, we will demonstrate our commitment to serve the Port Authority in the most professional manner to affect the best results possible. AllianceOne is a single entity bidding on this contract. We have carefully reviewed this opportunity and determined that our goals are in line. AllianceOne endeavors to provide the best value for our clients in the market today.

1. *Name and address of proposer*

AllianceOne Receivables Management, Inc. 4850 Street Road, Suite 300 Trevose, PA 19053	Government Services Division Headquarters 6565 Kimball Drive, Suite 200 (proposed site) Gig Harbor, WA 98335
--	--

2. *Authorized to negotiate and execute the Contract:*

Timothy Casey, President and CEO Phone: 630-203-0900	Harry Neerenberg, CFO Phone: 866.568.9235	Renee Linnabary, Senior VP Phone: 253.620.2204
---	--	---

3. *Contact for questions about the RFP:*

Mark Lombardo, Vice President Business Dev. 11 Midway Road / P O Box 52 Pocasset, MA 02559 Office: 866-580-8434/858-712-6600 Fax: 858-712-6682 Email: mark.lombardo@allianceoneinc.com	AllianceOne Receivables Management, Inc. Corporate headquarters: 4850 Street Road, Suite 300 Trevose, PA 19053 www.allianceoneinc.com
---	---

4. *Name and address of subcontractors:*

Lockbox vendor – to be determined upon contract award; we will attempt to enter into an agreement with current provider whom AllianceOne subcontracts for other government contracts.

Collections: Lemore Management Services, Inc. 704 Ginesi Dr., Suite 11-D, Morganville, NJ 07751

5. *AllianceOne is a Delaware Corporation:*

Timothy Casey, President and CEO Eagan, MN	Harry Neerenberg, CFO Trevose, PA	Renee Linnabary, Senior VP Gig Harbor, WA
---	--------------------------------------	--

A copy of the Certificate of Incorporation with a signed declaration of its authenticity is provided following this page.



AllianceOne utilizes Columbia Ultimate collection software which is a fully functional system with integrated tools, dialer and reporting capabilities which we describe within our response. We propose a 30-day implementation period for the Port Authority. A detailed sample implementation timeline is enclosed herein. Key personnel biographies are also included within this response.

Toll experience: Our toll collection experience includes contracts with Florida Department of Transportation (SunPass and SunToll), Washington State Department of Transportation and former contract with New Jersey EZPass. We have specialized collectors that will work your business. These agents are familiar with toll violations that include individual, business and rental agencies. AllianceOne has extensive experience working with toll and accounts with multiple violations. In addition to the multiple violations we often times need to locate the registered owner, particularly on out-of-state accounts. There is a lot of interaction with car rental companies. The system integration is detailed down to the transaction level. AllianceOne works with both consumer and commercial accounts and has handling paths for each to ensure proper contact with the responsible party. We have access to DMV information in the following states:
AL, AR, CO, DE, DC, FL, GA, HI, ID, IN, KY, LA, ME, MD, MA, MN, MS, MO, MT, NV, NM, NY, NC, ND, OH, OK, OR, PA, RI, SC, TN, UT, VA, VT, WA, WI, WV, WY and shortly CA.

Our corporate headquarters office is in Treose, PA. We will assign Jennifer Uretsky, Client Services Supervisor in our Treose office to assist with this contract and provide local support for the Port Authority as needed. AllianceOne is active in IBTTA and are committed to growing our tolling business.

Our E-ZPass experience includes work with the Delaware Port Authority, New Jersey Highway Authority, New Jersey Toll Authority and South Jersey Toll Authority as part of the E-ZPass experience. Clients in the region include: Vermont Judiciary; Commonwealth of Pennsylvania (over 20 year contract); Nassau County, New York; City of Philadelphia, PA; Morristown, NJ; and Fairlawn, NJ. We have collection service agreements pending with West New York, NJ; Edison, NJ and Fanwood, NJ. We can provide customized reports for the Port Authority. We will utilize this knowledge of similar debt to enhance the collection program for the Port Authority. We have the ability to collect these accounts within New York, New Jersey and throughout the United States without forwarding to any outside agency. We provide professional service with a focus on generating strong revenue for the Port Authority while providing excellent customer service and maintaining the positive public image of the Port Authority.

Qualifications - AllianceOne is one of the leading providers of debt collection services in the United States. AllianceOne is fully licensed and authorized to enter into a collection contract with the Port Authority. We are a top performer for the clients we serve. Whether it's a financial services company that provides daily competitive batch tracks or a government client outsourcing for the first time, we put the proper structure in place to drive all employees to top performance. Every government division employee is eligible to earn a monthly commission/incentive. This instills ownership in all employees and improves results for clients. Our team will provide a smooth and minimally invasive transition process. AllianceOne has experience transitioning from an existing collection agency and working with government entities that have never outsourced. AllianceOne has consistently improved results when coming into a contract as a new vendor. An example of this includes the Superior Court of California, County of Contra Costa where AllianceOne exceeded the prior agency by 13% gross collections in the first six months alone. All services were implemented within 30 days of contract award.

The following comment demonstrates our ability to rapidly ramp up a contract and perform was received from a recent client customer survey from the Superior Court of California, County of Contra Costa, Ms. Kate Bieker. *"Basically our Court ended their in-house collection on Wednesday and AllianceOne stepped in and started our collections without skipping a beat on Thursday. They have taken the time to understand our Court and our policies and procedures we follow. They are very willing to tailor their efforts to comply with our wants!"*

We strive for superior recovery results with zero to very low complaints. We encourage the Port Authority to confirm our statements with our clients. AllianceOne operates with excellent ethical and lawful service. We have a large national presence that contributes to our experience and qualified team for the Port Authority. This contract will be a primary focus within the State and will receive priority status service.

There are six pinnacles that set us apart:

1. **Company expertise** - The government services division is the largest business line within AllianceOne. This has been achieved through over 30 years of service to government clients. Throughout the three decades of serving government clients, there have been many changes which we remain nimble and willing to adapt.



2. Collector experience - At the end of the day, it's the collector on the phone that makes the difference in recovering your money. We have 350 employees dedicated to government collections. Through our integrated office network, we can share this expertise and provide a full service collection solution. While every collector is trained in the legal requirements including the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA) and state restrictions, more importantly they are trained in the nuances of government collections and our philosophy to treat consumers with respect. Each and every collector can fully explain the base fines and penalties in simple terms that the consumer can understand.

3. Commitment to client service - As our client, you have our commitment to serve your needs. No two clients are alike. No two collection programs are alike. The customer service team is a phone call or email away to assist you. Through real-time online access, reports and up-to-date account statuses are available. While phone calls and email are efficient, periodic face-to-face meetings are an integral part of keeping the communication lines open and working to improve results over time.

4. Collections are our core competence - As such, we have a team of individuals that are able to produce better results than companies with a less expertise in collections and more expertise in other areas such as technology. In one example, our liquidation surpassed that of a competitor even though we didn't get the accounts until the other vendor worked them for 120 days. In another case, we were able to out-collect the firm by 51%.

5. Calling advantage - Our office staff will be available at a minimum from 8 AM EST to 9 PM EST Monday through Friday. This allows defendants to reach an agent when it's convenient for them. Additionally, the extended calling hours allow us to make more contacts which ultimately convert to dollars for the Port Authority.

6. Compliance - With the deep compliance resources at AllianceOne, the Port Authority will not see its name or ours as headline news.

Mark Lombardo, RFP point of contact and proposed contract coordinator, due to his responsibilities finds himself on the East Coast more than half the year. He travels to the area frequently and will be readily available to assist and consult with the Port Authority regarding this contract. Renee Linnabary, Senior Vice President will oversee the entire project. Ms. Linnabary is a member of AllianceOne's executive management team. She is authorized to make representations on behalf of AllianceOne. We will comply with the requirements, terms and conditions outlined within this RFP.

Point of Contact/Contract Coordinator
Mark Lombardo, VP Business Development
6160 Mission Gorge Rd #300
San Diego, CA 92120
Office: 866-580-8434/858-712-6600
Email: mark.lombardo@allianceoneinc.com

Authorized Representative
Renee Linnabary, Senior Vice President
6565 Kimball Drive, Suite 200
Gig Harbor, WA 98335
Office: 800-456-8838 x2204/253-620-2204
Email: renee.linnabary@allianceoneinc.com

We appreciate this opportunity to serve you. AllianceOne has no conflict of interest, actual or apparent, that would limit our ability to provide the requested services. We are 100% dedicated to serving your needs. We will be a committed and flexible partner for the Port Authority throughout the contract term.

Sincerely,

Renee Linnabary
Senior Vice President



BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE-SIDED PRINTING.

B. Executive Summary

B. Executive Summary

The Proposer shall submit a summary presenting the major features of its proposal and how the proposal satisfies the requirements contained in this RFP, as well as the special competencies and expertise of the Proposer to meet the requirements of this RFP.

Understanding of the project, solution highlights and key benefits - AllianceOne has submitted a comprehensive proposal that demonstrates our ability to successfully service the Port Authority's contract, when released, providing exceptional revenue return and service for the Port Authority and its constituents. AllianceOne is uniquely qualified to take on this project based on our experience, technology, financial stability, client service and performance record.

- **Financial stability** – We have an unmatched balance sheet. As one of the top 10 collection agencies, we offer stability in today's tough economic times.
- **Responsiveness** – AllianceOne provides the Port Authority with multiple contacts to ensure all facets of the contract are always operating as specified by the Port Authority. Mark Lombardo will be the Strategic Account Manager and will be readily available to coordinate and assist the Port Authority with any contractual needs. The Port Authority will have access to our team early until late via phone, email and fax. We have a site in Trevoze, Pennsylvania that will provide local contract support.
- **Toll experience** - AllianceOne has contracts with Florida SunPass and SunToll. Additionally, our toll experience includes: a project with the State of Washington that covers both toll violations and delinquent balance accounts. This requires automated reporting for placements, cancellations, adjustments and payments. New Jersey EZPass, a former client subcontracted through Xerox, placed \$137million which included both toll violations and delinquent balances.
- **Client services** – AllianceOne has the resources and expertise to take on a project of this size, and also possess the ability to be nimble and respond to client requests promptly and correctly the first time.
- **Experience** – Close to 30 years of government debt collection experience, serving government clients and their constituents. We have a division dedicated to government clients. We work with these clients and have introduced new programs specific to the public sector such as relicensing programs, partnerships with boat and tow companies, hot phones to reach our offices instantly, time payment programs, amnesty and more.
- **Performance record** - As noted in our cover letter, we are a top performer for the clients we serve. AllianceOne performs very well competitively. Florida SunToll has recently commented on AllianceOne's performance over a competitor on the same contract. Our performance, reporting and customer service are all meeting and exceeding their expectations and ranked above those of the competitor in all areas.
- **Business analytics team** – AllianceOne has a department that focuses on analyzing data through custom designed reports to determine the best possible account strategies for clients. Whether it is an adjustment in time of day to perform dialing campaigns, collector adjustments, letter and



dialing attempts, and this team provides our management group with critical information which has greatly improved revenue performance for our clients.

- TOPS – Teleperformance Operational Processes and Standards (TOPS) – TOPS is an internal performance enhancement program that ensures a productive workforce, positive work environment and efficient daily strategies.
- Dedicated government collection team – AllianceOne will dedicate a collection team to service the Port Authority's contract. This team will consist of employees with direct and extensive experience working cases similar in nature to the Port Authority.
- Compliance – AllianceOne maintains a separate compliance department to monitor employee adherence to laws, regulations and internal policies. This department also maintains all licensing, bonding and insurance for the company. Our size drives more complaints by the nature of our business however we are proud to note that we continue to maintain extremely low complaint ratios. Our leading edge monitoring provides our management team with the tools necessary to train and review performance at all levels.

History - AllianceOne began its long history of providing services to government clients in the early 1980's. Our service to government clients spans over 30 years and includes pre-collection through comprehensive full third party delinquent debt collection including litigation services. AllianceOne was formed March 5, 1999 as a Delaware corporation through the acquisition of 5 previously unrelated companies and a large financial partner. Prior to the AllianceOne purchase the company operated as Allied Credit Companies. Collections is our sole business. AllianceOne has 2,500 employees throughout the United States and Canada and all are permanent employees.

AllianceOne's experience with toll fines and fees clients is extensive. We understand your business and have a team prepared to provide you with exceptional service and recovery. Our focus is debt collection services. The proposed team includes management with an average tenure over 10 years and collectors with an average of 2.45 years with the company. All are experienced with government debt including toll collections. We have bilingual and multilingual capabilities, on-line real time access provided to the Port Authority, extensive monitoring of staff to ensure complete compliance with all applicable local, state and federal laws and regulations governing the collection industry.

AllianceOne has collected \$2,013,759,019 for our government clients.

AllianceOne is a federal GSA contract holder under SIN 520-4, Collection Services. AllianceOne is now a wholly owned subsidiary of Teleperformance (TPUSA). AllianceOne was purchased by Teleperformance on August 1, 2007. AllianceOne operates with its own executive management staff allowing for immediate decision making abilities. AllianceOne is fully licensed and/or bonded to collect throughout all 50 states and Canada. AllianceOne continuously provides our government clients with exceptional service and revenue recovery results. We pride ourselves on our extremely low number of complaints. AllianceOne has had no ethical or legal challenges by government entities.

AllianceOne Areas of Specialization

AllianceOne focuses solely on pre and post delinquent collection services:

- Toll collection experience
 - AET (all electronic tolling)
 - Personal negative balance accounts



- o Commercial negative balance accounts
- o Personal tolls
- o Commercial tolls
- Non-delinquent account services
- National client base focusing on government debt
- Full third party collections
- The Government division is the largest vertical
- Pre-collection services
- Specialized toll account handling
- Amnesty
- Tax Intercept Programs with various government clients
- Litigation
- PCI certified company ensuring complete data security
- Sites focused on government debt collection
- Immediate decision making abilities
- Tailored programs to meet the needs of the Port Authority

AllianceOne is fully licensed and/or bonded to collect throughout all 50 states and Canada. AllianceOne continuously provides our government clients with exceptional service and revenue recovery results. We pride ourselves on our extremely low number of complaints. AllianceOne has had no ethical or legal challenges by government entities.



Financial Stability

AllianceOne alone earned revenues of \$110.444 million total with the Government division responsible for \$33.863 million in 2013 for services similar to those described within this RFP. Our Government Services Division is the largest division within AllianceOne. While AllianceOne itself is a financially stable subsidiary, the entire Teleperformance family has the financial strength to further support our continued expansion, service enhancements and technology including:

- Debt-free, publicly traded company with industry best SA2 D&B rating;
- \$3.236 billion in 2013 revenues;
- World's 150th largest employer, with more than 130,000 employees and growing.
- Consistently profitable

We are confident the Port Authority will experience superior service and revenue return if AllianceOne is selected as a collection vendor. In competitive situations, we always aim for first place and continue to exceed our clients' expectations.

Financial Safeguards

- PCI Certified company
- SSAE
- Annual independently audited financial statements
- ISO 27002

Additionally, AllianceOne employs the strategies and beliefs of our parent company, Teleperformance, which include:

Corporate Mission and Values

AllianceOne's corporate mission and vision provide us with the guidelines that equal success in service for our clients and their assigned individuals. The Port Authority will experience superior recovery coupled with excellent customer service and a company that will work to promote the positive public image of the Port Authority.



Our Mission statement – “At Teleperformance, we deliver an outstanding customer experience, at every single opportunity, as a result of our commitment, passion and dedication to excellence. In so doing, we create opportunities and value for employees, clients, customers, communities and shareholders.”

Our Values are the Foundations of our Group - Teleperformance commits to meet and exceed its client expectations by providing contact center solutions around the world 24/7 and by delivering superior performance in customer management, while strictly respecting highly ethical and socially responsible values.

Cosmos | INTEGRITY: Absolute. Harmonious. Universal. Being true, authentic and living our values, since they are the pillars on which all of our relationships are built. *I say what I do and I do what I say.*

Earth | RESPECT: Deep. Nurturing. Abundant. We cultivate what each has to offer, with respect generating respect. *I treat others with kindness and empathy.*

Metal | PROFESSIONALISM: Crafted. Solid. Reliable. Through our quality and skill, we transform Interactions into golden experiences. *I do things right the very first time.*

Air | INNOVATION: Inspiring. Renewing. Dynamic. Change is the constant wind that fills our sails; we both embrace it and propose it. *I create and improve.*

Fire | COMMITMENT: Steady. Strong. Radiant. Commitment ignites our actions and drives our performance. It fuels our passion for a job well done. *I'm passionate and engaged.*

AllianceOne, Teleperformance company, Citizen of the Planet Initiative

Teleperformance's Citizen of the Planet Initiative is our commitment to minimize negative environmental impacts by acting in a sustainable manner to ensure future generations have the ability to meet their own needs. Our Citizen of the Planet Global initiative will involve our management, people, suppliers & customers in a combined effort to help our planet by:



- Improving facilities to create “sustainable sites” (i.e water, paper & other waste reductions) and strive for “paperless” environments
- Recycling
- Energy & Atmosphere Improvements
- Indoor environmental quality refinements
- Alternative transportation
- Employee education & Involvement to extend efforts to their homes & neighborhoods in addition to the work place



AllianceOne, Teleperformance company, Citizen of the World

As a direct result of Teleperformance CEO, Daniel Julien's participation in the Clinton Global Initiative (CGI), Teleperformance has established a systematic charitable effort geared towards saving and nurturing children.

This charitable effort is called Citizen of the World (COTW) and it is coordinated in the Americas and Asia in countries where Teleperformance has a physical presence. The annual commitment to CGI is \$1 M (30% cash, 70% in goods/donations in kind). Daniel Julien, CEO, has selected Feed The Children (FTC) as the company's primary charity to help accomplish the goals and reach the \$1M commitment.

~~STAKE PAGE INSERTED FOR COMMERCIAL~~



Compliance

AllianceOne utilizes extensive initial and on-going training sessions coupled with daily management review and Compliance department reviews to ensure complaints are at an absolute minimum and all applicable local, state and federal laws and regulations are followed.

AllianceOne's Jaime Awoyinka, Director of Compliance holds the following certifications:

- Recognized by ACA International as a certified Credit and Collection Compliance Officer
- Past-President of Minnesota Association of Collectors
- Current Executive Director of Minnesota Association of Collectors
- Former employee of the Minnesota Department of Commerce – regulates collections in MN (former regulator)
- Currently in the process of becoming an ACA recognized certified instructor
- Fellow and Scholar degrees from ACA International

Compliance Department monitors Regulatory and Consumer Agencies such as:

- Consumer Financial Protection Bureau
- Federal Trade Commission
- Office of the Comptroller of the Currency
- The department remains current on all applicable Federal, State and Local laws, and reviews our current collection practices to ensure compliance
- Involvement in industry associations
- This department has members on the Boards of Directors of the Washington State Collectors Association, Minnesota Association of Collectors and the ACA as well as various committees of each
- A monthly review of all licenses is performed
- The process is tracked manually to ensure everything is up to date through a licensing matrix
- Individual collection licenses are processed through the Director of Compliance where required by law

Better Business Bureau

AllianceOne has an A+ BBB rating with the DC/Eastern Pennsylvania BBB.



Services for the Port Authority

AllianceOne also offers the Port Authority:

- Online, real time account access throughout the contract term
- Business analytics team utilizing data interpretation tools to developing the most effective work plan for the Port Authority
- Customized reporting
- Tailored data communication
- PCI certified company
- Over 30 years of court and government collection experience
- Results matter – we will set goals with the Port Authority throughout the contract

Business Analytics -Business Analytics team commitment to being integrated into our daily operations. The BA team helps guide our approach to a portfolio by highlighting batches that need more work effort, letter results, dialing based on hour of day, etc.

Responsive

If we say we will do something we deliver on our commitments. Our motto echoes this statement, *"I am a Teleperformer. I say what I do & I do what I say. I treat others with kindness and empathy. I do things right the very first time. I create & improve."*

Our employees are specialists in their field. AllianceOne understands the importance of a positive public image when representing government clients. To meet this goal, continuous training is provided to all employees in applicable legislation on the local, state and federal levels.

Legislative training is supported by AllianceOne's legal team of staff attorneys, internal compliance and monitoring departments, and retained attorneys across the United States and Canada. AllianceOne supplies methods of evoking payment while maintaining a respectful communication. AllianceOne's collection team averages 2.57 years of tenure and our management team averages 8 years with the company.

AllianceOne prides itself in its low number of complaints and believes this is a result of its ongoing training for all employees.

C. Agreement on Terms of Discussion

C. Agreement on Terms of Discussion

The Proposer shall submit a copy of the "Agreement on Terms of Discussion," signed by an authorized representative of the Proposer. The Agreement format is included as Attachment A and shall be submitted by the Proposer without any alterations or deviations. Any Proposer who fails to sign the Port Authority's "Agreement on Terms of Discussion" will not have its proposal reviewed. If the Proposer is a joint venture, an authorized representative of each party must sign the Agreement.

Please see the following page.

ATTACHMENT A - AGREEMENT ON TERMS OF DISCUSSION

7/25/14

The Port Authority's receipt or discussion of any information (including information contained in any proposal, vendor qualification, ideas, models, drawings, or other material communicated or exhibited by us or on our behalf) shall not impose any obligations whatsoever on the Port Authority or entitle us to any compensation therefor (except to the extent specifically provided in such written agreement, if any, as may be entered into between the Port Authority and us). Any such information given to the Port Authority before, with or after this Agreement on Terms of Discussion ("Agreement"), either orally or in writing, is not given in confidence. Such information may be used, or disclosed to others, for any purpose at any time without obligation or compensation and without liability of any kind whatsoever. Any statement which is inconsistent with this Agreement, whether made as part of or in connection with this Agreement, shall be void and of no effect. This Agreement is not intended, however, to grant to the Port Authority rights to any matter, which is the subject of valid existing or potential letters patent. The foregoing applies to any information, whether or not given at the invitation of the Authority.

Notwithstanding the above, and without assuming any legal obligation, the Port Authority will employ reasonable efforts, subject to the provisions of the Port Authority Freedom of Information Code and Procedure adopted by the Port Authority's Board of Commissioners on March 29, 2012, which may be found on the Port Authority website at: <http://www.panynj.gov/corporate-information/pdf/foi-code.pdf>, not to disclose to any competitor of the undersigned, information submitted which are trade secrets or is maintained for the regulation or supervision of commercial enterprise which, if disclosed, would cause injury to the competitive position of the enterprise, and which information is identified by the Proposer as proprietary, as more fully set forth in the FOI Code, which may be disclosed by the undersigned to the Port Authority as part of or in connection with the submission of a proposal.

AllianceOne Receivables Management, Inc.

(Company)


(Signature)

Renee Linnabary, Senior Vice President

(Title)

7/27/14

(Date)

ORIGINAL AND PHOTOCOPIES OF THIS PAGE ONLY.

DO NOT RETYPE.

D. Certifications With Respect to Contractor's Integrity

D. Certifications With Respect to the Contractor's Integrity Provisions:

The Proposer, by signing the Letter of Transmittal, makes the certifications in the "Contractor's Integrity Provisions," included as Section III of The Standard Contract Terms And Conditions (Attachment BII) of this RFP. If the Proposer cannot make any such certifications, it shall enclose an explanation of that inability.

AllianceOne certifies that it meets the Contractor's Integrity Provisions included in Section III of The Standard Contract Terms and Conditions.



Shoshone County District

BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE SIDED PRINTING.

E. Documentation of Proposer Prerequisites

E. Documentation of Proposer Prerequisites

The Proposer shall submit documentation to demonstrate that it meets all prerequisites, if any, included herein.

A. The Proposer shall have had at least five (5) years of continuous experience immediately prior to the date of the submission of its proposal in the management and operation of a collection's service business actually engaged in providing these services to commercial and industrial accounts under contract. The Proposer may fulfill this prerequisite if it can demonstrate that the persons or entities owning and controlling the Proposer have had a cumulative total of at least the same number of years and type of direct continuous experience immediately prior to the submission of this proposal as is required of the Proposer, or has owned and controlled other entities which meet the requirement.

AllianceOne has been providing debt collection services to government clients for over 30 years. As noted, AllianceOne was purchased by Teleperformance August 1, 2007. Operations have continued uninterrupted for 30 years. We are prepared and capable of providing the Port Authority with superior collection service. AllianceOne has the depth of experience, financial backing, capacity, technology and staff to effectively service this contract and provide the Port Authority with excellent revenue return and service.

B. During the time period as stated in (A) above, the Proposer shall have satisfactorily performed or be performing under at least two (2) contract(s) requiring similar services of similar scope to those required under this Contract.

Please see pages 9 through 22 for our substantial client references and statistics. AllianceOne has significant experience providing toll and government collection services of the size and scope of the Port Authority contract for well over 5 years. We are positioned to meet and exceed the Port Authority's contract goals and will have a dedicated team assigned to provide excellent service.

C. The Proposer shall demonstrate that it has earned gross revenues of at least \$15 million a year for the last fiscal or calendar year from the type of services or products described herein.

As noted, AllianceOne alone earned revenues of \$110.444 million total with the Government division responsible for \$33.863 million in 2013 for services similar to those described within this RFP. Our Government Services Division is the largest division within AllianceOne. We are confident the Port Authority will experience superior service and revenue return if AllianceOne is selected as a collection vendor. In competitive situations, we always aim for first place and continue to exceed our clients' expectations.



D. In the event a proposal is submitted by a joint venture the foregoing prerequisites will be considered with respect to such Proposal as follows:

With respect to subparagraph (A) and (B) above, the prerequisite will be considered satisfied if the joint venture itself, or any of its participants individually, can meet the requirements.

With respect to subparagraph (C) above, the gross income of the joint venture itself may meet the prerequisites or the gross income of the participants in the joint venture may be considered cumulatively to meet the prerequisite.

If the proposal is submitted by a common law joint venture, a joint venture that has not been established as a distinct legal entity, each participant of the joint venture shall be held jointly and severally liable and must individually execute and perform all acts required by this proposal. Documents signed by a common law joint venture, in connection with this proposal, shall include the names of all participants of the joint venture followed by the words "acting jointly and severally". All joint venture proposers must provide documentation of their legal status.

All Proposers must include documentation that they meet the above prerequisites. By furnishing this solicitation document to Proposers, the Port Authority has not made a determination that the Proposers have met the prerequisites or have otherwise been deemed qualified to perform the services. In addition, a determination that a Proposer has met the prerequisites is no assurance that they will be deemed qualified in connection with other proposal requirements included herein.

AllianceOne is a Delaware Corporation that meets all prerequisites for the Port Authority.

F. Proposal

F. Proposal

The Proposer must submit a proposal that details and clearly describes its experience and capability to perform the General Collection services described in this RFP, its approach to such work and the cost of such work to the Port Authority.

At a minimum, the proposal shall address the following:

1) Cost Proposal

a. Proposers must provide an all-inclusive fee incorporating costs for providing all collection services required in this RFP. Proposers shall provide separate fees for collection of Violations, Revoked Accounts, and Low Volume Transactions calculated as a fixed percentage. The Cost Proposal form can be found in Attachment Bill (A).

b. Proposers must provide a separate and all-inclusive fee incorporating costs for providing collection services for Airport Parking.

In addition, the Proposer shall submit a completed "Calculation of Hourly Rate" form, found in Attachment Bill (B), which upon acceptance by the Port Authority shall become part of the Contract and subject to audit in accordance with the Wages, Health and Supplemental Benefits requirements hereunder or established at the time of proposal acceptance.

Following is AllianceOne's cost proposal.



ATTACHMENT B11A - COST PROPOSAL FORM

I. Entry of Prices

- The proposal shall amount a copy of the "Agreement" and be submitted by the Proposer without any alterations.
- Agreement and Terms of this Contract are consistent.
- The Proposer is a fully qualified and experienced contractor.
- The prices quoted shall be written in figures, in ink, preferably black, where required in the spaces provided on the Cost Proposal Form attached hereto and made a part hereof.
 - All Proposers are asked to ensure that all charges quoted for similar operations in their Contract are consistent.
 - Prices must be submitted for each Item required on the Cost Proposal Form.
 - All Proposers are asked to ensure that all figures are inserted as required, and that all computations made have been verified for accuracy. The Proposer is advised that the Port Authority may verify only that Proposal or those Proposals that it deems appropriate and may not check each and every Proposal submitted for computational errors. In the event that errors in computation are made by the Proposer, the Port Authority reserves the right to correct any error and to recompute the Estimated Contract Price, as required, based upon the applicable Cost Per Unit inserted by the Proposer, which amount shall govern in all cases.
 - In the event that a Proposer quotes an amount in the Estimated Price column but omits to quote a Cost Per Unit for that amount in the space provided, the Port Authority reserves the right to compute and insert the appropriate Cost Per Unit.
 - The Total Estimated Contract Price is solely for the purpose of facilitating the comparisons of Proposals. Compensation shall be in accordance with the section of this Contract entitled "Payment".
 - The "Cost Per Unit" shall be deemed to include all items of cost, including but not limited to, materials, labor, equipment, salaries, benefits, insurance, administrative overhead, any applicable fees and profit necessary to perform the Services as indicated in this Contract, whether the aforementioned are actually employed in the furnishing of such Service or whether incidental thereto.



ATTACHMENT BIII (A) COST PROPOSAL FORM

Proposers must provide an all-inclusive fee incorporating costs for providing all Services required in this RFP. Proposers shall provide separate fees for collection of Violations, Revoked Accounts, Low Volume Transactions and Airport Parking calculated as a fixed percentage.

A	B	C	D
DESCRIPTION	ESTIMATED THREE (3) YEAR COLLECTIONS	COST PER UNIT	ESTIMATED CONTRACT PRICE, THREE (3) YEARS (Column B X Column C)
Violations	\$13.3 M	13.21 %	\$ 1,756,930.00
Revoked Accounts	\$444,000	13.21 %	\$ 58,652.40
Low Volume Transactions	\$100,000	13.21 %	\$ 13,210.00
Airport Parking	\$668,000	13.21 %	\$ 88,242.80
TOTAL ESTIMATED THREE (3) YEAR CONTRACT PRICE			\$ 1,917,035.20

The Estimated collection numbers are here for comparison purposes only and are not guaranteed by the Port Authority.

The Cost Per Unit inserted above shall remain firm throughout the three (3) year base term and any option period(s), if exercised.

ATTACHMENT BIII (B) CALCULATION OF AVERAGE HOURLY RATE FORM

INSTRUCTIONS FOR CALCULATION OF AVERAGE HOURLY RATE FORM

Attached are the "Calculation of Average Hourly Rate" forms for the enumerated positions under this Contract, for each year of the Base Term. A separate form is required for each employee category. The Proposer shall use these forms in support of the Wages, Health and Supplemental Benefits Clause required under this Contract. When completing this form, please refer to the definitions located in the aforementioned clause.

A Proposer or Bidder's entries in these forms for Item#1, Item#2 and Item #3 shall become requirements if the proposal or bid is accepted by the Port Authority and the Proposer or Bidder must maintain the averages quoted at all times.

Nothing in the forms shall modify the requirements of the clause entitled "Wages, Health and Supplemental Benefits" or the terms and conditions of the subject Contract.

PROPOSER NAME: _____ PROPOSAL NUMBER _____

SR. COLLECTIONS REPRESENTATIVE
Year 1

MINIMUM WAGE: \$23.12

ITEM #1

AVERAGE HOURLY DIRECT WAGES \$ 48,089.60
NUMBER OF EMPLOYEES 1

ITEM #2

AVERAGE HEALTH BENEFITS
HEALTH \$ 1,874.04

ITEM #3

AVERAGE SUPPLEMENTAL BENEFITS
(ITEMS NOT REQUIRED BY LAW)

	\$	NUMBER OF DAYS PROVIDED
HOLIDAY ALLOWANCE	\$ 2,034.56	_____
VACATION ALLOWANCE	\$ 2,774.40	_____
SICK TIME ALLOWANCE	\$ Included in all vacation-all treated as benefit time	_____
PENSION	\$ _____	_____
WELFARE	\$ _____	_____
OTHER SUPPLEMENTAL BENEFITS SPECIFY _____	\$ _____	_____

SUB TOTAL (ITEMS # 1, 2 & 3) \$ 54,772.60 sub total 1, 2 & 3

ITEM #4

AVERAGE TAXES AND INSURANCE
(ITEM REQUIRED BY LAW)

F.I.C.A.	\$ 4,190.10
N.Y.S.U.I./N.J.S.U.I.	\$ 1,150.22
F.U.I.	\$ 328.64
WORKERS' COMPENSATION	\$ 336.00
GENERAL LIABILITY INSURANCE	\$ 23.00
DISABILITY INSURANCE	\$ TBD
OTHER TAXES AND INSURANCE SPECIFY _____	\$ 137.00

ITEM #5

AVERAGE ADDITIONAL COMPONENTS
(IF APPLICABLE)

VEHICLE/MTCE/FUEL	\$ 2,400 parking allowance
UNIFORMS	\$ _____
EQUIPMENT	\$ 100 cell phone
MATERIALS	\$ _____
SUPPLIES	\$ _____
RELIEF	\$ _____
ROLL CALL	\$ _____
OTHER COMPONENTS NOT SPECIFIED ABOVE	\$ 2,400 incentive
SPECIFY _____	\$ _____

**AVERAGE GENERAL ADMINISTRATIVE COSTS, OVERHEAD
AND PROFIT**
TOTAL (ITEMS # 1, 2, 3, 4 & 5)

\$ _____
\$ 60,168.70

Documentation of Proposed Performance...

The Contractor shall submit documentation to verify
including but not limited to:

The Contractor shall have had at least five (5) years of
experience in the performance of the proposed work prior
to the start of the proposed work. The Contractor shall
provide a list of references and a list of previous work
performed. The Contractor shall also provide a list of
personnel who will be assigned to the proposed work.

PROPOSER NAME: _____ PROPOSAL NUMBER 38391

SR. COLLECTIONS REPRESENTATIVE
YEAR 2

MINIMUM WAGE: \$23.28

ITEM #1

AVERAGE HOURLY DIRECT WAGES \$ 48,422.40
 NUMBER OF EMPLOYEES 1

ITEM #2

AVERAGE HEALTH BENEFITS HEALTH \$ 1874.04

ITEM #3

AVERAGE SUPPLEMENTAL BENEFITS
 (ITEMS NOT REQUIRED BY LAW)

		NUMBER OF DAYS PROVIDED
HOLIDAY ALLOWANCE	\$ 2,048.64	_____
VACATION ALLOWANCE	\$ 2,793.60	_____
SICK TIME ALLOWANCE	\$ Included in vacation-all treated as benefit time	_____
PENSION	\$ _____	_____
WELFARE	\$ _____	_____
OTHER SUPPLEMENTAL BENEFITS	\$ _____	_____
SPECIFY _____		

SUB TOTAL (ITEMS # 1, 2 & 3) \$ 55,138.68 sub total 1, 2 & 3

ITEM #4

AVERAGE TAXES AND INSURANCE
 (ITEM REQUIRED BY LAW)

F.I.C.A.	\$ 4,218.11
N.Y.S.U.I./N.J.S.U.I.	\$ 1,157.91
F.U.I.	\$ 330.83
WORKERS' COMPENSATION	\$ 353.00
GENERAL LIABILITY INSURANCE	\$ 24.00
DISABILITY INSURANCE	\$ TBD
OTHER TAXES AND INSURANCE	\$ 144.00
SPECIFY _____	

ITEM #5

AVERAGE ADDITIONAL COMPONENTS
 (IF APPLICABLE)

VEHICLE/MTCE/FUEL	\$ 2,400 parking allowance
UNIFORMS	\$ _____
EQUIPMENT	\$ 100 cell phone
MATERIALS	\$ _____
SUPPLIES	\$ _____
RELIEF	\$ _____
ROLL CALL	\$ _____
OTHER COMPONENTS NOT SPECIFIED ABOVE	\$ 2,400 Incentive
SPECIFY _____	

**AVERAGE GENERAL ADMINISTRATIVE COSTS, OVERHEAD
AND PROFIT**

\$
\$ 60,559.78

1. The proposer must submit a proposal that details and
to be performed for General Collection services described
costs to be added to the bid amount.

2. The proposer must provide a budget for the

3. The proposer must provide a breakdown for the

PROPOSER NAME: _____ PROPOSAL NUMBER _____

**SR. COLLECTIONS REPRESENTATIVE
YEAR 3**

MINIMUM WAGE: \$23.44

ITEM# 1
AVERAGE HOURLY DIRECT WAGES \$ 48,755.20
NUMBER OF EMPLOYEES 1

ITEM #2
AVERAGE HEALTH BENEFITS
HEALTH \$ 1,874.04

ITEM #3
AVERAGE SUPPLEMENTAL BENEFITS
(ITEMS NOT REQUIRED BY LAW)

		NUMBER OF DAYS PROVIDED
HOLIDAY ALLOWANCE	\$ <u>2,062.72</u>	_____
VACATION ALLOWANCE	\$ <u>2,812.80</u>	_____
SICK TIME ALLOWANCE	\$ <u>Included in vacation-all treated as benefit time</u>	_____
PENSION	\$ _____	_____
WELFARE	\$ _____	_____
OTHER SUPPLEMENTAL BENEFITS	\$ _____	_____
SPECIFY _____		
SUB TOTAL (ITEMS # 1, 2 & 3)	\$ <u>55,504.76</u>	sub total 1, 2 & 3

ITEM #4
AVERAGE TAXES AND INSURANCE
(ITEM REQUIRED BY LAW)

F.I.C.A.	\$ <u>4,246.11</u>
N.Y.S.U.I./N.J.S.U.I.	\$ <u>1,155.60</u>
F.U.I.	\$ <u>333.03</u>
WORKERS' COMPENSATION	\$ <u>370.00</u>
GENERAL LIABILITY INSURANCE	\$ <u>26.00</u>
DISABILITY INSURANCE	\$ <u>TBD</u>
OTHER TAXES AND INSURANCE	\$ <u>151.00</u>
SPECIFY _____	

ITEM #5
AVERAGE ADDITIONAL COMPONENTS
(IF APPLICABLE)

VEHICLE/MTCE/FUEL	\$ <u>2,400 parking allowance</u>
UNIFORMS	\$ _____
EQUIPMENT	\$ <u>100 cell phone</u>
MATERIALS	\$ _____
SUPPLIES	\$ _____
RELIEF	\$ _____
ROLL CALL	\$ _____
OTHER COMPONENTS NOT SPECIFIED ABOVE	\$ <u>2,400 Incentive</u>
SPECIFY _____	

**AVERAGE GENERAL ADMINISTRATIVE COSTS, OVERHEAD
AND PROFIT**

\$

TOTAL (ITEMS # 1, 2, 3, 4 & 5)

\$ 60,950.86



2) Work Plan

Staffing

AllianceOne has carefully reviewed RFP 38391 and the associated addendums. It is imperative that we have the proper number of staff assigned to provide top tier results. Based on the information provided we propose 22 collectors, 1 manager, 1 supervisor, and 1 administrative lead. All employees are full-time.

Collectors

There are 6 levels of collectors:

1. Tier I-Transfer agents-Transfer agents are recent hire who handle inbound calls only. Accounts which they cannot resolve are sent to regular collectors for resolution. Transfer agents earn an incentive. 4 transfer agents will be assigned initially.
2. Tier II-House collectors-Transfer agents are typically promoted to a house collector position. House collectors handle low balance accounts typically under \$150 owing for the same consumer. House collectors earn an incentive. 4 house collectors will be assigned initially.
3. Tier III PPA collectors-Partial payment arrangement collectors are designated to follow-up on broken payment arrangements, monitor and audit payment plans setups. 2 PPA collectors will be assigned during the first full month of production once volumes warrant. PPA collectors earn an incentive based on hitting The Port Authority of NY & NJ goals. PPA collectors will supply an audit report of payment plans to managements based on the % current, number on plans, average payment and other key performance indicators.
4. Tier IV-Regular collectors-House collectors are typically promoted to a regular collector once they have demonstrated the ability to hit client goals, they are assigned individual quotas as a regular collector. Regular collectors earn commission. 4 regular collectors will be assigned initially.
5. Tier V-Senior collectors—Senior collectors are promoted from a regular collector based on demonstrated ability to meet quota on a quarterly basis. Senior collectors earn higher base pay and commission. 4 senior collectors will be assigned initially.
6. Tier VI--Advanced collectors—Advanced collectors are promoted from senior collectors. These are the best performers in the office. Advanced collectors earn an attractive base pay and commission. 4 advanced collectors will be assigned initially.

Staffed hours

AllianceOne will provide staggered shifts for extended calling time for inbound and outbound efforts. All collectors blended inbound/outbound:

6 FTE:	8AM-5 PM ET
10 FTE:	9AM-6 PM ET
6 FTE:	10AM-7 PM ET



A group voicemail will be setup for after-hours calls with rotation of required call backs-per FTE. AllianceOne doesn't anticipate many voice mails due to the extended calling hours. If call volumes are heavy, PPA collectors can assist with overflow calls on heavy traffic days such as Monday. They will also focus on reworking secondary and tertiary accounts through skiptracing to provide additional numbers for collectors to call.

Staffing levels

Staffing levels will be adjusted based on volume. The supervisor will strive to maintain a staffing threshold: **75% minimum** on Monday and Friday (no more than 4 out) high traffic

70% minimum on Tues through Thurs (no more than 5 out)

Manager

AllianceOne will designate Matt Larson as the Manager. Matt has been with AllianceOne for 15 years in the capacity of Collection Supervisor, Trainer, Dialer Administrator, Management Analyst, Collection Supervisor and Director of Client Services. His reach has touched each functional area in the collections office. Matt has innate analytical skills, an open door with his staff and highly competitive nature. Matt will relinquish his position as Director of Client Services to take on this new role if selected. Matt will ensure that The Port Authority collection goals are exceeded.

Supervisor

Heather Olson will be designated as the Supervisor for The Port Authority. Heather and Matt successfully managed a student loan portfolio for two years and had a staff of 21 full time employees. AllianceOne is no longer performing student loan collection services in the Gig Harbor site. Heather will be responsible for performance, training, compliance, internal and external goals, corrective action, inventory management and staffing coverage. Heather will be the main point of contact for all client and collector matters. She will also enforce the threshold through time off requests and call-ins and report to the ACCM and CCM if the threshold is exceeded and why. Heather will work hand in hand with Matt.



Administrative Lead

The administrative lead will be the secondary POC for all client and collector issues. They will coordinate with the Supervisor and assist with turnover calls, collector questions, training and staffing coverage.

Minimizing Employee Turnover

The following chart demonstrates the low turnover in Giga Harbor, the designated Port Authority staff collection site.

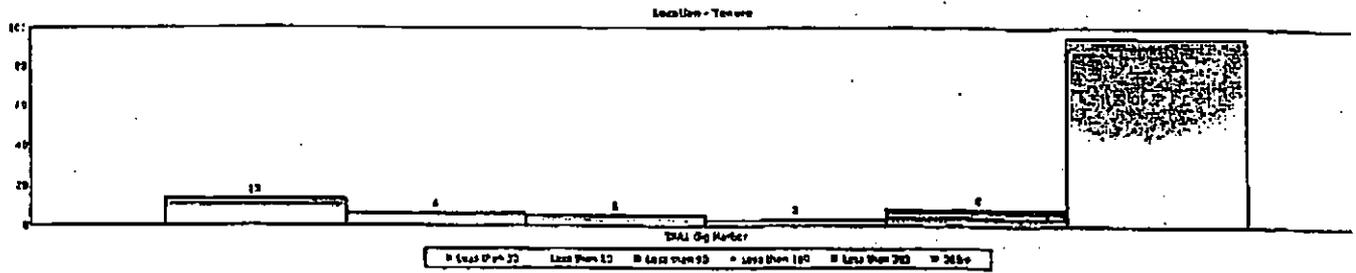
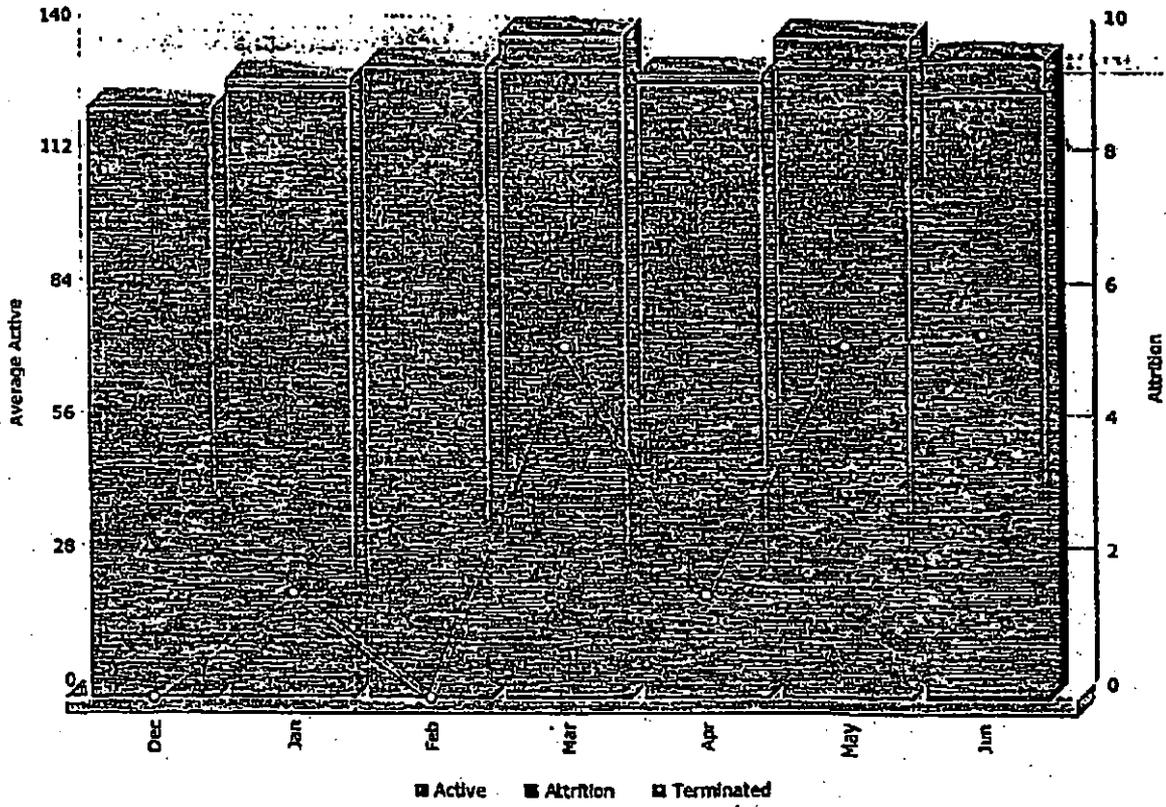
Location: 0301

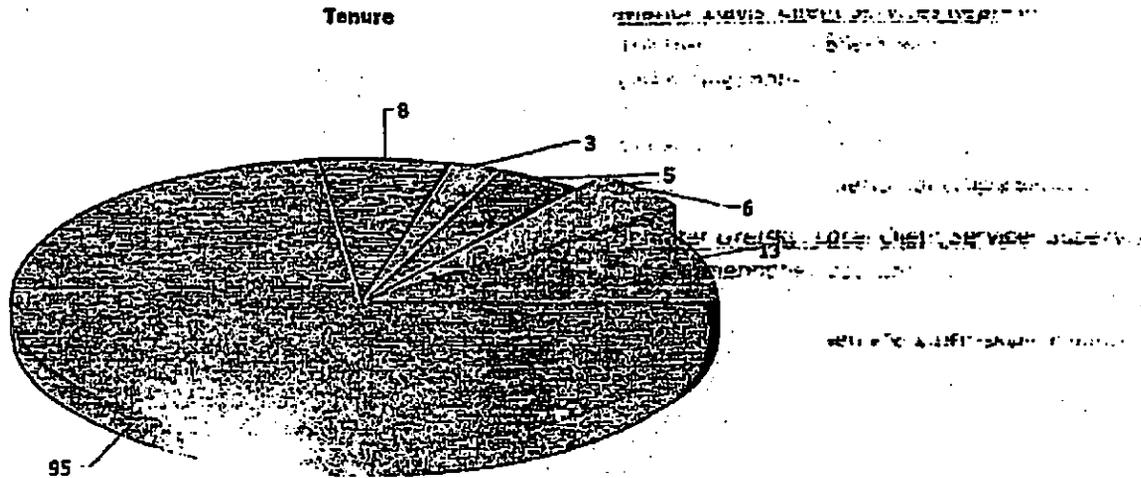
Ident Location	Hourly Status		Status			Training				Tenure										Average Employed	Days	Total
	Full Time	Part Time	Unknown	Active	Applicant	One On One	on Class	HR's	Group Training	Online	< 30	< 60	< 90	< 180	>= 365	>= 365						
188 TPA1 Harbor	Gig	119	11	5	130	5	1	3		77	26	13	5	5	3	8	85	2346.77	115			

[Redacted table content]

[Redacted table content]

**Monthly Attrition Overview
(2013-12-29 - 2014-07-05)**





AllianceOne is committed to maintaining exceptionally low turnover. We will accomplish this several ways:

Continual Training

- o TOPS training at regular intervals regarding collector productivity
- o Daily Ranking reports for all staff reviewed to increase confidence and production, and customizing them to client needs
- o Calibration Calls with compliance and regular compliance reports for proper training and Call Monitoring.

Incentive and Monthly Contests

- ✓ Competitive Incentive plan that blends both production and revenue. Production activates the revenue piece, both must co-exist.
- ✓ PPA incentive which is paid competitively based on both individual and overall inventory % of payment plans current and minimized fallout rate.
- ✓ Identifying monthly the top 3 FTE collectors in production/revenue and offering extra % or SPIF to display the path they took to the rest of the staff to get there during their acknowledgement to drive the crew.

Tenure Adjustment

AllianceOne is pleased to offer a tenure adjustment to staff. It reads:

"In an effort to reward continued service and tenure, a revenue adjustment of \$100 for each full year of service will be calculated quarterly. This reduction will only be used to calculate commission and not for performance purposes. A minimum monthly Performance Goal will remain at \$9,000. In order to take advantage of the Tenure Adjustment, you must be a level IV Agent or higher. For example: a level IV Agent with 5 years of service who collects \$14,000 in the month will be paid commission at their



stack rank rate for each dollar over \$9,300. The largest Tenure Adjustment a Level IV Agent can receive is 8 years of service or an \$800 adjustment."

Benefit time

Additional benefit time is provided based on length of service.

AllianceOne Benefit Time is based on a calendar year after the initial year of employment.

During the first year of employment, the number of benefit hours granted will depend on the hire date. The initial entitlement of Benefit Time will be earned on the first day of the month following the employee's six month anniversary. Refer to the chart for initial entitlements. After this initial grant of Benefit Time, all grants will be made on January 1 and all hours must be used or forfeited by 12/31 of that same year.

Hours of Benefit Time Granted

Calendar Year 1: Prorated according to hire date. See chart.

Calendar Year 2 through and including Calendar Year 6: 136 Hours (17 days)

Calendar Years 7 and up: 176 Hours (22 days)

Time Off

Time off is granted to employees based on seniority. For example, if two staff members want the same week off, the employee with the most seniority will receive approval before the less tenured staff member.

Stay bonus

If a site is experiencing high turnover a stay bonus can be offered. Other sites have offered the following:

- If the collector referenced above remains employed with AllianceOne for six months, they are eligible for a \$500.00 stay bonus;
- If the collector referenced above remains employed with AllianceOne for twelve months, they are eligible for an additional \$500.00 stay bonus.

3b. Statement of Qualifications

Our collection management team will consist of:

- Jon Boquist, Call Center Manager
- Todd Moore, Asst Call Center Manager
- Matt Larson, Collection Manager
- Heather Olson, Collection Supervisor

Collection team for the Port Authority

Tier 1 collectors

- Shaynan Johnson
- Tasha Turutin
- Courtney Taylor
- Heather Hoffman



Tier 2 collectors

- Rita Curzio
- Kylie Craig
- Rhoda Lantz
- Aaron Kendricks

Tier 3 collectors

- Rush Caley
- Darrell Jones

Tier 4 collectors

- Joel Beaudin
- Heather Theise
- Brandon Ross
- Holly Riley

Tier 5 collectors

- Natasha Linne
- Andra Wheeler
- Mary Sunkel
- Amanda Villalva

Tier 6 collectors

- Morene Hall
- James Evans
- Cecelia Brelmer
- Harold Black

Previous experience at each level, indicate:

- The current involvement with FL SunPass/SunToll as comparison client in staffing
- Current involvement with Nassau County in similar structure and client location
- Former involvement with NJ EZ pass and its similar structure and client location
- Current experience with WSDOT tolling

Combined years in experience Our management team proposed for the Port Authority has 45 years of combined experience.

a. The Proposer should indicate the total number of full-time (minimum thirty (30) hours/week) employees currently employed by the firm and the number employed in each of the preceding three (3) years.

AllianceOne's US full-time employees per our EEO filed reports are as follows for the preceding three years:

Year	Number of full-time employees
2013	801



2012	CONTRACT LIAISON: 8777
2011	801

AllianceOne maintains a staff of 2,500 throughout the United States, Canada and Jamaica.

b. The Proposer shall show the number of full time and part time employees to be utilized in providing these services, including supervisory staff. The Proposer shall submit a plan to minimize employee turnover. It is the Port Authority's preference to have the Proposers submit a staffing plan that maximizes the use of full time employees.

AllianceOne will commit full-time staff to this contract.

Executive level oversight and daily monitoring of the contract:

- Tim Casey, CEO
- Pat Scheuerman, COO
- Renee Linnabary, Senior Vice President
- Mark Lombardo, Vice President Business Development--**CONTRACT LIAISON**
- Kevin Underwood, Vice President Legal Affairs -- Staff Attorney

Dedicated management team:

- Jon Boquist, Call Center Manager-- **DAILY COLLECTION TEAM MANAGER**
- Matt Larson, Director of Client Services
- Todd Moore, Assistant Call Center Manager (ACCM)
- Heather Olson, Collection Supervisor
- K.C. Hawthorne, Staff Attorney

Subcontractor:

- Lockbox vendor -- to be determined upon contract award; we will attempt to enter into an agreement with current provider whom AllianceOne subcontracts for other government contracts.
- Collections: Lemore Management Services, Inc. 704 Ginesi Dr., Suite 11-D, Morganville, NJ 07751

Client Services for the Port Authority:

- Tricia Purcell, Client Services Manager -- Daily oversight of client service team
- Marion Davis, Client Services Representative -- **DAILY CLIENT SERVICE FOR THE PORT AUTHORITY**
- Jennifer Uretsky, Client Services Supervisor -- **DAILY LOCAL CONTACT AND LIAISON**
- Beth Lilley, Client Services Representative



On-site Employee at the Port Authority:

- TBD – AllianceOne intends to hire an existing vendor employee recommended by the Port Authority if possible. If not, we will screen and hire an excellent candidate and obtain pre-approval from the Port Authority prior to placement.

AllianceOne has significant experience managing on-site employees at various court locations as depicted below.

On-site locations
CA employees on-site
El Cajon 250 E Main St, 1 st Floor San Diego, CA 92020
Kearny Mesa (central) 8950 Clairemont Mesa Blvd, Rm 206 WD San Diego, CA 92123
Downtown 220 W. Broadway, 2 nd Flr Rm 3005 San Diego, CA 92102
South Bay 500 3 rd Ave, 2 nd Flr, Window 5 Chula Vista, CA 92102
San Marcos 325 S. Melrose Dr, Ste 350 Vista, CA 92083
Santa Cruz 701 Ocean St Santa Cruz, CA 95060
Vista 325 S. Melrose Dr, Ste 500 Vista, CA 92083
FL employees on-site
Orange Co (FL) Clerk of Courts 425 N. Orange Ave, Ste 410 Orlando, FL 32801

WA employees on-site at court
600 5th Ave. Seattle, WA
6200 Southcenter Boulevard Tukwila, WA
1220 Central Ave. S. Kent, WA 98032
1015 State Avenue Marysville, WA
500 W. 8 th Bldg. Vancouver, WA 98660

Each Client Services Representative has direct telephone, email and toll free telephone access for ease in communicating with clients. Client Service staff will be available from 8:00am to 8:00pm EST

Patricia Purcell, Client Services Manager

Toll free: 800-456-8838 ext. 2219
 Direct telephone: 253-620-2219
 Email: patricia.purcell@allianceoneinc.com

Tera Cappa-Bachaud, Client Services Supervisor-Signal

Toll free: 888-374-7270
 Direct telephone: 253-620-2218
 Fax: 253-620-7310
 Toll free fax: 800-262-7184
 Email: tera.cappa-bachaud@allianceoneinc.com



Marion Davis, Client Services Representative

Toll free: 888-374-7270
Direct telephone: 253-620-2310
Fax: 253-620-7310
Toll free fax: 800-262-7184
Email: marion.davis@allianceoneinc.com

Jennifer Uretsky, Local Client Services Supervisor

Direct telephone: 215-354-5500
Fax: 215-396-7255
Email: jennifery.uretsky@allianceoneinc.com

Beth Lilley, Client Services Representative

Direct telephone: 253-620-2228
Fax: 253-620-7310
Toll free fax: 800-262-7184
Email: beth.lilley@allianceoneinc.com

Sue Harty, Client Services Representative

Toll free: 888-374-7270
Direct telephone: 253-620-2284
Fax: 253-620-7310
Toll free fax: 800-262-7184
Email: sue.harty@allianceoneinc.com

Simone Valley, Client Transition Specialist

Direct telephone: 253-620-2247
Email: simone.valley@allianceoneinc.com

Ashley Parker, Collections Coordinator

Direct telephone: 253-620-2265
Email: ashley.parker@allianceoneinc.com

Client services will play a key role in the day to day interactions with the Port Authority. They are able to provide reports, cancel an account, answer questions and provide any additional information you may need.

AllianceOne places a high value on receiving excellent ratings from our clients. We've invested in additional resources and advanced training to provide excellent service to you. We encourage you to reach our references to provide testimony to our client service.

Dedicated collectors:

Our Gig Harbor, Washington office works only government business. We divide the collectors based on skill set between senior, regular, and house collectors. Through the assigned supervisor they are kept abreast of goals, work handling and changes for the Port Authority.

AllianceOne is proposing 22 dedicated collectors. Please see pages 40 - 48 regarding our staffing plan.

The proposed team has long standing tenure with AllianceOne. We are committing our most dedicated individuals to this contract to ensure little to no turnover throughout the contract term.



AllianceOne maintains an active possible employee candidate pool in our recruiting department and will first pull existing staff into the contract team if necessary. All assigned individuals will undergo additional background screening in accordance with Port Authority requirements. AllianceOne administers background checks upon employment.

Cost of Effort:

Minimize Employee Turnover

AllianceOne employs the following philosophies in our management strategies to ensure employee satisfaction:

1. Fair - A goal to be fair prevails throughout our relationships with our clients, employees and subcontractors. For example, subcontractors are granted an alpha split of business on day 1 whereas other agencies may score the accounts or make an initial collection attempt to get the "easy money".
2. Conservative - As part of a publicly traded company, AllianceOne is going to take a conservative stance on matters. For example, long before calling cell phones became a hot compliance matter, we were scrubbing cell phones daily to ensure no calls were directed to the dialer.
3. Client & Employee focus - Management is incented based on an annual survey of employee satisfaction each June and client satisfaction each September. These results are communicated to the CEO and any scores less than 8 must have a written action plan.
4. Performance driven - All employees in government are on an incentive program based on hitting office revenue goals. The client revenue goals all feed up to the office goal.
5. Compliance focused - With a compliance and QA staff of over 80 FTE's, every employee in the organization plays an important role in ensuring compliance with all State and Federal regulations.

c. The Proposer should provide a complete description of how it intends to implement and manage the required services hereunder, including any information that it believes would be helpful to the Port Authority in assessing its ability to provide the services described in the RFP. The Proposal must include the Proposer's plan to ensure compliance with the requirements of this Contract, including, but not limited to:

- Insurance requirements, such as:
 - o general liability insurance
 - o automobile insurance
 - o workers' compensation insurance



AllianceOne has reviewed the insurance requirements and has the current limits that meet or exceed all. We will provide insurance for this contract as defined in the RFP and any future contract. Copies of our insurance limits are provided in the exhibit section of this response.

Please see Exhibit A: Insurance Limits

The Proposer's M/WBE Participation Plan (Attachment C), in accordance with the M/WBE Subcontracting Provisions hereunder.

AllianceOne intends to utilize the following subcontractors to meet the goals of the Port Authority:

Collections: Lemore Management Services, Inc. 704 Ginesi Dr., Suite 11-D, Morganville, NJ 07751

ATTACHMENT H - Certified Environmentally Preferable Products/Practices

Bidder Name: AllianceOne Receivables Management, Inc. Date: 7/27/14

In line with the Port Authority of New York and New Jersey's (The "Port Authority") efforts to promote products and practices which reduce the Port Authority's impact on the environment and human health, Bidders are encouraged to provide information regarding their environmentally preferable/sustainable business practices as they relate to this contract wherever possible. Bidders are requested to complete this form and submit it with their response, if appropriate. Bidders are requested to submit appropriate documentation to support the items for which the Bidder indicates a "Yes" and present this documentation in the proper sequence of this Attachment.

1. Packaging

Has the Bidder implemented any of the following environmental initiatives? (A checkmark indicates, "Yes")

- Use of corrugated materials that exceed the required minimum EPA recommended post-consumer recycled content
- Use of other packaging materials that contain recycled content and are recyclable in most local programs
- Promotes waste prevention and source reduction by reducing the extent of the packaging and/or offering packaging take-back services, or shipping carton return
- Reduces or eliminates materials which have been bleached with chlorine or chlorine derivatives
- Eliminates any packaging that may contain polyvinyl chloride (PVC), or polystyrene or heavy metals

2. Business Practices / Operations / Manufacturing

Does the Bidder engage in practices that serve to reduce or minimize an impact to the environment, including, but not necessarily limited to, the following items? (A checkmark indicates, "Yes")

- Recycles materials in the warehouse or other operations
- Use of alternative fuel vehicles or vehicles equipped with diesel emission control devices for delivery or transportation purposes
- Use of energy efficient office equipment or signage or the incorporation of green building design elements
- Use of recycled paper (that meets federal specifications) in their marketing and/or resource materials
- Other sustainable initiative

3. Training and Education

Does the Bidder conduct/offer a program to train or inform customers and employees of the environmental benefits of the products to be offered under this contract, and/or does the Bidder conduct environmental training of its own staff?

- Yes No If yes, Bidder is requested to attach a description of the training offered and the specific criteria targeted by the training.

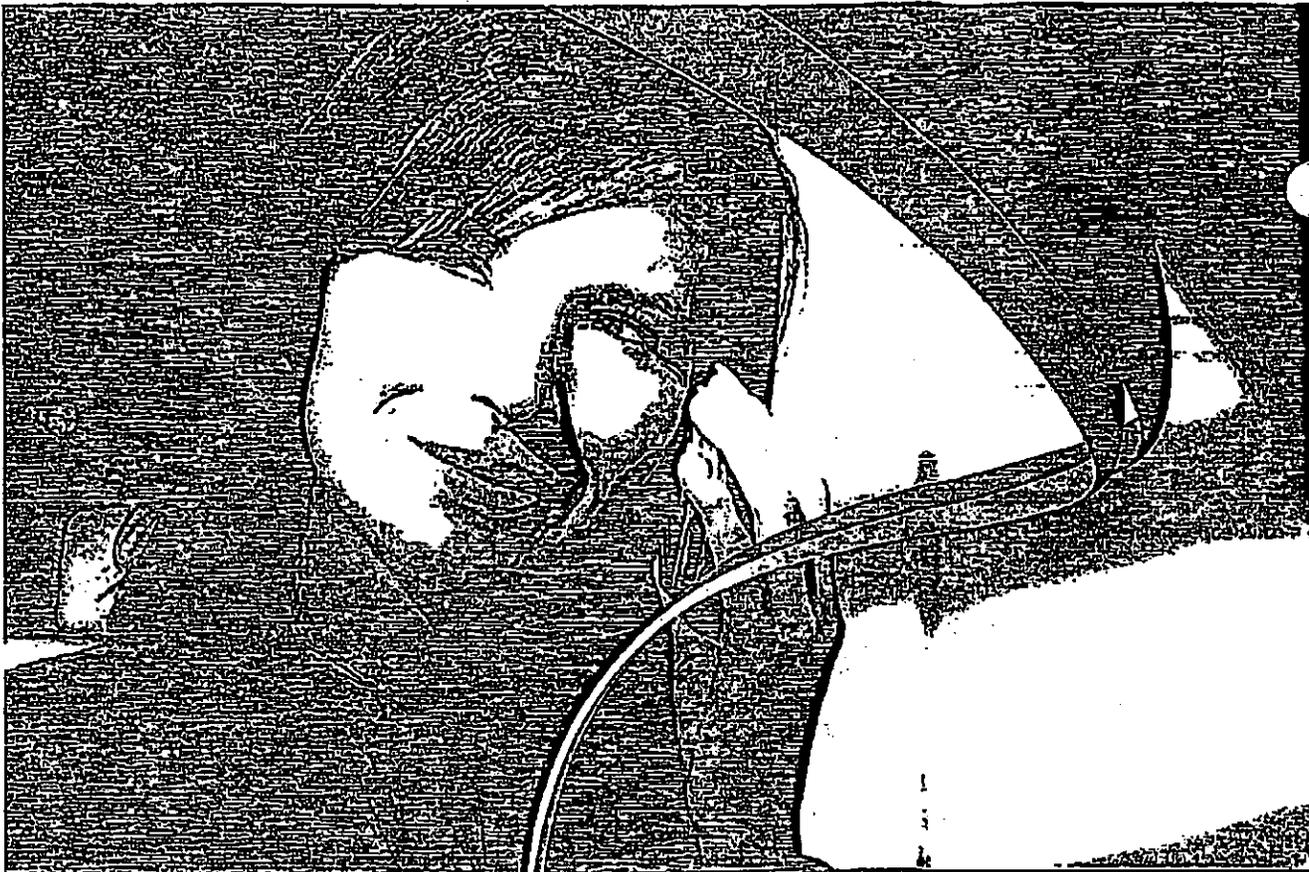
4. Certifications

Has the Bidder or any of its manufacturers and/or subcontractors obtained any of the following product/industry certifications? (A checkmark indicates, "Yes")

- ISO 14000 or adopted some other equivalent environmental management system
 - Other industry environmental standards (where applicable), such as the CERES principles, LEED Certification, C2C Protocol, Responsible Care Codes of Practice or other similar standards
 - Third Party product certifications such as Green Seal, Scientific Certification Systems, Smartwood, etc.
- If yes, Bidders are requested to attach copies of the certificates obtained.

I hereby certify, under penalty of the law that the above statements are true and correct.

Name: Renea B. Linnabary Date: 7/27/14
Renea B. Linnabary, Senior Vice President



**Teleperformance
Group
Environmental and
Sustainability Policy**

Version 1.0

Document Control

Document Owner			
Name	Signature	Role	Date
Gabriel Toscana		Vice President of Corporate Affairs, Sustainability Senior Global Advisor	14/11/2013

Document Approval			
Name	Signature	Role	Date
Mark Pfeiffer		President of CSR Committee	15/11/2013

Review				
Review Date	Name	Signature	Role	Next Review Date

Date	Revision	Author
April 2013	V 1.0	SJ
November 2013	V 1.6. FINAL	AE

File/Doc Name	Group Environmental & Sustainability Policy	URN, Version		Author	Stuart Jones	Issue Date	July 2012
Dept/Campaign	Quality	Classification	Open	Approved by	Chairman & CED	Page 2 of 7	



Contents

Document Control.....	2
Contents.....	3
Environmental & Sustainability Policy.....	3
Introduction & Aim.....	3
Responsibilities.....	4
Objectives.....	6
Targets.....	7
Corporate Social Responsibility.....	7
Monitoring and Auditing.....	7

Environmental & Sustainability Policy

Introduction & Aim

Teleperformance provides an integrated range of business functions, customer channels and contact media. Teleperformance is the largest network of contact centers in the world and we recognize that our operations result in emissions to air and water, and the generation of waste. Teleperformance commit to comply with relevant legislation and regulations and other requirements to which the organization subscribes; while also seeking to continually improve our environmental systems to minimize the environmental impacts of our operations.

Teleperformance currently has an integrated 'Customer Experience Management Center' environment located across 46 countries, 270 contact centers with over 100,000 workstations:



File/Doc Name	Group Environmental & Sustainability Policy	URN, Version		Author	Stuart Jones	Issue Date	July 2012
Dept/Campaign	Quality	Classification	Open	Approved by	Chairman & CEO	Page 3 of 7	



This policy sits within the Corporate Governance framework for Teleperformance. The policy on environmental issues and the qualifying statements below, form part of the company's business management system.

"It's our commitment to minimize negative environmental impacts by acting in a sustainable manner to ensure future generations have the ability to meet their own needs"



"Citizen of the Planet" (COTP) is a global Teleperformance corporate initiative aimed at ensuring Teleperformance operates in an environmentally friendly and responsible manner. In a combined effort we commit to help our planet by improving facilities to create "sustainable sites" (i.e. water, paper & other waste reductions) and strive for "paperless" environments as well as recycling and incentivizing energy & atmosphere improvements. Key focus areas are to minimize our overall Carbon Footprint on a worldwide basis, enhance the experience of working in our facilities, educate our personnel to be better occupants on the planet, and lead the industry in sustainable operations.

Teleperformance also invests in indoor environmental quality refinements, alternative transportation and employee education and involvement to extend green efforts to their homes and neighborhoods in addition to the work place.

Responsibilities

The Teleperformance Citizen of the Planet Initiative (COTP) is fully sponsored and supported by the Chairman of the Board of Teleperformance Global Group.

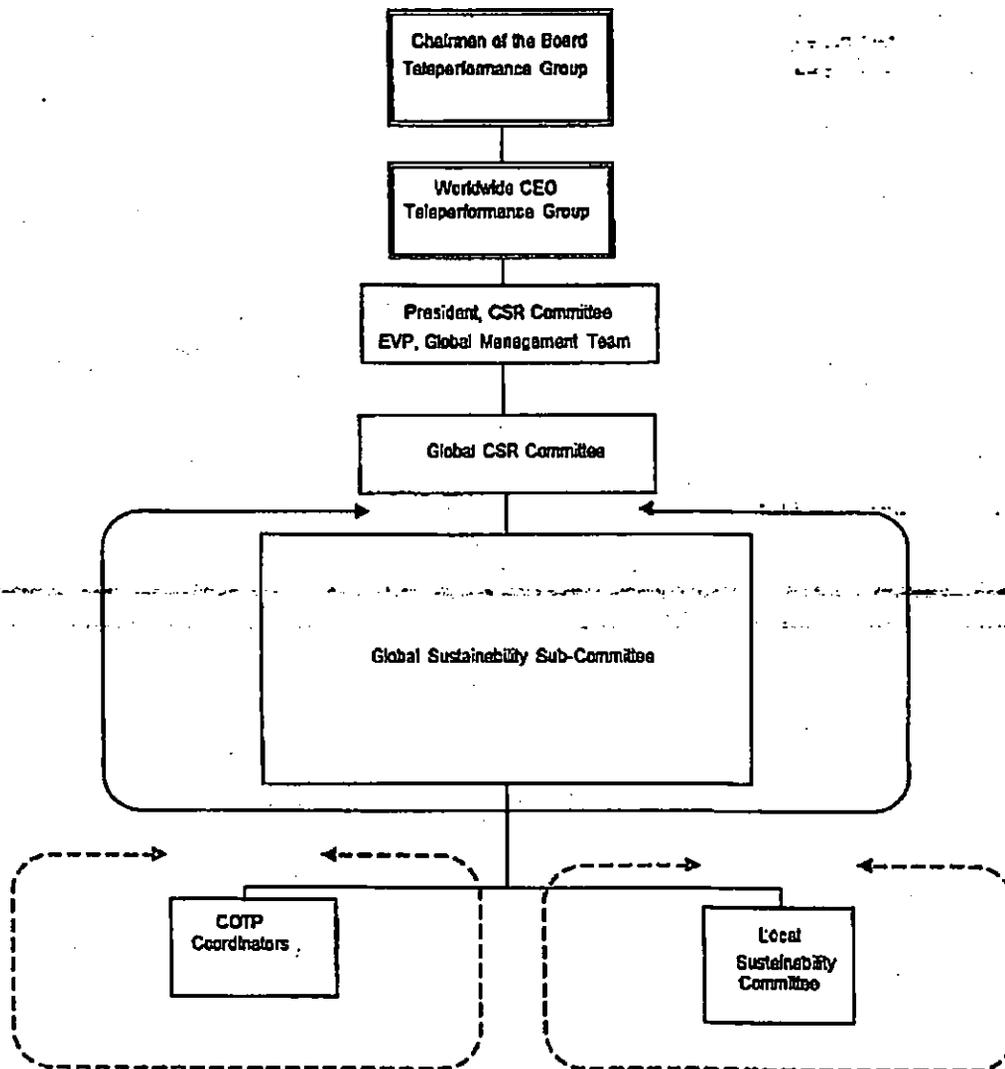
"It is clear we have to ACT TODAY if we want the world to have a decent FUTURE in 50 years... and our children to have a future"

Daniel Julien, Chairman of the Board

- The CSR committee is responsible for ensuring this policy is implemented and for ensuring sufficient resources are available to meet the objectives and targets of this policy.
- Country Operations' Managing Directors through the local Environmental Committee are responsible for the practical implementation and control of their Environmental System.

File/Doc Name	Group Environmental & Sustainability Policy	URN, Version		Author	Stuart Jones	Issue Date July 2012
Dept/Campaign	Quality	Classification	Open	Approved by	Chairman & CEO	Page 4 of 7

- COTP Coordinators are responsible for collating all relevant environmental data and reporting this on a monthly basis.
- All employees are responsible for meeting the aims and objectives within their respective areas.



File/Doc Name	Group Environmental & Sustainability Policy	URN, Version		Author	Stuart Jones	Issue Date July 2012
Dept/Campaign	Quality	Classification	Open	Approved by	Chairman & CEO	Page 5 of 7

Objectives

In order to meet our environmental and sustainable goals, Teleperformance has set the following core objectives:

- To reduce Teleperformance carbon footprint (CF) per employee across all Teleperformance country operations.
- Further objectives are the reduction of water consumption and waste production within the Teleperformance premises.
- Reduction of power consumption, together with the reduction of paper and solid waste.
- Reduction of the environmental footprint of information technologies and communication through a Green IT (Information Technology). It defines the consideration of the constraints and the costs in energy of computer hardware, both as regards the product - the computer itself - and its practices.
- Reduction of travel (air and local) across all our country operations.
- Country Operations are to set agreed environmental objectives and targets and to review performance against these on a regular basis.
- Regular Group management reviews of how Teleperformance country operations have performed.

The Initiative involves management, employees, suppliers & customers in a combined effort to help our planet by:

- Improving Facilities to "Sustainable Sites" by Waste Reduction with Global Recycling Policies.
- New buildings are aimed at adhering to the "Teleperformance Premises Standard" which incorporates principles from the LEED standard.
- Indoor Environmental Quality Refinements.
- Guidelines and Policies to Reduce the Consumption of Electricity, Paper, Water, Gas and Oil.
- Recommendation and Supporting Carpooling or Public Transportation and Reduction of Business Travelling (Air & Local).
- Employee Education & Involvement to Extend Efforts to their Homes & Neighborhoods in Addition to the Work Place.
- Associate with Suppliers with most Conscientious Implementation of Environmental Management Systems Only.

File/Doc Name	Group Environmental & Sustainability Policy	URN, Version		Author	Stuart Jones	Issue Date July 2012
Dept/Campaign	Quality	Classification	Open	Approved by	Chairman & CEO	Page 6 of 7



Targets

To help achieve our aims, Teleperformance has set itself the following targets:

- Work with our business partners to identify and minimize, where possible, the production of all waste.
- Actively promote the re-use and recycling of waste materials through having dedicated recycling points across all sites.
- Seek to minimize all waste through education and through improved monitoring and management of waste streams.
- Educate all staff on Teleperformance environmental issues by creating an Eco-citizenship.
- Through management and technology reduce our usage of fossil fuels i.e. petrol by using video conferencing capabilities instead of driving.
- Identify any possible reduction in usage of consumables.
- Inform all clients and suppliers of our environmental policy.
- Reduce our overall power consumption.
- Carbon Footprint attainment results vary by country and individual facility and are landlord dependent in many cases. Our 2014 goal is to reduce our average CF per employee between 0.5% and 2.5%.

Corporate Social Responsibility

Teleperformance has a separate corporate social responsibility initiative that applies to all of our operations including management, office services, printing, delivery and procurement.

- **Social** – involvement in external social issues such as education, social inclusion, regeneration and employee volunteering.
- **Economic** – addressing issues relating to jobs, ethical trading standards and product value.
- **Environment** – consideration of emissions and waste control, energy use, product life cycle and sustainable development.

Monitoring and Auditing

Progress against these objectives will be monitored through quarterly reviews and annual benchmarking reports at a country level and annually at a group level.

File/Doc Name	Group Environmental & Sustainability Policy	URN, Version		Author	Stuart Jones	Issue Date July 2012
Dept/Campaign	Quality	Classification	Open	Approved by	Chairman & CEO	Page 7 of 7

Canada



Global Carbon Footprint Tracking Tool (2014)

	Units	Jan	Feb	Mar	Apr	May	Jun
Electricity	kWh	7,989	7,976	7,955	7,949	7,940	7,952
Paper Use	Metric Tons	0.11	0.12	0.12	0.11	0.14	0.11
Air Travel	Kilometers	2,156	1,098	3,280	6,608	5,503	3,600
Employees		53	52	57	60	61	59
Water	M3	61	58	50	52	32	29

Carbon Footprint (tons):

Electricity	0	0	0	0	0	0
Paper Use	0.7	0.8	0.8	0.7	0.9	0.7
Air Travel	0.4	0.2	0.6	1.2	1.0	0.6
Total	1	1	1	2	2	1
Total/ Employee	0.0213	0.0193	0.0245	0.0322	0.0317	0.0235
Elec/ Empl	151	153	140	132	130	135
Water/Empl	1.15	1.12	0.88	0.87	0.52	0.49

Emission Factor (grs./kWh)

(see E.F. sheet)

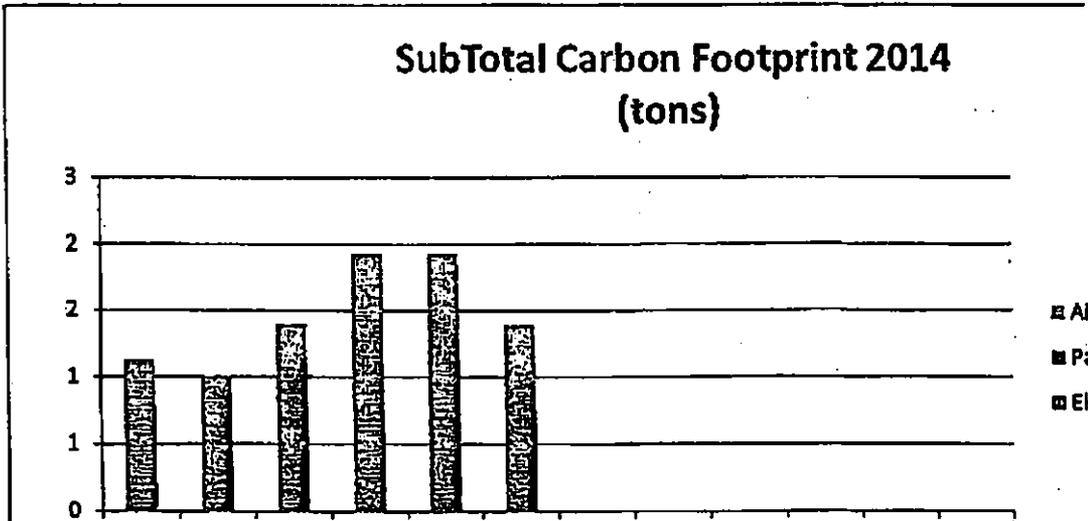
Paper Conversion Factor

6.79

Air Travel Conversion Factor

0.00018

SubTotal Carbon Footprint 2014 (tons)



Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

UNCLASSIFIED - CONFIDENTIAL

SECRET

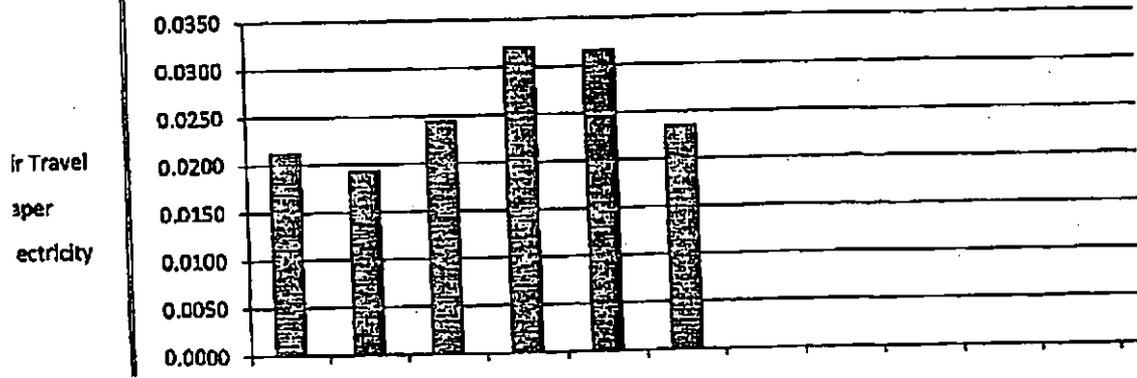
SECRET

2014
 2013
 2012
 2011
 2010
 2009
 2008
 2007
 2006
 2005
 2004
 2003
 2002
 2001
 2000
 1999
 1998
 1997
 1996
 1995
 1994
 1993
 1992
 1991
 1990
 1989
 1988
 1987
 1986
 1985
 1984
 1983
 1982
 1981
 1980
 1979
 1978
 1977
 1976
 1975
 1974
 1973
 1972
 1971
 1970
 1969
 1968
 1967
 1966
 1965
 1964
 1963
 1962
 1961
 1960
 1959
 1958
 1957
 1956
 1955
 1954
 1953
 1952
 1951
 1950
 1949
 1948
 1947
 1946
 1945
 1944
 1943
 1942
 1941
 1940
 1939
 1938
 1937
 1936
 1935
 1934
 1933
 1932
 1931
 1930
 1929
 1928
 1927
 1926
 1925
 1924
 1923
 1922
 1921
 1920
 1919
 1918
 1917
 1916
 1915
 1914
 1913
 1912
 1911
 1910
 1909
 1908
 1907
 1906
 1905
 1904
 1903
 1902
 1901
 1900

Jul	Aug	Sep	Oct	Nov	Dec	Avg.	Total
						7,960	47,761
						37,08	22,245
						47	282

						Avg.	Sub
0	0	0	0	0	0	0	0
0.0	0.0	0.0	0.0	0.0	0.0	0	5
0.0	0.0	0.0	0.0	0.0	0.0	0	4
0	0	0	0	0	0	1	9
#DIV/0!							
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	140	
#DIV/0!							

Sub Carbon Footprint per Employee 2014
 (tons per employee)



Air Travel
 Paper
 Electricity

United States



Global Carbon Footprint Tracking Tool (2014)

	Units	Jan	Feb	Mar	Apr	May	Jun
Electricity	kWh	185,970	186,001	185,995	185,888	185,679	185,703
Paper Use	Metric Tons	2.18	2.40	2.04	2.36	2.22	2.20
Air Travel	Kilometers	74,512	96,149	98,430	116,650	99,100	98,579
Employees		783	783	796	790	765	761
Water	M3	900	898	902	900	879	871

Carbon Footprint (tons):

Electricity	0	0	0	0	0	0
Paper Use	14.7	16.2	13.7	15.9	14.9	14.8
Air Travel	13.4	17.3	17.7	21.0	17.8	17.7
Total	28	33	31	37	33	33
Total/ Employee	0.0359	0.0427	0.0395	0.0467	0.0428	0.0428
Elec/ Empl	238	238	234	235	243	244
Water/Empl	1.15	1.15	1.13	1.14	1.15	1.14

Emission Factor (grs./kWh)

(see E.F. sheet)

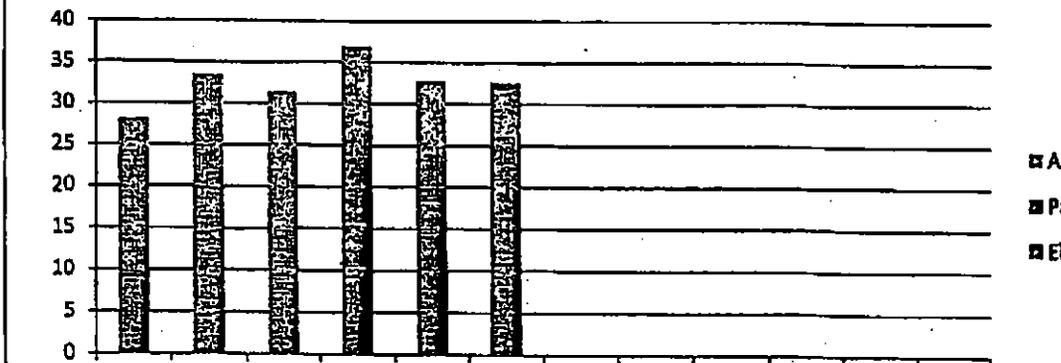
Paper Conversion Factor

6.73

Air Travel Conversion Factor

0.00018

SubTotal Carbon Footprint 2014 (tons)

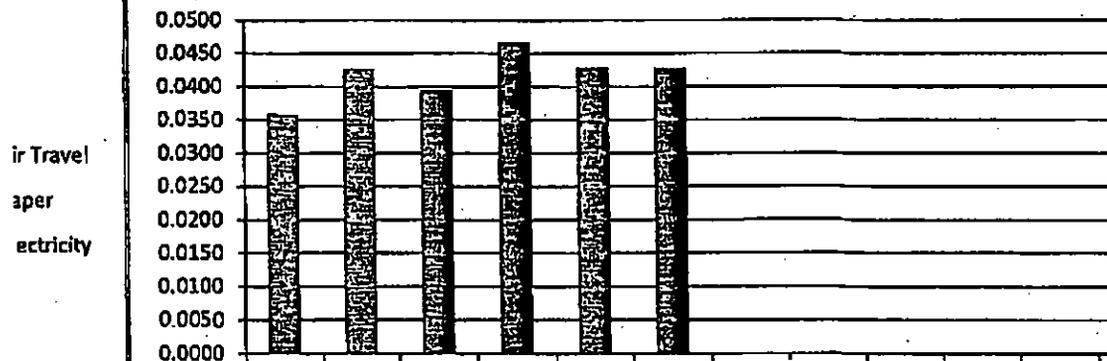


Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Jul	Aug	Sep	Oct	Nov	Dec	Avg.	Total
						185,873	1,115,236
						223	
						97,237	583,420
						780	
						892	5,350

						Avg.	Sub
0	0	0	0	0	0	0	0
0.0	0.0	0.0	0.0	0.0	0.0	8	90
0.0	0.0	0.0	0.0	0.0	0.0	9	105
0	0	0	0	0	0	16	195
#DIV/0!							
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	238	
#DIV/0!							

**Sub Carbon Footprint per Employee 2014
(tons per employee)**





In addition, the Proposer should submit proposed minimum service standards (and the appropriate measurements thereof), concepts or procedures that will further its objective to provide the highest possible level of service for Port Authority Tunnels, Bridges and Terminals and Aviation Facilities, including how it will determine and maintain performance measurements.

AllianceOne's daily processes and continuous monitoring of staff will provide the Port Authority with outstanding service, recovery and communication.

AllianceOne offers the Port Authority an implementation team dedicated to the successful implementation of this contract. The team will be readily available following the implementation term as well. AllianceOne has never failed to execute a contract on time.

We recognize the trepidation experienced with many government clients once it is time to go live. The goal at AllianceOne is to minimize risk in administering collection programs. AllianceOne recruits employees with direct public sector experience to enhance our collection process and further our understanding of the government environment. Our collectors specialize in government debt and they can clearly explain the fee structure and all other aspects of debt to consumers.

Matt Larson, Client Services Director, will serve as the implementation lead for this contract. Mr. Larson has a comprehensive knowledge of the government industry, contracts and AllianceOne's system and processes. Mr. Larson is experienced in coordinating collection contracts and will provide the Port Authority with excellent responsive service for all contract specific interaction. The implementation group will document all Port Authority contractual requirements and oversee the implementation of the contract to include every facet of the program. In addition to Mr. Larson leading the implementation team, your assigned Account Manager, Mark Lombardo, will ensure that the project keeps on track and be in constant communication with the Port Authority.

The IT team will work alongside Mr. Larson and Mr. Lombardo to ensure that the project starts on the right foot. Once all aspects of development are completed, the operations team will participate in a training session to review contract specifications and account handling expectations.

- *Implementation example 1:* Superior Court of California, County of Contra Costa: AllianceOne received a large volume of initial placements! _____ . We also took over all of their business, _____ Our team had all services implemented in 30 days from contract signing.

We also interface and participate in the Court's California Franchise Tax Board TIP (Tax Intercept Program) and COD. AllianceOne has a proven track record increasing performance when taking over a collection contract from another agency.

- *Implementation example 2:* Florida SunToll: AllianceOne was one of two agencies selected for collection of delinquent toll violations. The testing was very involved including daily file exchanges and testing. The timeline was stringent and required a go live date within 30 days. All development was finalized ahead of time and without any exceptions. The client has reported that we are exceeding expectations in both collections and just overall customer service. She said that we are so on point in every aspect and she cannot believe how well this has gone.



California Superior Courts

- 50+ FTEs
- 57 counties with separate and roll-up reporting
- Work orders with different account treatment by court
- Interface for payments, adjustments and updates
- Facilitate secondary process with State
- Project launched on time

Global Carbon Footprint

The Implementation group will document all Port Authority contractual requirements and oversee the implementation of the contract to include every facet of the program. The implementation team and management review both implementation and on-going service throughout the contract to ensure AllianceOne's set-up and forward service meets all contractual and internal policies and procedures. AllianceOne also utilizes a detailed Internal contract check list that has been developed to ensure that all facets of the contract are properly implemented. AllianceOne proposes a 30-day contract implementation.

We propose the following communication schedule to make sure that all parties are abreast of the relationship status at all times. The frequency of contact can be adjusted to meet Port Authority requests.

Performance Matrix:

30-day implementation	Reviewed with the Port Authority daily with weekly recap during implementation
Work continually with Port Authority staff from implementation through contract completion ensuring compliance with all policies, procedures and directives	Reviewed with the Port Authority, at minimum, quarterly
Liquidation goals by year and overall	Reviewed with the Port Authority quarterly
Superior results with best return on investment	Reviewed with the Port Authority quarterly
Telephone attempt every 3 days for 120 days unless paid in full	Reviewed with the Port Authority quarterly
Responsive Client Service for the Port Authority	Reviewed with the Port Authority monthly or at designation of the Port Authority
Timely reports each and every month - file and remittance transmission with zero errors	Reviewed with the Port Authority monthly
Treat Port Authority debtors with dignity and respect while attempting to collect debt	Review with the Port Authority quarterly
World class compliance	Reviewed with the Port Authority quarterly

AllianceOne will supply supporting reports for discussion during all reviews of performance objectives.



Planning Master Project Plan Updated December 11, 2013

I. BUSINESS DEVELOPMENT

01	Define SOW Requirements	Business Development	1	days	days
02	Review of SOW	Business Development	1	days	days
03	Distribution of SOW to Key Players	Business Development	1	days	days

II. IMPLEMENTATION

11	Launch Activities				
12	Create FTP site for Client and AllianceOne Launch communication	Project Manager	1	days	days
13	Meetings				
14	Initial Kickoff meeting (Internal)	Project Manager	2	hours	days
15	Initial Kickoff meeting (External)	Project Manager	2	hours	days
16	Client/AllianceOne - Recruitment call	Project Manager	1	hour	days
17	Client/AllianceOne - Training call	Project Manager	1	hour	days
18	Client/AllianceOne - Client Service call	Project Manager	1	hour	days
19	Client/AllianceOne - Technology call	IT PM	1	hour	days
20	Client/AllianceOne - Operations call	Project Manager	1	hour	days
21	Status Calls				
22	Week 1 status meeting	Project Manager	1	hour	days
23	Week 2 status meeting	Project Manager	1	hour	days
24	Week 3 status meeting	Project Manager	1	hour	days
25	Week 4 status meeting	Project Manager	1	hour	days
26	Post Launch Meeting - Lessons Learned	Project Manager	1	hour	days
27	30 day process review	Account Management	1	hour	days
28	60 day process review	Account Management	1	hour	days
29	90 day process review	Account Management	1	hour	days

III. TRAVEL

01	Travel Arrangements				
02	Determine # of Client Trainers needed	Vendor Manager	1	days	days
03	Identify Training Location	Vendor Manager	1	days	days
04	Confirm Training Materials to be used	Vendor Manager	1	days	days
05	Identify Participants				
06	Operations (ACCM, Sups & SMEs)	Operations Director	1	days	days
07	Training	Training Manager	1	days	days
08	SMEs from Client Business				
09	Flights Confirmation	Project Manager	1	days	days
10	Hotel Accommodations	Project Manager	1	days	days
11	Airport Pick Up and Transportation	Project Manager	1	days	days

IV. INFORMATION TECHNOLOGY

11	Encryption	IT	5	days	days
12	FTP login/password	IT	5	days	days
13	Placement file	IT	5	days	days
14	Backing	IT	5	days	days
15	Forward flow	IT	5	days	days
16	File layout	IT	5	days	days
17	Sample file	IT	5	days	days



N1	Backlog	IT	5	days	days
N2	Forward flow	IT	5	days	days
N3	File layout	IT	5	days	days
N4	Sample file	IT	5	days	days
N5	Push/Pull	IT	5	days	days
N6	Adjustment file	IT	5	days	days
N7	Backlog	IT	5	days	days
N8	Forward flow	IT	5	days	days
N9	File layout	IT	5	days	days
N10	Sample file	IT	5	days	days
N11	Push/Pull	IT	5	days	days
N12	Payment file	IT	8	days	days
N13	Backlog	IT	5	days	days
N14	Forward flow	IT	5	days	days
N15	File layout	IT	5	days	days
N16	Sample file	IT	5	days	days
N17	Push/Pull	IT	5	days	days
N18	Update file	IT	5	days	days
N19	Backlog	IT	8	days	days
N20	Forward flow	IT	5	days	days
N21	File layout	IT	5	days	days
N22	Sample file	IT	5	days	days
N23	Push/Pull	IT	5	days	days
N24	System Reconciliation	IT	One time	days	days
N25	Frequency	IT	One time	days	days
N26	Cutoff	IT	One time	days	days
RECRUITING/HIRING					
V1	Identify Recruiting POC	Operations Director	1	days	days
V2	Determine # of Recruiters needed	Recruitment Manager	1	days	days
V3	Assign Recruiters	Recruitment Manager	1	days	days
V4	Create Agent Profile	Operations Director	1	days	days
V5	Create Client Specific Test	Operations Director	1	days	days
V6	Create & Run Advertising	Operations Director	1	days	days
V7	Submit Man-Power Request Form/Transfer Form	Operations Director	1	days	days
V8	Agents	Operations Director	1	days	days
V9	Supervisors	Operations Director	1	days	days
V10	ACCAs	Operations Director	1	days	days
V11	Background checks	Compliance	5	days	days
V12	License agents in MN and NV	Compliance	1	days	days
V13	Recruiting Calibration	Recruitment Manager	1	days	days
V14	Agent Hiring	Recruitment Manager	1	days	days
V15	Wave 1	Recruitment Manager	2	weeks	days
V16	Wave 2	Recruitment Manager	2	weeks	days
TRAINING					
V17	Identify training Manager	Call Center Manager			
V18	Determine # of Trainer(s) needed	Training Manager	1	days	days
V19	Submit class orders to Ops and book classrooms	Training Manager	1	days	days
V20	Receive & Review training agenda and curriculum	Training Manager	1	days	days
V21	Agent Training	Training Manager			
V22	Wave 1	Training Manager	1	weeks	days
V23	Client Specific Training	Training Manager	1	weeks	days
V24	Meeting	Training Manager	1	meeting	days
V25	Go Live	Call Center Manager	1	meeting	days
V26	Wave 2	Training Manager	1	weeks	days
V27	Client Specific Training	Training Manager	1	meeting	days
V28	Meeting	Training Manager	1	meeting	days
V29	Go Live	Call Center Manager	1	meeting	days
CLIENT ACCOUNTS					
V30	Login Administration				
V31	Receive client requirements	Project Manager	1	hours	days
V32	Request Log Ins	Project Manager	1	hours	days
V33	Train client staff	Project Manager			
V34	Reports	Project Manager	2	hours	days
V35	Account Inquiry	Project Manager	2	hours	days

VIII CLIENTS SERVICE					
V81	Create or receive client forms	Client Service Manager	5	days after FF	days
V82	Receive client requirements	Client Service Manager	5	days after FF	days
V83	Reports	Client Service	5	days after FF	days
V84	Acknowledgment of new	Client Service	5	days after FF	days
V85	Transmission method	Client Service	5	days after FF	days
V86	Format	Client Service	5	days after FF	days
V87	Development	Client Service	5	days after FF	days
V88	Testing	Client Service	5	days after FF	days
V89	Client approval	Client Service	5	days after FF	days
V90	Frequency	Client Service	5	days after FF	days
V91	Cancellation of accounts	Client Service	5	days after FF	days
V92	Transmission method	Client Service	5	days after FF	days
V93	Format	Client Service	5	days after FF	days
V94	Development	Client Service	5	days after FF	days
V95	Testing	Client Service	5	days after FF	days
V96	Client approval	Client Service	5	days after FF	days
V97	Frequency	Client Service	5	days after FF	days
V98	Collection result reports	Client Service	5	days after FF	days
V99	Transmission method	Client Service	5	days after FF	days
V800	Format	Client Service	5	days after FF	days
V801	Development	Client Service	5	days after FF	days
V802	Testing	Client Service	5	days after FF	days
V803	Client approval	Client Service	5	days after FF	days
V804	Frequency	Client Service	5	days after FF	days
V805	History report	Client Service	5	days after FF	days
V806	Transmission	Client Service	5	days after FF	days
V807	Format	Client Service	5	days after FF	days
V808	Development	Client Service	5	days after FF	days
V809	Testing	Client Service	5	days after FF	days
V810	Client approval	Client Service	5	days after FF	days
V811	Frequency	Client Service	5	days after FF	days
V812	Paid in full report	Client Service	5	days after FF	days
V813	Transmission	Client Service	5	days after FF	days
V814	Format	Client Service	5	days after FF	days
V815	Development	Client Service	5	days after FF	days
V816	Testing	Client Service	5	days after FF	days
V817	Client approval	Client Service	5	days after FF	days
V818	Frequency	Client Service	5	days after FF	days
V819	Collateral	Client Service	5	days after FF	days
V820	Business cards for client to provide consumers	Client Service	5	days after FF	days
V821	AllianceOne client service contacts	Client Service	5	days after FF	days
V822	Insurance documents	Client Service	5	days after FF	days
V823	Dispute handling	Client Service	5	days after FF	days
V824	Payment locations	Client Service	5	days after FF	days
V825	On-site staff needed	Client Service	5	days after FF	days
IX ACCOUNTING					
001	Payments	Accounting	1 week during 3rd week		days
002	Special requirements such as PUF only	Accounting	1 week during 3rd week		days
003	Payment application parameters	Accounting	1 week during 3rd week		days
004	NSF handling	Accounting	1 week during 3rd week		days
005	Client allow reversals or holdover	Accounting	1 week during 3rd week		days
006	Notice of dishonor	Accounting	1 week during 3rd week		days
007	Remittance	Accounting	1 week during 3rd week		days
008	ACH bank information	Accounting	1 week during 3rd week		days
009	Cutoff time	Accounting	1 week during 3rd week		days

D
a
n
o
c
o
n
c
u
r
r
e
n
t
l
y

This is a copy of the original document. It is not a legal document. It is for informational purposes only. It is not to be used for any legal or financial purposes. It is not to be used for any other purposes. It is not to be used for any other purposes.



NEW OFFICE SET-UP									
X.1 Sign lease		PROJECT MANAGEMENT	Within 7 days of contract signing	Days					
X.2 Place furniture and desktops		PROJECT MANAGEMENT	Within 30 days of contract signing	Days					
X.3 Establish voice and data connections		PROJECT MANAGEMENT	Within 30 days of contract signing	Days					

Upon completion of all implementation steps above, accounts will be loaded into AllianceOne's collection software system and AllianceOne's proven account handling will commence.

Tool 1: Account loading and matching - AllianceOne is able to receive account information in a wide variety of formats from our clients. The systems we have in place contain mechanisms that allow us to verify, track and monitor different variables that are crucial in our account reconciliation process. Inconsistencies or inadequacies at any phase or metric are immediately flagged and addressed before collection efforts are attempted. The accounts are matched against more than 25 million other accounts for the same consumer so that the collector can work all accounts together. As part of the day-end process, weight is given to certain matching data appearing in different accounts such as name, address, social security number, driver's license number and client reference number. When the matches between two or more accounts accumulate a minimum weight, they are automatically packeted together. Any accounts with matching data that do not attain the minimum weight for automatic packeting, are identified and placed in a report for the collection representative to manually review. All accounts are processed through this matching routine daily. All new accounts must be worked within 24 to 48 hours of placement.

Tool 2: Register owner search - Registered owner information is searched based on address location. We receive registered owner and driver's license information. DRL information includes name, address, aka, sex, DOB, height, weight, hair, eye, expiration, restrictions and status. Our collectors ONLY work court fines and fees.

Tool 3: Bankruptcy scrub - Accounts are processed through specific filters to identify bankruptcy information and flag the account properly. The bankruptcy scrub returns chapter, case, court id, division code, file date, discharge date, dismiss date, and other pertinent information in order to place the account in the proper disposition. This action takes place prior to initiating collection activity. If a bankruptcy account is identified, it is referred to the bankruptcy department for handling or returned to the Port Authority depending on contract specifications. AllianceOne has dedicated employees for handling bankruptcy cases at no extra cost. These employees work under the guidance of in-house counsel. AllianceOne has the ability to file claims on behalf of clients. If a client requests notification of bankruptcies without filing, AllianceOne reports the bankruptcy notice of the Chapter 7 or Chapter 13 status and cancels all accounts back to the client. If the Port Authority chooses to have AllianceOne process bankruptcy accounts it then would be dependent upon the type of account and whether or not the debt survives a bankruptcy. A hardcopy statement or proof of the debt would be required from the client to file a claim.

Chapter 7 Procedures - When the Chapter 7 notice is received all accounts are identified and updated with the bankruptcy information, status codes are changed to stop notices and the interest is stopped. Accounts are separated depending on the type of account, dischargeable or non-dischargeable. A date of service of the debt is required to determine if the debt is pre-petition and will be discharged in the bankruptcy or post-petition and can be collected after the discharge of the bankruptcy.

Dischargeable debts: If the account will be discharged it is canceled when the notice is received. **Non-dischargeable debts:** If the account will not discharge it is held on a support desk to wait for the discharge to be received. It is protected by the status code so no notices can be sent and no calls can be made to avoid any violations of the bankruptcy stay. **Discharge filed:** When the discharge notice is received it is noted on all accounts. Any accounts that do not include interest or a collection fee are sent back to the collection staff to resume collection efforts. The collection fee and interest are discharged in the chapter 7 bankruptcy so any accounts that include a collection fee will either need to be canceled and reassigned by the Port Authority or if the Port Authority chooses they can sign a



"General Administrative Order" that will allow AllianceOne to reassign all accounts upon receipt of the discharge notice and collection efforts resume.

Chapter 13 Procedures NOTE: Bankruptcy handling is offered free of additional charge to the Port Authority. When the Chapter 13 notice is received all accounts are identified and are updated with the bankruptcy information, status codes are changed to stop notices and the interest is stopped. A date of service of the debt is required to determine if the debt is pre-petition and a claim can be filed or post-petition and can be collected after the discharge of the bankruptcy. A copy of the account statement will be required for AllianceOne to file a claim. Accounts are separated depending on the type of account, judgments, open accounts, infraction tickets, criminal tickets and superior violations. The type of account is part of the determination by the bankruptcy judge for the priority of the claims and payments to the creditors. Separate claims are filed for each packet of account types and are filed electronically or paper filed with the bankruptcy court. Once the claims are filed and the plan is approved the trustee will send payments monthly for the allowed claims. Some claims may be approved and receive payments and some claims may not. Separate payments are sent for the various claims and they must be noted and posted accordingly. Most all debts will be discharged in the chapter 13 but certain types of debts if not paid through the chapter 13 will survive and collection efforts can resume. The following is a sample proof of claim.

Tool 4: Deceased scrub - All of our accounts are submitted to a scrub that identifies deceased accounts. The scrub determines whether the consumer is deceased, and if deceased, the date along with spouse information. This information is appended to the collection system. The collector either requests copies of the death certificate, files a probate claim or the account is returned to the client.

Tool 5: Address scrub - The address provide by the Port Authority is matched against AllianceOne's internal database to determine the last known address. The information is updated in a window for the collector to compare address information. This is done in addition to NCOA.

Tool 6: Phone scrub - A series of phone numbers are provided to the collector for dialing. The phones are returned in a rank order status so that the first collector efforts are to the most valid phone. All phone numbers are updated in a window that can be called in various campaigns. The process dedupes or checks to verify that the information is new and hasn't been reported on another account previously.

Tool 7: Neighbor scrub - The neighbor scrub identifies neighbors information including address and phone number for the collector to attempt to contact. The information is loaded to a window within the account. When the collector contacts the neighbors they don't disclose the reason for the call.

Tool 8: Relative scrub - The relative scrub provides name, mailing address and phone information to reach potential relatives in an effort to locate the consumer. Relative information is loaded to a window within the account. Collectors utilize relatives to gain updated contact information for consumers.

Tool 9: Associate scrub - The associate scrub returns contact information for associates on file. This includes name, address, city, state, zip, phone and date of birth information.

Tool 10: Cell phone Identification - Cell phones can only be worked manually. This tool identifies cell phones so that the proper dialing method can be deployed. Cell phones are identified in a special window in the system to ensure that they are called manually.



Tool 11: Contact ability score - The contact ability score gives the likelihood to reach a consumer based upon the information in the consumer account. Unlike credit scores, this allows collection management to key in on accounts with higher contact rates. All accounts are worked regardless of score. When working government debt, it is much different than other types of debt. We have found the contact score more helpful than the credit worthiness score.

Tool 12: NCOA - All new listings are processed through National Change of Address (NCOA) regardless of balance. NCOA compares the account address with US Post Office records. If the USPO has a more current address, the account is updated with the new address. The new address is automatically transmitted to the account file, replacing the outdated address information. This ensures all collection efforts commence on the most current address.

Tool 13: Letters - AllianceOne tailors our letters to meet the exact specifications of our clients. The initial demand letter is typically sent within 5 business days of the assignment date of each account. Subsequent letters are sent and a letter schedule is set based on client requirements. Letters can be provided in English and Spanish, and can also be made available in other foreign languages if needed.

All letters utilized by AllianceOne are reviewed by one of its in-house attorneys for compliance with all applicable federal, state and local laws. AllianceOne will partner with the Port Authority to develop and approve a letter series for this contract. All draft letters will be submitted to the Port Authority for approval prior to implementation. Letters can reference the Port Authority's account number(s) and any other identifying information requested. The software allows for electronic restrictions to be added restricting the sending of a particular letter within a given period of time. AllianceOne provides its collection representatives with client approved letter options to effectively evoke payment.

The following represents the typical mail cycle applied to each account. -We will work within the Port Authority timelines and regulations regarding issuing and sending of notices.

Day 1: Within twenty-four hours of placement, all customer accounts that are not coded as mail returns will be sent a formal notice stating that their account has been referred to AllianceOne for collection. All letters are subject to client review prior to implementation.

Day 31: All customer accounts with a valid address will be sent a second collection notice if appropriate.

Day 61: Accounts that require further correspondence will be sent a third collection notice. Additional letters may be mailed throughout the life of the account as required.

Final Effort: A final effort is made prior to account closure

Please see Exhibit B: *Sample Letters - Confidential Materials*

Tool 14: Predictive dialer - AllianceOne utilizes Ontario Systems' Architect interface, based on application needs; this receivables management system integrates with our collection system. Architect helps automate account flow, increase the speed of collections, and help better manage receivables. This is accomplished through a suite of integrated tools designed to enable efficient gathering, prioritization and dissemination of information. Our dialer capabilities offer AllianceOne the ability to build specific targeted dialing pools to concentrate our collection efforts and meet consumer production demands. Dialer campaigns are specialized to focus on batches of accounts with lower liquidation than expected, based on specific case type, tax campaigns centered on refunds, and birthday reminder calls.



- Records all collection calls
- Allows the supervisor to listen to agent calls and barge the call
- Provides up to the minute reporting on collector status to ensure that calls are being answered timely
- Dialer calibrates outbound efforts based on answer time
- Accounts remain in a dialing pool until one of four things happen:
 - o The customer is contacted and a satisfactory arrangement is made to resolve the debt.
 - o The customer is contacted and a dispute or problem that has caused payment to be withheld is documented (this would then be followed by an immediate attempt to resolve the disputed issue and effect payment).
 - o The customer is contacted and flatly refuses to pay or reasonably discuss the matter; this is documented and various other avenues of collection are evaluated. It is determined that the customer cannot be contacted and skiptracing has not successfully developed a valid number or address for the customer.

Collectors enter information in Architect which is updated to the specific accounts notes. The Management team has the Artiva Manager open all day long to monitor the status of agents, average hold times, maximum hold times, handle times etc. Supervisors have the ability to monitor calls with a single click. This is done in addition to the compliance monitoring.

Tool 15: Attended and unattended messaging - Through this method of dialing, customized messages can be created per campaign. The consumer has the option to hit the 8 key and transfer to a collector with attended messaging campaigns. Unattended campaigns leave a message with a toll free call back number. Thousands of consumers can be reached in a matter of minutes through unattended messaging. The messages are personalized for each consumer and include their name and the option to identify if an incorrect party. These blaster campaigns are very useful at various times of the year. During February and March, the campaigns are focused on tax time. During the holidays, we attempt to capture any funds gifted. Clients may run an amnesty program and this can efficiently spread the word. We will work with the Port Authority to build campaigns specific to your needs.

Tool 16: Manual calling - Collection Settings - When the customer is on the phone, AllianceOne personnel are trained to obtain the following information:

- Verify contact address and phone numbers.
- Update date of birth and social security information if not already on file.
- Obtain financial status of the individual, including information on assets and sources of income.
- Obtain information regarding significant outstanding litigation items, such as an ongoing bankruptcy, etc.
- Verify any real assets such as property or other tangible items. Find out if the assets are leveraged and if not, whether they can be used as collateral to obtain a loan.

If the proper information is obtained, the collector will:

- Provide the customer with relevant information regarding the obligation.
- Inform the customer of their rights and responsibilities.
- Demand the balance in full.
- Offer a payment plan if unable to pay in full.



AllianceOne has outlined some common collection settings to better illustrate our collection process, the following settings are part of our daily operations and can be adjusted to meet the needs of each of our clients

Setting 1 - Contact is made via phone; the debtor acknowledges the debt and makes payment to resolve the account in full.

- ✓ Full contact information is requested.
- ✓ Payment is agreed upon and processed.
- ✓ Once payment is posted in our system, the account is updated and monies are remitted to our client.
- ✓ If credit bureau has already been marked, an update is sent.
- ✓ Account is closed.

Setting 2 - Contact is made via telephone; Payment in full is not possible.

- ✓ Full contact information is requested.
- ✓ A financial profile is created to determine a viable payment arrangement.
- ✓ Payment arrangement is agreed upon and secured if possible.
- ✓ Payments are remitted to client once they have been posted in our system.
- ✓ Upon completion of the payment plan the account is closed and returned to client.
- ✓ Account will be reported to credit bureaus as paid in full.

Setting 3 - Contact is made via telephone; the debtor is uncooperative and refuses to pay.

- ✓ Full contact information is requested.
- ✓ Debtor is advised of consequences of not resolving the debt; these will vary by debt type and client guidelines and may include:
 - o Credit reporting
 - o License suspension
 - o Referral to state tax intercept, if applicable
 - o Legal action
- ✓ Letters continue to be sent containing progressively assertive language.
- ✓ Continued telephone calls are made in an attempt to persuade the debtor into a voluntary resolution.
- ✓ After the designated amount of time, the credit bureaus are notified of this delinquent debt.
- ✓ If the debt continues unpaid and legal action is allowed by client, credit bureau reports and other tools are utilized to identify and verify assets.
- ✓ Legal action follows its course.

Setting 4 - Debtor has valid address and telephone information but contact cannot be established; no payment is received.

- ✓ Letters are sent in monthly intervals and become progressively assertive in language.
- ✓ Continued telephone calls are made at different times and different days.
- ✓ After the designated amount of time, the credit bureaus are notified of this delinquent debt.
- ✓ If the debt continues unpaid and legal action is allowed by client, credit bureau reports and other tools are utilized to identify and verify assets.

Setting 5 - Debtor has no valid address or telephone information.

- ✓ When attempts to reach the debtor through correspondence or via telephone are unsuccessful, AllianceOne will refer the account to our skip-trace queue where our expert skip-tracers use different tools and on-line data bases to obtain more up-to-date location/contact information.
- ✓ If the results of our skip-tracing efforts are successful, we continue our collection process by sending letters and placing telephone calls to try and resolve the debt.
- ✓ If we are unsuccessful in locating the debtor, after the designated amount of time, the credit bureaus are notified of this delinquent debt.
- ✓ The account is reworked on average every 6 months to determine if new contact information is available.

Setting 6 - Debtor promises to pay in full and doesn't follow through or has a payment plan and defaults on a payment.

- ✓ If a promise to pay is documented in our system and the deadline for said payment has elapsed without a payment, our agents are notified immediately in order for the debtor to be contacted and inquire on the reason for defaulting on the arrangement.
- ✓ If a payment is not received on time, a letter is sent automatically notifying the debtor on their delinquency.
- ✓ If the amount of the payment plan cannot be paid, a new payment plan is negotiated and debtor is advised that the lower payment plan is only temporarily approved and will be re-assessed in the near future to allow for increased payment amounts (usually 3 months after).
- ✓ After the designated amount of time, if there is a remaining balance, the credit bureaus are notified of this delinquent debt.
- ✓ If the debt continues unpaid and legal action is allowed by client, credit bureau reports and other tools are utilized to identify and verify assets.
- ✓ Legal action follows its course.

Setting 7 - Debtor disputes the validity of the debt or requests evidence of the debt.

- ✓ When a debtor expresses that they are disputing the debt, our agents will inquire on the nature of the dispute.
- ✓ If the dispute is pertaining to the amount owed, our agents request that the debtor submit the dispute in writing, outlining the reason and amount they are disputing.
- ✓ If the debtor requests validation of the debt, our agent refers the account to our Client Services department for proper documentation and proof of debt to be sent.
- ✓ All information and proof received by our client is sent to the debtor within 30 days of the request date in compliance with the Fair Debt Collection Practices Act.
- ✓ The account is reported as disputed through a weekly update process with the three credit bureaus.
- ✓ If the validity of the debt cannot be proved, AllianceOne will cancel and send the account back to our client.
- ✓ If the validity of the debt is asserted, AllianceOne will continue collection activity.

Setting 8 - Debtor is incarcerated.

- ✓ If our agents are notified by a third party that the debtor is incarcerated, the jail population is checked.
- ✓ The account is updated with the release date.



✓ The account activity is suspended until the release date ~~passes. We will work on payments of the account.~~

Tool 17: Scripts - The following scripts are used as needed. We also work within client provided scripts. AllianceOne focuses on training our staff to effectively work with or without scripts.



Tool 18: Skiptracing - AllianceOne has a national skiptracing system that effectively locates customers throughout the United States teamed with an extensive internal national database of individuals and businesses. The geographical location of the individual/business is not a factor in the success of AllianceOne's collection program. Our skip tools combine a mix of automated and manual search methods. We have a dedicated skiptracing team in San Diego that will focus on the Port Authority's business.

AllianceOne's validation process of skiptracing hits is an important part of keeping complaints low. AllianceOne processes accounts through a skiptracing "waterfall" wherein databases are researched consecutively until contact information is found. The waterfall systematically searches the following databases:

Phone address database A - This batch product is requested by the collector. Updated address and phone information is appended to the file and loaded to the account windows for follow-up.

Registered owner database B - This provides a batch update of registered owners based on license plate information.

Employment database C - This extremely effective tool allows collectors to obtain and verify employment information. It is often times used in advance of legal action.

Phone database D - This batch process provides the collectors with update phone information.

Internet database E - The Internet is an invaluable source for skiptracing. The search engines allow for quick access to Department of Revenue records, corporation information and other useful public information. Skiptracing specialists perform searches daily, new information is noted and the account is set for a follow-up. Our skiptracing specialists utilize a number of search engines to maximize 'locates'. AllianceOne has established its own skiptracing website with multiple search engines for timely location of information and convenience for collection representatives.

Intranet database F - All collectors work from PC's with limited access to specific internet sites and the company intranet. The Intranet contains information specific to collecting government accounts.

Collection Representative Contacts/Internal Phonebook database G - AllianceOne has developed, system-wide, a compilation of outside contacts in business, finance and employment areas to use for direct collection representative skiptracing sources. Company names, contact persons and telephone numbers are kept in an internal electronic phonebook within the Columbia Ultimate system, and are accessible to collection representatives from all offices. Additions to this electronic phone book are made whenever a new skiptracing contact is established.

Additional methods - Our skip-tracing team, comprised of tenured collection agents trained in all laws relevant to our industry, are able to assist the collectors with skiptracing efforts throughout the process. Collectors can send the account to a support desk for more in depth skiptracing.

Tool 19: Payment plans - Collection results have proven that telephone contact is definitely the strongest and most efficient tool we have. Our agents strive to find a solution that is mutually beneficial to all parties involved, while at the same time keeping our client's best interest in mind and never losing sight of our ultimate goal which is to obtain "the most amount of money, in the shortest amount of time". Our collection team works a variety of different time shifts to maximize our coverage and exceed production standards. AllianceOne strives to provide consumers with a variety of payment



options. In order for a consumer to establish a payment plan, they must provide their address, phone, place of employment, date of birth, social security number and bank name.

Payment plan types

1. **Conventional payment plan**-This is offered to individuals who are typically gainfully employed. Payment percentages and length of time vary based on balance. There are terms for consumers who default to re-instate terms.

Down payment: 10% of balance
Monthly minimum: \$100

Consumers who are garnished, may establish a payment plan based on the amount caught in the garnishment unless the financial circumstance has changed. For example, if the garnishment caught \$125 per month, the monthly minimum is \$125. Consumers have the option of which accounts they want on a plan if there is no change. If the situation changed and the consumer now works half time the minimum would be \$62.50.

2. **Conforming payment plan**-This is offered to individuals on public assistance including welfare, social security, unemployment benefits and labor & industries.

Down payment: N/A
Monthly minimum: \$25

Balance	Length of payment plan	to calculate payment
Under \$750	12 months	divide the balance by 5
\$750.01 to \$2,500	24 months	divide the balance by 11
Over \$2,500	84 months	divide the balance by 83

3. **Conditional payment plan**-This is offered to consumers who are below the poverty line.

Relicensing Program / PIA (Payment In Adjudication) Program - AllianceOne currently works with multiple court clients in a relicensing program and has a far-reaching payment program in place. This program was originally initiated in Washington State and was pioneered to assist AllianceOne's court clients in their endeavor to reduce the number of individuals with Driving While License Suspended charges. AllianceOne worked with the court and came up with parameters to allow debtors to reinstate their driver's licenses, while maintaining strict payment plans of outstanding debts owed the courts which had been referred for collection. This program is supported by collectors who obtain detailed information from the debtor prior to plan initiation. The debtor must meet all of the criteria agreed upon by the court to qualify for the payment plan option and show a good faith first payment prior to being placed on the plan. When a debtor has met these requirements the court is notified by a daily fax report so it can accomplish the on-line DOL adjudication of the driver's license hold. If the debtor makes the first payment at an AllianceOne office and wants to go directly to DOL, he/she is given a paper adjudication form which is accepted by DOL. The courts supporting this collection payment plan for relicensing agree to re-suspend licenses immediately upon notification by AllianceOne if the debtor has defaulted on a payment. Once a debtor has defaulted, eligibility is determined on a case-by-case basis. If the determination is made to remove the debtor from the PIA program they must pay the account in full before their license hold is released. Since debtors traditionally have violations in multiple jurisdictions, AllianceOne's program allows most debtors to take care of their matters in one place and satisfy the courts' goal in regards to driver's license



restoration. Minimal court staff is needed to assist with this program. This program is offered at no additional cost to the court or the debtor. To-date, over 90 of AllianceOne's court clients utilize this program.

Tool 20: Settlements - If the Port Authority permits settlements, the collectors pitch this option. This information is stored in the client handling section which is accessible to each collector.

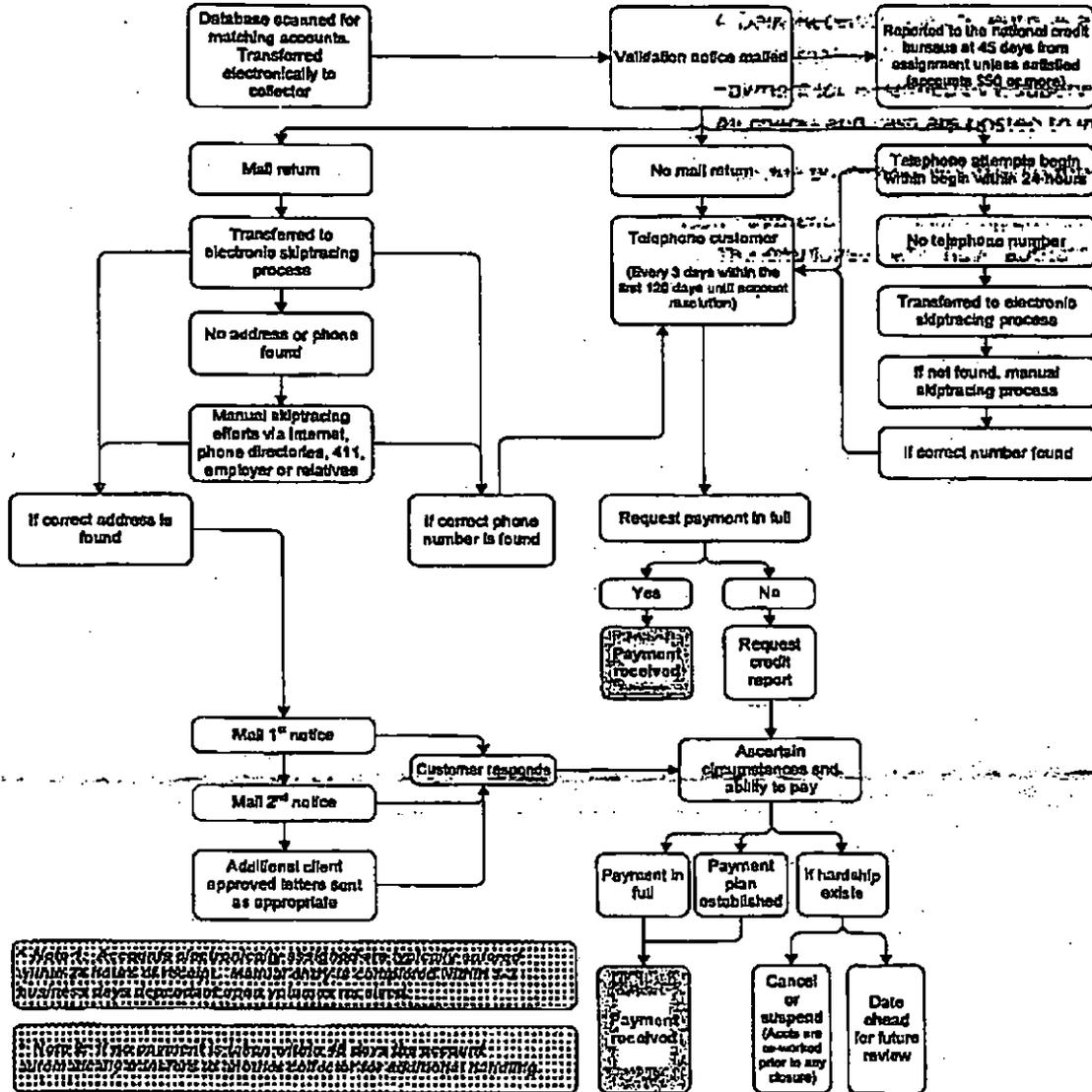
Tool 21: Legal action - AllianceOne can provide collection litigation service for the Port Authority, if desired. When other avenues for voluntary resolution have failed, if the Port Authority so chooses, we initiate legal activity to resolve the debt as a last resort. Many times in the collection process it becomes apparent that a debtor will not pay voluntarily. Our in-house Legal department is fully capable and prepared to provide litigation services to reach a fair resolution if this option is desired by the Port Authority. Detailed information will be provided upon request.

What can you expect? - Dollar value threshold – Following is a suggested flow of handling account and actions. We will abide by the Port Authority's requirements and guidelines regarding all contact and communication with customers. AllianceOne does not base efforts on age of account however we do vary procedures based on dollar amount of an account. AllianceOne combines totals for the same individual or business and bases efforts on the total dollar value assigned. AllianceOne typically varies collection and skiptracing efforts based upon dollar balance of accounts in the following categories:

- \$0.01 – less than \$100.00 – First notice is sent and contact attempts are made the first day it is dealt to a collector's electronic desk. The accounts for the Port Authority, if approved and permitted, will be cross-referenced to see if there are additional accounts for the same individual/business. All phone numbers provided by the client are attempted. Skiptracing is completed if the contact information provided is not successful. Accounts are then "autodialed" for 30 days. If all attempts are unsuccessful, a second letter is sent to the customer. AllianceOne will dial accounts every 3 days within the first 120 days of assignment until account resolution or recycling process begins to search for additional contact avenues.
- \$101.00 - \$500.00 –Steps are followed for the \$0.01 - \$100.00 category. Extensive skiptracing databases are accessed in this dollar grouping if the above steps are not successful. An additional letter is sent. Collectors must review all account notes to ensure possible leads are exhausted. To ensure a thorough handling of every account AllianceOne will dial accounts every 3 days within the first 120 days of assignment until account resolution or recycling process begins to search for additional contact avenues.
- \$501.00 - \$1,000.00 –Steps for all categories above are followed. An additional letter is sent. Additional skiptracing services are utilized to locate contact information. Additional letter(s) are sent to secure payment. AllianceOne will dial accounts every 3 days within the first 120 days of assignment until account resolution or recycling process begins to search for additional contact avenues.
- \$1,001.00 and above –Steps for all categories above are followed. An additional letter is sent. Additional skiptracing services are utilized to locate contact information. Additional letter(s) are sent to secure payment. AllianceOne will dial accounts every 3 days within the first 120 days of assignment until account resolution or recycling process begins to search for additional contact avenues.

Account Handling Procedures flowchart – AllianceOne has supplied an account handling procedures flowchart which maps the collection process from beginning to end.

Actions Immediately following an account entering the AllianceOne system





AllianceOne will direct all payments to the designated lockbox.

We offer additional information on our capabilities and processes regarding funds handling to further ensure our ability to provide safe and accurate reporting and wire transfer of funds to the Port Authority utilizing the lockbox.

AllianceOne has established relationships with several financial institutions that accept cash payments as a convenience to debtors. We include toll free numbers that route to our collection team on all collection letters. Consumers will have toll free access to our contract assigned staff:

- Credit card and debit card payments
- CU*Remit (automated in-house check writing software)
- Web-based / Internet (www.payaoi.com)
- Western Union / Quick Collect
- Money orders
- Personal checks
- Cashiers checks
- Post-dated checks
- Cash at any AllianceOne office
- **IVR** - AllianceOne's Interactive Voice Response system provides debtors access to their accounts, their transaction history and next due date. Payment plans can be created and the debtor can make a payment on their account via credit card or check from their bank account directly to our office. The IVR system maintains accurate and detailed call logs for each day's activities. Our IVR system is designed specifically for the collections industry. IVR is a technology that allows callers to hear specific information over the phone line in response to input from the caller, most often through telephone keypad commands. Data is provided in real time.

The advantages of IVR, both for AllianceOne and for the consumers themselves, including:

1. The ability for consumers to hear information 24 hours a day, seven days a week.
2. Instant response to commonly asked questions over the phone without having to wait for an available agent or go through multiple call transfers.
3. The potential to handle more calls and fewer repetitive and tedious questions for agents, who are then free to handle more difficult and productive calls.
4. The opportunity to get payment commitments and collect funds even when the offices are closed.
5. A less confrontational environment for some debtors, who may be more likely to contact the agency and resolve their debt if they feel they will not be pressured by a collector.

Call actions include:

- Play account balance information
- Transfer a call to an extension on the telephone system
- Play account transaction history
- Play a message
- Play a phrase composed of pre-recorded messages, database values, or other variable information

- Play next due day and amount for an account
- Prompt the caller for a payment plan
- Branch to another call action based on account criteria such as FTB

Call flows can be customized to meet Port Authority requirements

AllianceOne accepts payments online via a web-based payment portal for debtors.

www.payaol.com

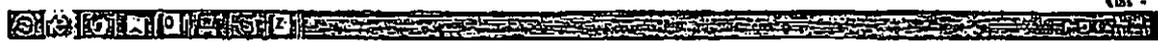
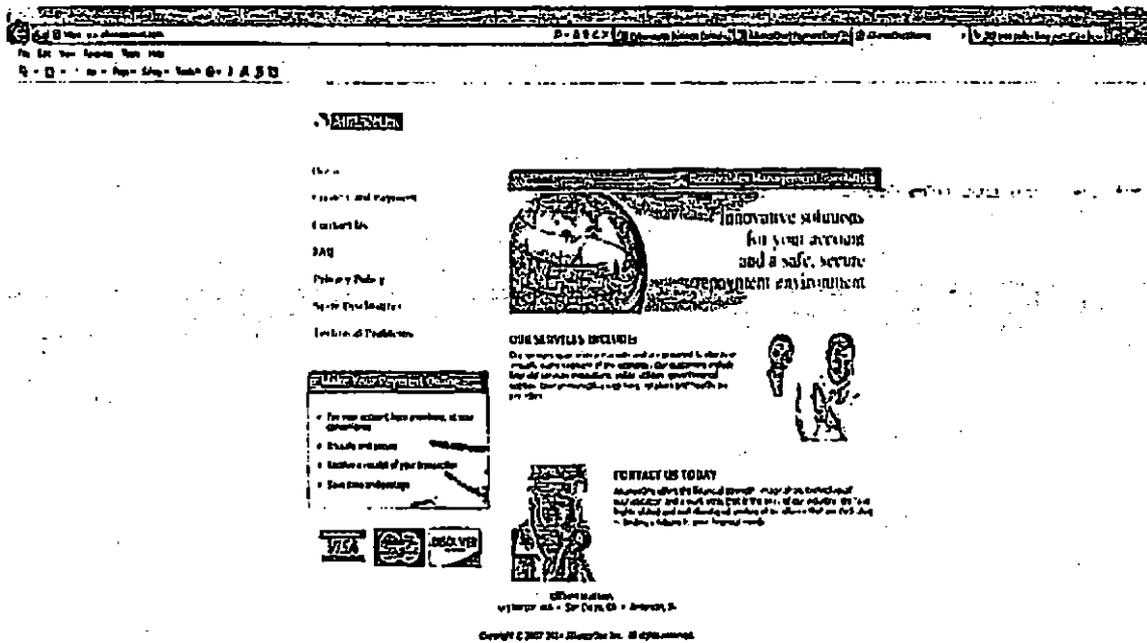
Currently we can take recurring automatic payments on the internal portal and the collectors are offering that option to debtors now.

Consumer On-line Payment Access

Currently we can take recurring automatic payments on the internal portal and the collectors are offering that option to debtors now.

We also have an online payment portal for use by assigned individuals to make their payments via the web. This is at www.payaol.com.

Attached below are screen captures of the on-line payment access system.



This is the screen they will see when they select Credit Card payment. If they have already registered then all they would enter their user name and password, if not they would register by clicking "register" If they forgot their password they can click "click here" and enter their user name and email they registered with an instructions to reset their password will be emailed to them.



Consumers have the ability to:

- Register their account
- Reset their password
- View account detail
- View active payment plans
- Set up new payment plans
- Pay on a specific account
- Set up recurring payments

Bilingual and multilingual services

AllianceOne has the capability to communicate with all debtors. We have collectors who can communicate in the most frequently found non-English languages.

Language Services

AllianceOne's collection team has the capacity to communicate in several other languages. Our other language capabilities include:

Spanish	Chinese	Russian	Haitian	Creole	Korean
Italian	Cantonese	Portuguese	Swedish	Bosnian	
Filipino	French	Romanian	Ukrainian	Hebrew	
Greek	Hindi	Serbian	Vietnamese	Lingala	
Hungarian	Finnish	Japanese	Kikongo	Tamil	
German	Mandarin	Patois	Persian (Farsi)	Tshiluba	

As a last resort, and only if necessary, we utilize translation services to communicate. These services are bound through contractual confidentiality measures for any work performed for AllianceOne. AllianceOne has multiple bi-lingual and multi-lingual collection representatives to work with non-English speaking individuals. Our Government Services division has 80 bi-lingual employees and access to a wide variety of other non-English languages throughout the company that can readily assist with these needs. If a collector is unable to communicate with a debtor, they can conference in a third party which operates from the same real time collection and phone system.

A select team of collection representatives will be assigned to this contract and will have the ability to communicate with Spanish speaking debtors. Additional bi-lingual and multi-lingual employees exist throughout the company and will be called upon to assist with this contract if necessary. AllianceOne will also subscribe to one or more of the following interpreter services upon award to meet the needs of all non-English speaking individuals and will maintain these relationships throughout the contract. Additionally, collection letters are printed with Spanish translations on the reverse side and we can accommodate other non-English translations.

In addition to multi-lingual communication, AllianceOne utilizes the following services to communicate with individuals that require additional assistance. Hearing Impaired debtors currently communicate via the telephone with the assistance of an operator Intercept. AllianceOne collection representatives have a varied letter series available as an additional means of communication for individuals with speech impairments. Sight impaired individuals will receive the standard letter notices in compliance with all local, state and federal regulations and an additional effort is made to contact these individuals by



telephone to resolve their debts. AllianceOne also communicates with blind debtors utilizing telecommunications relay services (Telebraille) when available.

Payment Processing

AllianceOne will direct all payments to the designated lockbox. As noted, we offer this additional information to demonstrate our level of internal controls. AllianceOne is a PCI certified company which shows the level of funds and data security maintained by our company.

AllianceOne's Columbia Ultimate system tracks every action taken on each account assigned. Once a payment is received the account is correctly noted, balance adjusted or zeroed out for payment in full cases. The system electronically controls the collection contact by removing any paid in full account from the live collector queue.

Any accounts on a payment plan are removed from active pursuit unless defaults on a payment occur. This electronic monitoring, along with our supervisory and management teams ensure proper action. Accounts are also updated on the credit bureaus.

AllianceOne is experienced in electronic transfers of money and remittance reporting and will provide this service to the Port Authority. Timing of remittance and reporting is at the discretion of the Port Authority. AllianceOne can accommodate any timing including daily to monthly as desired by the Port Authority. Following are our payment processing procedures for review of the Port Authority.

AllianceOne will supply the Port Authority with its complete internal control manual upon request due to the large volume of this document. This team is experienced in payment and client remittance processing. Internal accounting control over funds received by AllianceOne is of the highest priority. All personnel are trained to recognize that funds received are the property of our clients and are to be safeguarded at all times.

To accomplish this goal, AllianceOne practices recognized internal accounting control procedures, the principle of separation of duties and the conduct of frequent management audits. The noting clerk determines proper posting to accounts based on name, address, judgment number, client number, or any other information provided. The posting clerk also matches the information at the time of receipt to the proper account. Once an account is noted, the account is electronically sent to the collection representative. The collection representative reviews the account and notifies the posting department if a payment has been noted to an improper account. There are specific audit controls in place to assure on a daily basis that all monies received are applied properly.

Payments received by mail - A designated mail clerk opens the mail and separates payments from other general office mail. Payments are submitted to a noting clerk for locating the proper account that the funds will be applied to. If a debtor supplies an account number it is circled with a red pen and credit is given as designated. If AllianceOne supplies the corresponding account number the entire number is written in red ink. This internal process identifies how the account number was located.

Payments received in the office - A member of the support staff receives the payment; all cash payments are received in the presence of at least two members of the support staff.

- Receipts are given for all cash payments.
- The support staff member must initial the cash receipt.



- Both employees accepting the payment must be able to verify that the payment (cash or check) is in the daily deposit pouch. Support staff deliver all money to the accounting department for second verification.
- A Daily Receipt/Cash Log entry is automatically entered in the account notes and payment log for each receipt that is written.
- Payment log is verified by a supervisor for each office/site location.
- All checks and cash are posted to individual accounts no more than 24 hours after they enter the office.

AllianceOne processes over-the-counter payments in the following manner:

Cash Payments - The following guidelines for accepting cash payments are followed without exception.

- The employees who have authority to open the cash drawer are held accountable for the integrity of the cash.
- All posting is done in one location (Gig Harbor, Washington division headquarters office).
- Employees who post payments do not accept payments.
- Twice each day a designated employee verifies that all cash receipts are accounted for by balancing the Daily Receipt/Cash Log.
- Cash drawer is balanced daily.
- Cash log is printed.
- Payment log is verified by a supervisor for each office/site location.
- All reversals/voids are done by a supervisor.
- Daily, weekly and monthly reconciliations are performed.
- An "Autopost" routine is completed for all payments in a batch to update the system. (Exceptions are manually posted)

Non-Cash Payments - All other forms of payment received over-the-counter are processed following the same procedures listed above under "Payments received in the office".

Post-dated checks - A debtor who is not able to pay the account in full today, has the option to send a post-dated check or series of post-dated checks. If this is agreed upon, the debtor is advised to write "void if cashed before", above the date on the check. The check information and date(s) to be cashed are entered into the computer system. A notice is mailed to the debtor five days prior to the deposit of the check as a reminder of the impending deposit. A warning flashes indicating a post-dated check plan exists prior to allowing the posting of any payments. Posting clerks also check dates on all checks received.

Paid-in-full checks - AllianceOne posts paid-in-full checks if they completely satisfy the balance. If a check is received with "paid-in-full" noted on the check and there is still a balance on the account a letter is generated and sent to the debtor. This letter notifies the debtor that AllianceOne is holding their check until the remainder of the balance is paid. If no response is received from the debtor AllianceOne returns the check to the debtor.



Following is a flowchart depicting this process.

Payment Posting Process



Cash Variance

The Internal Audit Department, based in the Corporate Headquarters, completes a daily balancing process reconciling the payments posted to the _____ e Collection System and subsequently confirming their respective deposit to their designated trust account. Independent Daily Transaction Reports reflecting the payments posted on the _____ are printed by the Internal Audit Department Daily deposit control information, deposit slips, and armored car receipts are provided daily to the audit department by the individual offices.

This individual deposit information is input to daily balancing control sheets by the audit department. The control sheets are then reconciled to the posted amounts on the collection system reports. The trust account bank statement information is then downloaded daily and all deposits to the bank are reconciled to the control sheets prepared. This assures the posting to bank verification. A control log is kept for any daily variances and these variances, if they occur are communicated by the Internal Audit group to the offices they relate to for research and corrections if need be. This process is completed for all forms of payments including but not limited to Credit Cards, Cash, and Checks.

AllianceOne has the ability to customize remittance procedures for the Port Authority. Through our years of government collection experience we have developed a system of funds disbursement and remittance reporting to ensure government clients meet the needs of their assigned individuals.

Site Cash Audits

AllianceOne's Compliance and Management departments perform on-site cash audits to verify procedures are followed correctly. The following actions take place during an on-site cash audit:

- 1) The till is taken and counted. At the same time a list of payments received that day is produced.
- 2) The cash total, minus the beginning till amount, is compared and any exceptions are noted.
- 3) Payments made by check, money order and credit card are compared to the payment log. Any exceptions are noted.
- 4) Verification is made that the amounts listed on the daily payment summaries match bank deposits and armored car pick up slips. Any exceptions are noted.
- 5) Verification is made that all payments with manual receipts issued in the last 30 days are properly credited to the appropriate account.
- 6) After the on-site visit verification is made that the information obtained at the site matches the information provided to the main AllianceOne office.
- 7) A report including all exceptions is written and submitted to the site VP along with recommendations of steps to take to correct the exceptions.

AllianceOne provides multiple convenient payment options for debtors. Collection representatives work with debtors to find an agreeable payment method and work to receive "same as cash" payment forms including automated checks that confirm available funds prior to issuance.

AllianceOne works with debtors who have a need to satisfy the debt immediately and explain that a same-as-cash payment will provide them with the confirmation of payment they need to remove court sanctions.



Reporting capabilities

AllianceOne will provide the required reports in the format and frequency defined by the Port Authority. We are capable of providing all reports and can customize future requests for the Port Authority. AllianceOne will provide the Port Authority with the required reports. We have the ability to customize reporting to meet the exact needs of the Port Authority. Additionally, we have the following reports utilized by several clients that the Port Authority may wish to include in the reporting plan for this contract.

AllianceOne has the ability to provide automated correspondence to Port Authority and its assigned individuals in a variety of methods. We utilize IVR, predictive dialing and other tools to communicate with debtors.

AllianceOne will supply the Port Authority with on-line real time account access to review activity and records. AllianceOne welcomes the Port Authority to inspect all contract associated documents, records and facilities at any time. We understand the needs of the Port Authority and have the knowledge and system flexibility to provide all information as requested as well as meeting the needs of ad hoc requests on short notice.

AllianceOne's _____ collection system allows for complete customization of reporting. AllianceOne can provide the required reports and any reports as determined by The Port Authority throughout the life of the contract via an electronic delivery or other method, at any frequency desired. The following reports are sample descriptions of reporting currently provided to a variety of government clients.

- Acknowledgment Report – displays all cases assigned in the reporting month, by individual name, client case number, date of service, client balance, agency collection fee and total balance. (Additional categories can be added per request.) This report is processed and provided within 24 hours of cases entering AllianceOne's database.
- Daily Paid-in-full Report – this report includes accounts that have paid-in-full (PIF) utilizing a cash/cash equivalent payment type and is useful to our clients with accounts that have court imposed sanctions.
- Inventory Report - a complete inventory of all cases assigned showing amount assigned, collected, balance due, last pay date, and status of the case. This is usually generated upon request due to the large volume and physical size of the report. The inventory can be provided in an electronic format if desired.
- Cancellation Report - shows all cases canceled removed or recalled during the reporting month by individual name, client case number, date of assignment, client amount at assignment, amount canceled and the reason for the cancellation. Bankruptcy and paid in full amounts can be included and reported separately at the client's discretion.
- History Report – displays monthly totals for the current year and two years prior of the number of cases assigned by the client, the dollar amount assigned, the collection amount and percentage, the agency commission, the number of cases cancelled, the number of cases remaining open, the number of cases paid in full and the average age of cases at assignment.



- Remittance Report – We will customize invoice and remittance reports into the required reports as defined with the RFP and any resulting contract. AllianceOne will establish a Port Authority approved lockbox vendor and remit gross collections to the Port Authority. We would like to request for consideration a net remittance. If that is not possible, we will provide gross dollars collected through the lockbox via a secure bank wire transfer to the Port Authority daily (net of checks returned for NSF) and develop an agreed upon timeframe for remittance of commission due. Hardcopy reports will be provided to the Contract Manager. We will provide a separate invoice for Airport Parking placements if desired by the Port Authority.
- Demographics Report – This report provides a one-page audit report summary of all actions and information received on assigned accounts. This is an effective summary report that is used as an internal management tool in conjunction with client auditing and can also be provided to clients at any interval desired. Judicious
- Payment Plan Report – This is a report of all debtors in an active and inactive payment plan status.
- Customized Reports – AllianceOne has created hundreds of customized collection reports for its current government clients. AllianceOne will share its best-practices with the Port Authority and will submit samples of many of these reports for review if desired by the Port Authority. AllianceOne will work in coordination with the Port Authority to develop exact reporting requirements.
- XPH Report – AllianceOne has a customized report that provides all details of a single account.
- Vision Dialer Report – AllianceOne's Vision dialer works with the Columbia Ultimate system to enhance predictive dialing success and management. The Vision dialer provides detailed reporting which includes daily summaries of: call type, total dials, manual dial%, connect rate, contact rate, inbound rate, abandon rate, wasted dial rate, bad phone%, no contact, dials/hour, talk %, manual %, wait %, update % and total dialer hours. This is very effective in assisting management in effectively targeted dialing campaigns.
- Ad Hoc Reporting – All special ad hoc reporting is conducted on a client-by-client basis. Reporting can be created to meet the Port Authority's specific or special requirements. Spreadsheet-based reporting is the most common application, with data sorted by alpha or numeric sequence. AllianceOne also has the ability to customize its system-generated reports provided to clients. Timing for each special report is dependent upon the specific request. Typically report requests can be accommodated within 24-to 48-hours.

Please see Exhibit C: Report Samples – *Confidential Materials* –

On-line Client Access

We will train the County staff for online access at our expense. We can provide an unlimited number of access licenses. AllianceOne will provide the County with online real time access to assigned accounts. Multiple reports are available online and can be accessed 24 hours a day/7 days per week, year round. The County will have access to all contract associated records via on-line access. Account access can be provided on the County employee's current PC.

AllianceOne will retain accurate and comprehensive records within our _____ collection system. We can provide demonstrations of these tools for the County employees not familiar with the



AllianceOne system access. AllianceOne has the ability to provide automated correspondence to the County and its assigned individuals in a variety of methods.

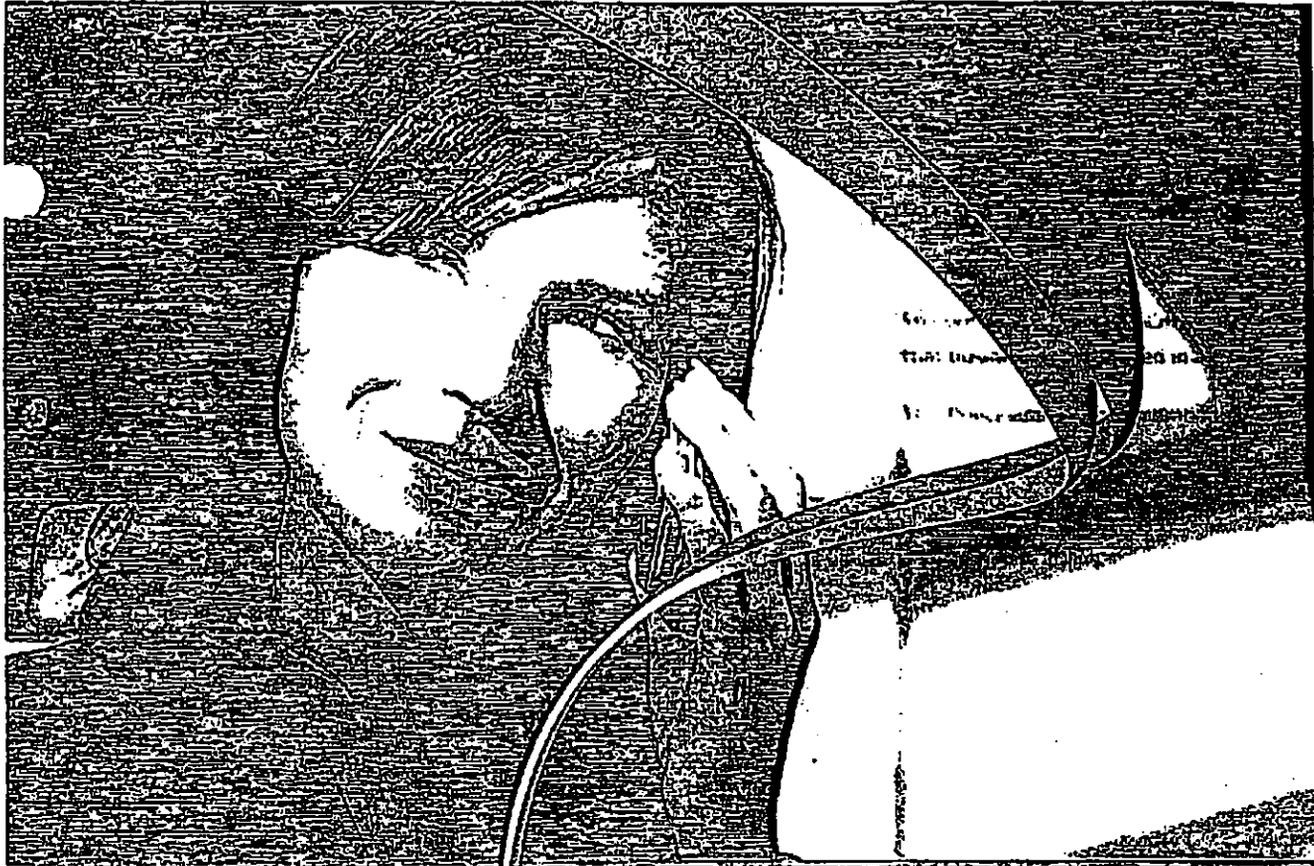
We utilize IVR, predictive dialing and other tools to communicate with debtors. AllianceOne will supply the County with on-line real time account access to review activity and records.

AllianceOne welcomes the County to inspect all contract associated documents, records and facilities at any time. AllianceOne's account access is web-based access utilizing Client View software connecting to the AllianceOne system.

AllianceOne offers to host a training session for interested County employees. AllianceOne will train staff on this system access including all action codes and their meanings. Written instructions are also provided as a continual reference guide. Each session is encrypted and remains in throughout the session. The County will have access to their assigned files through specific client number access. Data queries are only available at the client level with view only access. Data is transferred from to the server via SSH/SFTP. Information available will include accessing accounts by name, account number, social security number or address with view only access to all notes, payment information and all debtor correspondence, remarks, etc.

Access will be supplied to individuals requiring inquiry access through their existing PC's. AllianceOne supplies the training on accessing the system including status codes and collection abbreviation codes and notations.

Additionally, you can receive e-mailed acknowledgements, statements and various reports including: paid-in-full, account histories, placement summaries, cancellations, reactivations and statistics through the Client View system. Reports can be downloaded into an Excel format to analyze the data. Accounts can also be submitted on-line via our client access system.



**Code of Ethics,
Environmental and
Anti-Corruption
Policies**



Code of Ethics

1. Code of Ethics Objectives

The objectives of this Code are to define the rules, conduct, actions, behavior and relationship that we shall adopt (I) towards our employees, officers, service providers, vendors, clients, customers, community (the places where we live, work or serve and the world at large), media, public agencies, nonprofit organizations and shareholders and that (II) our employees, officers, service providers, vendors, clients, customers, community, media, public agencies, nonprofit organizations and shareholders should adopt in order to try to ensure Teleperformance makes a positive contribution to its community, while enhancing its relationship with its employees, officers, service providers, clients, customers, collective community, the media, public agencies and nonprofit organizations.

For questions about its application, your manager is the first contact who can assist you in ethical questions. If your manager is unavailable, you can address your questions to alternate local points of contact (if applicable). You can also always submit all of your questions and comments to the Corporate Social Responsibility Committee (the *CSR Committee*) at csr@teleperformance.com.

2. Our Culture

2.1. Our Values are our genetic code

Our values are at the very core of our corporate culture. Therefore, Teleperformance requires that everyone within the organization follows them wholeheartedly at all times. Our values are:

Cosmos | INTEGRITY 

Being true, authentic & living our values, since they are the pillars on which all of our relationships are built.

I say what I do & I do what I say.

Earth | RESPECT 

We cultivate what each has to offer, with respect generating respect.

I treat others with kindness and empathy

Metal | PROFESSIONALISM 

Through our quality and skill, we transform interactions into golden experiences.



I do things right the very first time.

Air | INNOVATION 

Change is the constant wind that fills our sails; we both embrace it and propose it.

I create & improve.

Fire | COMMITMENT 

Commitment ignites our actions and drives our performance. It fuels our passion for a job well done.

I'm passionate & engaged.

2.2. Diversity

Understanding, respecting and encouraging the diversity among our employees means that we allow each individual to be himself/herself with their own cultural, religious, political and other personal beliefs. Respect of diversity is part of our values and is present in all dealings with the company.

3. Ethical Relationships

All of our relationships should be based on respect for personal dignity, integrity and privacy (except in cases provided for in official security policies) of our clients, customers, shareholders, employees, contractors, vendors, competitors and entities, regardless of position or title employed.

Any kind of discrimination, disqualification, intimidation or embarrassment is unacceptable.

3.1. Relationship with the Client

Teleperformance's relationship with its clients should be based on respect, transparency and a profound sense of partnership.

We act following our values, always striving for excellence in service quality and complete satisfaction in customer service.

Teleperformance highly values and protects the confidentiality of information provided by our customers.

Teleperformance has built its success on the ability to deliver quality services that satisfies our clients and their customers. We are very attentive to our clients' needs and expectations and have set up methods to measure full satisfaction of our clients. Teleperformance treats all clients on the same business basis.

3.2. Relationship with the Employee

Teleperformance offers equal career opportunities, regardless of origin, sexual orientation, gender, race, age, religion, rank or membership with professional associations. It contributes to providing a safe and healthy work environment, with freedom of expression with respect to the integrity and privacy of individuals, and there is no tolerance for any kind of threat or harassment. It proposes preservation initiatives for health and safety at work through anti-stress programs, health and sports activities and awareness programs. Furthermore Teleperformance Premises Standard provides blueprints and detailed guidance in safety and security, lighting and acoustics, proximity and hands-on management and employee wellbeing in work areas, common areas, training and recruitment and in particular the leisure areas. Teleperformance encourages and develops leadership as a means of promoting the relationship between the various hierarchical levels, respects the rights of employees and their relationship with the company, always based on trust and loyalty. Teleperformance's employees are fully aware of the responsibility for their activities and functions, not using their positions or inside information to benefit themselves or others. They respect and protect the privacy and confidentiality of information. They treat everyone as equals, with attitudes based on shared learning, cooperation and transparency, making the work interaction pleasant and respectful with coworkers, contractors, service providers and shareholders, regardless of rank. Teleperformance employees are committed to the company's purposes; they cooperate for its achievements and fulfill the company's internal procedures, policies and standards. We also encourage our employees to set an example of decency, fairness and integrity and to promote the rules of this Code.

If you are an employee of Teleperformance and feel that your relationship with your manager or co-workers does not comply with the above rules, feel free to contact the CSR Committee at csr@teleperformance.com.

3.3. Relationship with the Investors and Stockholders

Teleperformance values transparent, accurate, and complete communication of truthful information and allows the monitoring of activities and company performance to the extent permissible by law.

Teleperformance complies with local, provincial/state and federal laws in force and applicable to its business.

Our shareholders' trust is key, and we ensure year after year that our commitments are fulfilled. Our corporate team ensures that all governance rules that are applicable are duly met in a timely manner. We comply with rules of compliance and in particular those relating to the independency of the members composing our board of directors and special committees.

3.4. Relationship with the Market and Competitors

Teleperformance's relationships with the market and its competitors are always based on fair and ethical competitive practices in compliance with laws; predatory or dishonest behavior is not allowed.

The provision of information relevant to the company, promotion and disclosure of products and services is strictly controlled by Teleperformance's senior management. We intend to competitively differentiate ourselves through the quality of our services and the outstanding relationship we build with our clients and prospects. We respect the rules of fair competition with our competitors.



3.5. Relationship with the Vendors and Partners

The selection and contracting of service providers and vendors is based on free competition in technical, professional and ethical standards, through pre-defined processes, following the internal procedures of Teleperformance.

Teleperformance's relationships with its service providers are guided by ethical principles and respect for the law, which aim at building long term relationships. We impose on our suppliers a similar level of compliance with the social corporate responsibility rules by which we abide.

3.6. Relationship with the Community

The development and enhancement of the community, as well as the practice of citizenship, are encouraged by Teleperformance through social and environmental actions that reinforce its position as a corporate citizen.

4. CSR Committee

It is the responsibility of the CSR Committee to develop and disseminate relevant policies, to answer questions, to analyze and stop any potential breach of this Code and to give instructions to implement active measures to maximize compliance.

The CSR Committee can be contacted through the e-mail at csr@teleperformance.com.

Teleperformance Anti-Corruption Policy

1. Purpose

The purpose of this Anti-Corruption Policy (the "Policy") is to provide guidelines to ensure that business is performed in a legal, transparent and ethical way.

This Policy applies to all companies of the Group.

2. Coverage

2.1. People concerned

This Policy concerns all employees of the companies of the Group ("Company/ies") and all third parties acting on behalf of the Company, such as consultants, contractors, business partners and vendors. These parties will be informed about this Policy and should, to the maximum extent possible, commit to complying with this Policy as well as with all applicable anti-corruption laws and regulations.

2.2. Important considerations

The Companies of the Group are bound by this Policy; however, they must first and foremost comply with their local laws and regulations. Where the compliance to this Policy by the Company leads to the violation of the local law, the Company shall

- comply with its local law; and
- Inform the Group about the conflict

In many jurisdictions, only the corruption of Public Officials is illegal; however, this Policy also prohibits corruption of non-public entities/persons, such as companies and/or individuals.

3. Definitions

Corruption:

Corruption is the abuse of entrusted power for private gain. The gains can be not only financial, but also non-financial advantages. For the avoidance of doubt, corruption does not only relate to Public Officials but is extended to any individuals and any company.

Corruption also covers favoritism of which there are two forms – nepotism (favoring relatives) and cronyism (favoring personal friends).



The Group: The Group shall mean the holding company, Teleperformance SA, and all companies directly or indirectly controlled by Teleperformance SA.

Bribery: Bribery is an offer or receipt of any gift, hospitality, loan, fee, reward or other advantage to or from any person as an inducement to do something which is dishonest, illegal or a breach of trust, in the conduct of the business of the Group.

Bribery also covers trading in influence, which is the promise, offer or giving a Public Official an undue advantage.

Facilitation Payment: Facilitation Payments are a form of bribery made with the purpose to expedite or facilitate the performance by a Public Official of a routine governmental action to which you have a rightful claim, such as a local tax to pay to the customs officer to bring back home certain goods without a receipt.

Public Official:

- any person holding a legislative, executive, administrative or juridical office, whether appointed or elected, whether permanent or temporary, whether paid or unpaid
- any other person who performs a public function, including a public agency or public enterprise, or provides a public service
- any other person defined as a "public official" in the local law of the companies of the Group
- the term Public Official also includes family members of any of these people

4. Procedures

Hospitality is any invitation to an event, such as meal, reception, sports and cultural event, etc. hosted in a business context.

Before organizing an event or accepting an invitation to an event, employees shall ensure that the event complies with the following conditions:

- ✓ Hospitality is justified by a clear business purpose.
- ✓ The hospitality is just a small part of the program.
- ✓ The total costs are kept within reasonable limits.

Payment of accommodation and travel expenses related to an event should not be received nor offered except under special circumstances:

- ✓ There must be justifiable reasons.
- ✓ Expenses must be reasonable and in line with normal standards.
- ✓ The management must have approved the arrangement in advance.

Actions: In any case the participation or organization of this kind of event shall always be clarified in advance with the management.

Gifts are presents such as gift vouchers, tickets to sports and cultural events, cash, discounts and loans, home improvements, or any other products or services given to an individual and not used in a hosted business context.

- ✓ Employees shall only accept or offer a gift if it is a promotional item bearing a company logo or if it is of nominal value (i.e. inexpensive goods or services).
- ✓ Gifts of moderate value may be accepted in cases where it would seem offensive to refuse it, but the gift will be regarded as the Company property and must be handed over to the management.
- ✓ Gifts of significant value must never be accepted.

Actions: All gifts of moderate or significant value that an employee may be offered or that an employee may intend to offer shall immediately be fully disclosed to the management.

Facilitation Payments are small payments designated to obtain permits, licenses and other official documents, processing governmental papers such as visas and work order without obtaining a receipt. Every reasonable effort shall be made to avoid these payments.

Before travelling it is recommended to check whether the country has ratified and enacted the provisions of the UN Convention against Corruption.

Actions: The employee should request a receipt and inform the officer that the Embassy will be notified. In case of a continued issue, the employee should immediately inform his/her manager and request to speak with the manager of the officer.

Bidding: When participating in a tender (bidding) process with a government, a government-owned company, or directly with government officials and the Company is asked to support a program in the country concerned, such Company should not support the program if it is linked to the tender, as it can be categorized as an undue advantage.

Actions: If asked to support a program, the Company should ensure that the entire process is transparent and request to know who will run the program, who will manage it and who will benefit from it.

Making donations to beneficiaries who are themselves or related to decision makers on outstanding bids is not permitted. Giving an advantage to family members or others close to a Public Official may also constitute corruption.



Charitable Contributions and Sponsorship are acceptable, be it in-kind services, knowledge, services exchange, or direct financial contributions.

Actions: Managers and employees must ensure through due diligence that charitable contributions and sponsorships are not used as a maneuver for and do not constitute bribery.

Trading in Influence is the promise, offering or giving to a Public Official or any other person, directly or indirectly, of an undue advantage in order that the Public Official or the person abuse his or her influence with a view to obtaining from an administration or public authority an undue advantage for the company.

When using intermediaries, the Company shall make sure to comply with the following requirements in order to reduce the risk of trading in influence:

- ✓ Perform a background check before hiring the intermediary.
- ✓ All agreements with intermediaries should be in writing and in line with national laws and the values and principles of the Group.
- ✓ Lobbyists should always clearly disclose that they represent the Company.

Red Flags:

- Intermediary wants the money to be transferred into a foreign bank
- Compensation is too high given the scope of work
- The scope of work is not clearly defined

Actions: In case of any doubt, the employee shall escalate to his/her manager who must ensure that all the above mentioned requirements are applied.

No employee will be penalized due to delay or loss of business resulting from their refusal to receive bribes.

5. Implementation

Provisions: From the date of this Policy, in all contracts with third parties (employees, clients, suppliers, intermediaries, contractors, etc.) clauses should be included to ensure compliance with anti-corruption laws.

All such third parties shall be made aware of the ethical values of the Group including its anti-corruption principles.

Escalation Process: Any employee directly or indirectly encountering any form of corruption that they feel might affect their business judgment or create conflicts of interests should seek advice from their manager who may concert with local Human Resources or Legal Officer.

If the issue cannot be solved locally, the Group should be notified.

Reports of violations will be kept strictly confidential. Except as a requirement of the resulting investigation, the identity of the employee reporting a violation of this Policy shall not be disclosed if anonymity is requested.

No employee will be penalized for escalating a concern.

Communication & training: The Company should ensure that all its employees are informed about and understand the anti-corruption program. Each employee should receive relevant training and new employees will be briefed as a part of the Welcome orientation & Induction training.

At a minimum, key employees will receive yearly mandatory training including compliance with laws, regulations or standard conducts relevant for the Company's field of business.

6. Prevention

It is every employee's responsibility to use best efforts in order to prevent bribery and corruption in the Group.

The Company should raise the awareness of any new hire through an induction module. The employees are provided with the UN Global Compact e-learning modules on the Group e-learning platform. Furthermore, virtual conferences on anti-corruption have been organized for all managers and a recorded version is available on the Group Intranet my.teleperformance.com.

Internal and external auditors are essential elements in our global prevention approach.

7. Sanction

Any employee who has attempted to breach or allegedly breached this Policy, whether by negligence or willful misconduct will be subject to disciplinary sanctions, in accordance with applicable laws.



Environmental & Sustainability Policy

Introduction & Aim

Teleperformance provides an integrated range of business functions, customer channels and contact media. Teleperformance is the largest network of contact centers in the world and we recognize that our operations result in emissions to air and water, and the generation of waste. Teleperformance commit to comply with relevant legislation and regulations and other requirements to which the organization subscribes; while also seeking to continually improve our environmental systems to minimize the environmental impacts of our operations.

Teleperformance currently has an integrated 'Customer Experience Management Center' environment located across 46 countries, 270 contact centers with over 100,000 workstations:

This policy sits within the Corporate Governance framework for Teleperformance. The policy on environmental issues and the qualifying statements below, form part of the company's business management system.

"It's our commitment to minimize negative environmental impacts by acting in a sustainable manner to ensure future generations have the ability to meet their own needs"

"Citizen of the Planet" (COTP) is a global Teleperformance corporate initiative aimed at ensuring Teleperformance operates in an environmentally friendly and responsible manner. In a combined effort we commit to help our planet by improving facilities to create "sustainable sites" (i.e. water, paper & other waste reductions) and strive for "paperless" environments as well as recycling and incentivizing energy & atmosphere improvements. Key focus areas are to minimize our overall Carbon Footprint on a worldwide basis, enhance the experience of working in our facilities, educate our personnel to be better occupants on the planet, and lead the industry in sustainable operations.

Teleperformance also invests in indoor environmental quality refinements, alternative transportation and employee education and involvement to extend green efforts to their homes and neighborhoods in addition to the work place.

Responsibilities

The Teleperformance Citizen of the Planet Initiative (COTP) is fully sponsored and supported by the Chairman of the Board of Teleperformance Global Group.

"It is clear we have to ACT TODAY if we want the world to have a decent FUTURE in 50 years... and our children to have a future"

Daniel Julien, Chairman of the Board

- The CSR committee is responsible for ensuring this policy is implemented and for ensuring sufficient resources are available to meet the objectives and targets of this policy.
- Country Operations' Managing Directors through the local Environmental Committee are responsible for the practical implementation and control of their Environmental System.
- COTP Coordinators are responsible for collating all relevant environmental data and reporting this on a monthly basis.
- All employees are responsible for meeting the aims and objectives within their respective areas.

Objectives

In order to meet our environmental and sustainable goals, Teleperformance has set the following core objectives:

- To reduce Teleperformance carbon footprint (CF) per employee across all Teleperformance country operations.
- Further objectives are the reduction of water consumption and waste production within the Teleperformance premises.
- Reduction of power consumption, together with the reduction of paper and solid waste.
- Reduction of the environmental footprint of information technologies and communication through a Green IT (Information Technology). It defines the consideration of the constraints and the costs in energy of computer hardware, both as regards the product - the computer itself - and its practices.
- Reduction of travel (air and local) across all our country operations.
- Country Operations are to set agreed environmental objectives and targets and to review performance against these on a regular basis.
- Regular Group management reviews of how Teleperformance country operations have performed.



The initiative involves management, employees, suppliers & customers in a combined effort to help our planet by:

- Improving Facilities to "Sustainable Sites" by Waste Reduction with Global Recycling Policies.
- New buildings are aimed at adhering to the "Teleperformance Premises Standard" which incorporates principles from the LEED standard.
- Indoor Environmental Quality Refinements.
- Guidelines and Policies to Reduce the Consumption of Electricity, Paper, Water, Gas and Oil.
- Recommendation and Supporting Carpooling or Public Transportation and Reduction of Business Travelling (Air & Local).
- Employee Education & Involvement to Extend Efforts to their Homes & Neighborhoods in Addition to the Work Place.
- Associate with Suppliers with most Conscientious Implementation of Environmental Management Systems Only.

Targets

To help achieve our aims, Teleperformance has set itself the following targets:

- Work with our business partners to identify and minimize, where possible, the production of all waste.
- Actively promote the re-use and recycling of waste materials through having dedicated recycling points across all sites.
- Seek to minimize all waste through education and through improved monitoring and management of waste streams.
- Educate all staff on Teleperformance environmental issues by creating an Eco-citizenship.
- Through management and technology reduce our usage of fossil fuels i.e. petrol by using video conferencing capabilities instead of driving.
- Identify any possible reduction in usage of consumables.
- Inform all clients and suppliers of our environmental policy.
- Reduce our overall power consumption.
- Carbon Footprint attainment results vary by country and individual facility and are landlord dependent in many cases. Our 2014 goal is to reduce our average CF per employee between 0.5% and 2.5%.

Corporate Social Responsibility

Teleperformance has a separate corporate social responsibility initiative that applies to all of our operations including management, office services, printing, delivery and procurement.

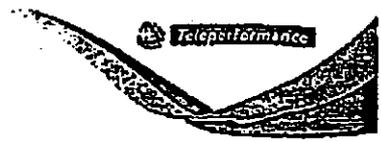
- Social – involvement in external social issues such as education, social inclusion, regeneration and employee volunteering.
- Economic – addressing issues relating to jobs, ethical trading standards and product value.



- **Environment** – consideration of emissions and waste control, energy use, product life cycle and sustainable development.

Monitoring and Auditing

Progress against these objectives will be monitored through quarterly reviews and annual benchmarking reports at a country level and annually at a group level.



ACKNOWLEDGEMENT SIGN OFF (Do not detach this page)

I acknowledge that I have received and will read all of the following
Teleperformance/AllianceOne Inc. Policies/Guidelines. I understand that these policies may be
subject to change at any time.

Name: _____
(Print)

Signature: _____

Date: _____

Please ensure this package is returned to the Human Resource Generalist today.



TEST CLIENT Statistics Report

Contact: VALUED CLIENT

Phone: 253-555-1111

Address: 123 MAIN ST
SEATTLE, WA 98104

Summary Statistics for 04-2012

Category:	Month to Date:	Year to Date:	Total to Date:
Placed #	17740	19992	177591
Placed \$	9,186,747.66	9,737,913.42	54,650,583.32
Collected #	434	1710	41304
Collected \$	133,389.26	455,557.98	10,457,947.58
Cancelled #	431	1556	34261
Cancelled \$	139,142.46	489,242.95	10,730,073.87
Open #	17602	19512	102026
Open \$	9,125,736.64	9,586,055.61	33,462,561.87

Client Placements/Collections

Month/Year:	\$ Placed:	\$ Collected:
03-2012	161,045.87	108,885.51
02-2012	148,636.62	134,016.04
01-2012	241,483.27	79,267.17
12-2011	178,558.64	87,568.05
11-2011	248,191.81	97,593.16
10-2011	188,340.47	101,193.02
09-2011	169,310.45	95,822.95
08-2011	255,201.32	115,778.84
07-2011	240,632.46	80,725.48
06-2011	226,575.49	75,496.68
05-2011	195,335.63	81,719.23
04-2011	165,013.68	132,911.27
03-2011	394,753.81	155,299.97
02-2011	337,239.92	166,367.93
01-2011	282,729.46	133,244.05
12-2010	432,385.26	120,168.46
11-2010	277,282.25	137,580.86
10-2010	403,132.67	127,684.95
09-2010	403,661.16	131,805.83
08-2010	350,046.71	139,824.60
07-2010	394,330.70	137,751.73
06-2010	426,480.69	132,196.90
05-2010	361,526.78	127,517.77
04-2010	291,229.02	131,074.52

Additionally our reporting capabilities include customized formats, delivery methods and timing. We can submit daily, weekly, monthly or any other interval reporting for the County.

Compliance and Training

AllianceOne maintains 4 full-time staff attorneys and 12 legal clerks, a full compliance and risk management department, quality assurance and training that assist our management teams in daily compliance with all aspects of applicable local, state and federal laws and regulations governing debt collection and privacy of data.

We protect our clients and our corporation through continuous training, industry involvement, daily monitoring through our TOPS daily processes and extensive technological security and policies.



Payment Card Industry (PCI) Certification

AllianceOne was the first contact center awarded certification for the Payment Card Industry standard, created by major credit card companies to safeguard customer card information. Certification assures our clients a high level of security for credit card transactions and storage.

ISO 27002 Compliance

AllianceOne was awarded ISO 27002 compliance by a third party assessing firm. This annual compliance assures our Information Security Management System "ISMS" is in place and complies with industry best practice recommendations.

Leadership in Certification and Compliance

- First PCI certified contact center! We choose to be Level 1 certified, most strict requirements.
- Onsite assessment performed by third party assessor for PCI and ISO 27002 compliance.
- Proves our security posture maturity!

Internal Compliance Tool (developed internally)

We measure our Compliance in 3 sections:

- Information Security
- Physical Security
- Disaster Recovery

Internal Compliance based on:

- We have created internal Policies, Procedures (90+), and Controls (250+)
- These internal requirements are based on standards such as PCI DSS, ISO 27001, HIPAA, industry best practices and client requirements.
- We have the ability to upload Client Contracts, pull out the security requirements and map them to our internal controls. This ensures compliance is maintained year round.



ACA International

is pleased to recognize that

Kevin Underwood, Esq.

has fulfilled all of the requirements and has earned the designation of
Scholar Designation Program

02/07/2013

Date Earned - Expiration Date


Patrick J. Moran, Chief Executive Officer

Compliance department

AllianceOne's Jaime Awoyinka, Director of Compliance holds the following certifications:

- Recognized by ACA International as a certified Credit and Collection Compliance Officer
- Past-President of Minnesota Association of Collectors
- Current Executive Director of Minnesota Association of Collectors
- Former employee of the Minnesota Department of Commerce – regulates collections in MN (former regulator)
- Currently in the process of becoming an ACA recognized certified instructor
- Fellow and Scholar degrees from ACA International

Compliance Department monitors Regulatory and Consumer Agencies such as:

- Consumer Financial Protection Bureau
- Federal Trade Commission
- Office of the Comptroller of the Currency
- The department remains current on all applicable Federal, State and Local laws, and reviews our current collection practices to ensure compliance
- Involvement in industry associations



- Department has members on the Boards of Directors of the Washington State Collectors Association, Minnesota Association of Collectors and the ACA as well as various committees of each
- A monthly review of all licenses is performed
- The process is tracked manually to ensure everything is up to date through a licensing matrix
- Individual collection licenses are processed through the Director of Compliance where required by law

Michael Hollerich, Chief Compliance and Quality Officer

Mr. Hollerich recently (2014) joined AllianceOne and is charged with corporate wide compliance. He brings many years of experience to AllianceOne in compliance and risk management for the financial services sector. His past experience includes working for HSBC, ABN, Amro and Pricewaterhouse Coopers (PWC). Mr. Hollerich provides an expansive compliance and risk management oversight to ensure AllianceOne is beyond reproach.

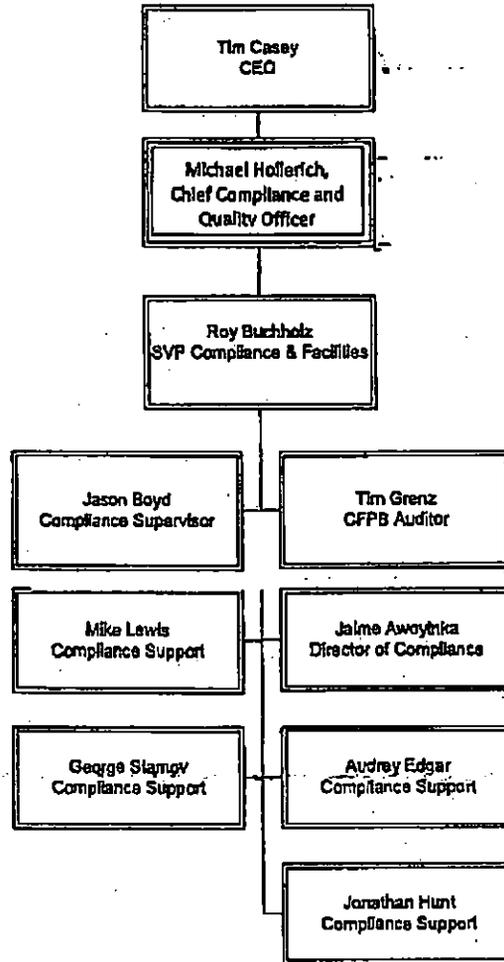
Roy Buchholz, SVP Compliance and Facilities

Mr. Buchholz oversees Regulatory and Licensing requirements for the organization. He has over 30 years of industry experience and 20 years with the company. He has had leadership roles in operations, customer service and finance. Mr. Buchholz is active in the American Collectors Association, and is the Legislative Chair for the Minnesota Association of Collectors.

Jaime Awoyinka, Director of Compliance

Ms. Awoyinka has been with AllianceOne for 8 years and has been promoted to Director. She previously worked for the Enforcement Division of the Minnesota Department of Commerce for 4 years.

Compliance department organizational chart



Training

AllianceOne agrees to appropriately staff for this contract at all times based on volumes received. We understand that this will be a high volume contract and will keep the current contract assigned team in place and make additions as necessary using pre-approved staff submitted to the Port Authority for final approval.

Retention: Our management team has an average of over 8 years tenure and the collection staff has an average of over 2.45 years tenure. Our employees are the heart of our company and AllianceOne is committed to retaining staff to create the most experienced team in the market. Our extensive



government division legal team has well over a decade of average experience. We currently have 4 staff attorneys and a 14 member legal support team.

Training department

AllianceOne maintains an internal corporate training department led by Keenan Shelton. Mr. Shelton has four additional team members in Minnesota that assist with training initiatives in all offices.

- Jennifer Curfman, Training Manager
- Heather Larsen, Training Specialist
- Krista DeGuzman, Training Specialist
- Amanda Elton, Training Specialist

Keenan L. Shelton, Director of Training
 Keenan has over 11 years of expertise in training and curriculum development. He joined AllianceOne in 1997 as an agent and progressed to a lead trainer in 1998. Keenan was an essential part of the start up of the training department and made a significant contribution to the development of many of the existing programs and strategies. He is currently responsible for training delivery, course design, leading a team of trainers, and directing corporate initiatives. One of Keenan's strength lies in his ability to guide his staff towards creating and maintaining synergy with their respective operational groups. Keenan is a graduate of the University of Wisconsin-LaCrosse with a degree in Business-Human Resources and possesses a unique combination of experience in Human Resources, Training, and Credit & Collections.

AllianceOne agrees to appropriately staff for this contract at all times based on volumes received. AllianceOne has the experienced staff ready to continue working on this contract. This team will provide superior service for the Port Authority. We will immediately address any concerns of the Port Authority regarding our personnel, if necessary. An equally qualified replacement will be presented for approval prior to work on the contract.

Collector training is an important step in developing collectors so that they can return the best results for the Port Authority. Following is the internal checklist that is utilized in the government services division. The collectors signs off on each item and it becomes a permanent part of the employee file.

AllianceOne's Agent Training Checklist	
Employee Name	
LAW'S GOVERNING COLLECTION AGENCIES	Date
The Collector Pledge	Initial
Collection Agency Act	_____
Regulatory Training	_____
Fair Debt Collections Practices Act - FDCPA	_____
FCRA	_____
Anti-Money Laundering Policy	_____
Fair Lending Policy	_____
SCRA	_____
Information Security	_____
Fraud: Identity Theft & Unauthorized Charges	_____
Red Flag	_____
CARD Act	_____
US Bankruptcy Code	_____
BSA	_____
UDAP-AA	_____
Regulation B	_____
Regulation Z	_____
GLBA	_____



- National Association of Court Management (NACM)

American Collectors Association (ACA) Certification

AllianceOne collection representatives are required to pass examinations on the Fair Debt Collection Practices Act and on Professional Telephone Techniques. Once a collector has been with AllianceOne for one year, they are eligible for certification through the American Collector's Association (ACA). Fewer than 5% of the 75,000 people involved in direct-defendant-contact collections nationwide are certified. AllianceOne's goal is to certify all collectors. The Government Services Division currently has over 40 ACA certified collectors. All ACA certified collectors have also received a Certificate of Completion from the ACA for the following programs:

- Fair Debt Collection Practices Act CBT Program
- Professional Telephone Collection Techniques CBT Program

Mentor training

AllianceOne utilizes a Team Mentor program. A Team Mentor is a friendly, welcoming resource that helps guide a new hire through their first few months with AllianceOne. The mentor provides a positive role model and reinforces that AllianceOne is a smart career choice. Upon completion of a new hire's second full calendar month on a team the team mentor is eligible for a bonus. Both the Team Mentor and the new hire must be in good standing. A Team Mentor can only have one mentee at a time.

The goal of this bonus is to reward our employees for playing an active part in helping the new hire feel welcome and be successful.

Supervisor in training

Primary Goal: The primary goal of the program is to provide a definitive and inclusive process for internal employee career advancement.

Objective:

To increase management experience prior to pursuing a role with advanced responsibility within the organization through hands on learning.

Participation & Continued Involvement Requirements:

- >6 months of tenure/experience with AllianceOne (Lesser tenured employees will be considered with the support of Management)
- Currently have a 3-month rolling performance average at 80% or above
- Two internal references (Must be written-preferably management level)
- Clean Personnel File—No Corrective Actions within the past 6 months inclusive of compliance issues and code of conduct violations

Roles & Responsibilities of the Supervisor-In-Training:

- Maintain above standard collections performance
- Maintain above standard daily attendance (No tardiness or missed shifts)
- Share the experiences and learn the primary duties of the supervisory position



- Operate as floating supervisor within the designated site
- New Collector Training
- Full participation in the Supervisor Training Program

Program Supervision & Facilitation:

Supervisors-in-Training will have a direct reporting relationship to designated Site Managers/VPs within their location. Site Managers/VPs will facilitate all operational training (listed above) within their respective locations while members of the training staff will facilitate administrative training. In addition, Site Managers/Vice Presidents will conduct ongoing evaluations on all candidates participating in the Supervisor In Training Program.

Outcomes/Benefits:

The program offers the opportunity for succession planning in the supervisory position. It allows each location and site to build a strong bench of qualified supervisory candidates to fill positions in the midst of organizational growth and/or turnover. Supervisors in Training become highly prepared for their transition into their new role as well as in the interim, offering more designated leadership on the floor along with our current supervisory staff.

Additional Expectations of a Supervisor in Training:

- Increased Professionalism
- Adherence to Supervisor Dress Code
- Additional Late Night and Weekend Coverage

Curriculum:

The below mentioned curriculum for this program is multi-fold and is designed to provide exposure to key elements of the supervisory position. The curriculum will also present general insight into several administrative functions within the organization as well as focus intensely on the development of critical management skills. The curriculum includes but is not limited to training in the following areas:

Operations:

- Day 1 As a Supervisor
- CMS/Reporting
- Goal Management
- Manager Floor Production
- Deficit Management
- Inventory Management
- Client Information & Collection Motivation

Critical Management/Leadership Skills:

- Essentials of Leadership & Management
- Effective Internal Communication
- Managing Change
- Managing Former Peers



- Leadership Through Values (LTV)

Supervisor's Tool Kit:

- Recruiting & Selection
- Human Resource Procedures
- TOPS- A Management Approach
- Client Services & Supervision

Leadership training

AllianceOne Leadership Training Program (Government Division)

Human Resources –Training and Development

A. Focus: Create a supportive learning environment that fosters individual and organizational development through management training. Provide a foundation for helping supervisors do their jobs more effectively and align them with organizational objectives.

Learning Objectives:

- Lead effectively and efficiently, by boosting morale and the quality of employees work
- Learn to increase productivity and build stronger teams by renewing core management skills

Expected Results:

Supervisors will learn to:

- Effectively manage employee issues and performance problems
- Use one-on-one coaching strategies to improve performance
- Build more self-sufficient work teams
- Improved employee retention through critical skills training
- Greater understanding of all organizational functions
- Increased productivity through behavioral changes and continuous development

Training Population:

- Front Line Collections Supervisors
- Site Managers

B. Requirements: Managers will be required to attend and complete the outlined supervisory training curriculum. The program will consist of classroom training, individual case studies, and practical management concepts.

C. Designed program length and format:

- Practical, Interactive, eight multi-hour course curriculum

D. Available Modules:

1. "Essentials of Leadership & Management"
2. "Coaching & Motivating Employees"

3. "Teaching & Training Techniques"
4. "Effective Communication--Listening & Understanding"
5. "Managing through Change"
6. "Peer Management"
7. "Team Building"
8. "Time Management"

****Additional programs will be considered based on recommendations of the Sr. Management group.****

E-institute

Teleperformance provides industry leading training to its teams, stimulating personal development through an e-learning tool focused on leadership needs, with high level courses and close monitoring.

At Teleperformance, we recognize that as a global organization, consistency and flexibility in our training are high priorities in order to achieve our strategic objectives. My e-institute has been developed to enhance our employees skills and to support their growth as our future leaders. Our e-learning platform provides flexible learning paths with customized development plans according to each employee's expectations and needs - with convenient access at any time from anywhere in the world.

The modules are always available at My e-institute library, where our teams can find relevant content regarding leadership, finances, motivation, people management, communication skills, business strategy, project management and more.

Teleperformance Operational Processes and Standards (TOPS)

There are many factors that determine the collectability of an account including age of account at time of placement, demographic information passed to private collection agency and sanctions in place such a driver's license hold & credit reporting. AllianceOne is a top tier performer for our clients. We attribute much of this success to the TOPS (Teleperformance Operational Processes and Standards) process. The spirit of TOPS is that supervisors spend 80% of their time monitoring and coaching agents. This development of agents is the single largest contributing factor to our strong performance. During one internal TOPS case study we found that performance for one of our largest clients improved significantly as well as employee morale and performance.

TOPS Core Principles

- *We are responsible for performance.*
- *We are responsible to develop the skills required to perform.*
- *We are responsible for management's ability to develop skills in others.*

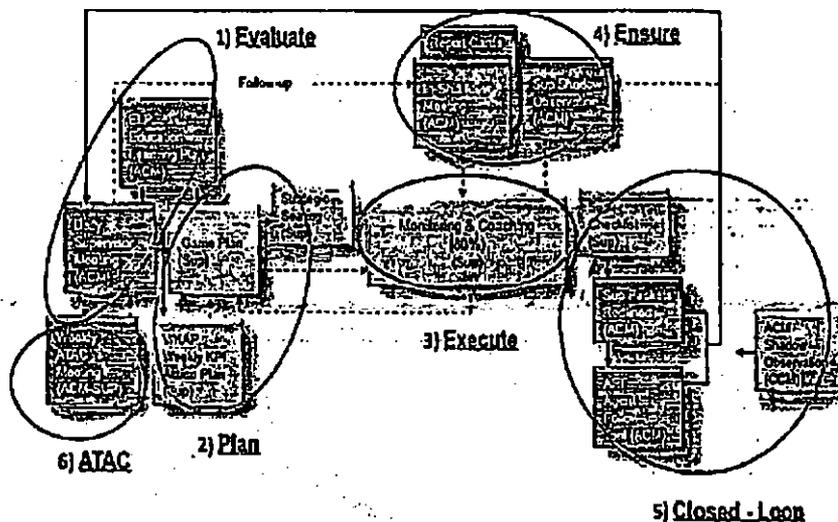
TOPS Benefits

- Consistent management processes
- Rapid launch of new accounts
- Single agent development process across multiple geographies
- People-focused approach
- Disciplined yet flexible foundation



TOPS has been proven to increase revenue, client and debtor customer service as well as employee satisfaction. Managers, supervisors and collection staff have all noted an increase in job satisfaction through better training and daily preparedness which in turn provides our clients with markedly increased revenues and service. For example, a large banking client has experienced an increase in revenue as a result of the implementation of TOPS; so much so that they have assigned additional lines of business to AllianceOne.

TOPS flowchart process



Following the implementation of TOPS AllianceOne experienced the following for one client's portfolio:

- 1st place for 8 consecutive months.
- Bankruptcy portfolio has finished in 1st place 8 of 12 months and received a market share increase in May 2010.
- Cumulative 2010 collector success rate (achieving 100 percent of goal or better) was higher than any other team at the performance site.
- Supervisor/team success rate is the highest in the performance site. Supervisors hit 100 percent of goal or better 75 percent of the time.
- Strong performance has assisted us with entrance into 3 new markets.



- Combined NSF rate for 2010 was at an average of 6.25 percent (well below our client's 10% threshold on this portfolio of business).

ATAC

ATAC Consisting of experts in each KPI, ATAC groups have a holistic approach, focused on each group's expertise, with the objective of continuously improving the performance of their programs.

Attitude, Talent, Accountability and Commitment are the main characteristics we want to develop in our supervisors. The world-class ATAC project enables and facilitates this transformation process.

The world-class ATAC plan follows the same goal as the world-class manufacturing practice originally started in Japan: to have natural groups (also called cells), with the objective of continuously improving their performance in order to maximize general client results. Each business unit is autonomous on performance, allowing each business unit to perform its best. The main benefits are to improve the main KPIs and customer commitments, to provide an attractive career path to employees, to establish stronger relationships between support departments, to increase our communication channels and to build up a team oriented to performance. All support departments are measured based on results.

ATAC ensures that all programs have a highly skilled management team, with well-developed floor managers, supervisors and points of contact according to the client KPIs.

The program guarantees effective metrics control through the follow up of world-class ATAC strategies, including executing preventive work in each area, such as IT, and resulting in improved internal satisfaction. The business units maximize productivity and performance results as supervisors act proactively, sharing experiences and new ideas with the group.

Quality Assurance department

AllianceOne's Quality Assurance Department consists of 54 Dedicated FTE. The CCMS platform mentioned herein is utilized to enter all call scoring and feedback. Production standards are set daily in order to meet client requirements. Daily results are available in CCMS and exception reporting is produced and sent out daily by the QA Team for Operations to use in coaching and development.

Ms. Toni Metzger, Director of Quality Assurance – Ms. Metzger has 12 years of collection credit card experience in the industry prior to joining AllianceOne in 2009. She is currently responsible for all Quality Assurance support for AllianceOne. She manages a staff of 54 FTE who are dedicated to monitoring and scoring calls in accordance with client specific standards and guidelines. Ms. Metzger is responsible for communicating between Operations and Quality Assurance to ensure we are delivering quality calls for all clients.

Overview Quality Assurance Process

Below is an overview of the quality assurance program requirements:

- Daily/Monthly Production Goals set for each QA rep based on Client Requirements
- All scoring entered and tracked through CCMS
- Daily reporting generated by CCMS and sent out by QA Supervisors



- Reports include: Agent Level, Sup Level, Coaching Report, Repeat Offender Reporting
- QA Reps host weekly calibration sessions to support clients by helping to coach on opportunities
 - Results are tracked and Recap Notes are sent out to Operations
 - QA Team watches for Repeat Offenders. These agents are escalated to Ops asking what action has been taken to correct behavior
 - QA has corrective action policy in place
- All call searches are completed by QA Reps on a daily bases using multiple systems depending on the client

Operations Reports

(PROPRIETARY AND CONFIDENTIAL REPORT SAMPLES)

The vendor management team constantly reviews new providers and provides results to operations management to improve the skiptracing tools at the collector's fingertips.



Our Compliance department has staff to monitor a set minimum number of collector calls each month which provides a comprehensive review of all employees' performance. Additionally, as noted herein supervisors are on the collection floor at all times and monitor collector actions all day, every day.

Monitoring by supervisors is accomplished through electronic CF (Collector File) reports, dialer activity, manually walking the collection floor, questions and answers and unannounced barging of calls along with other methods. These procedures help to eliminate most complaints. The use of a dedicated collector team and a toll free number that routes to this select team will provide the Port Authority's customers with access to contract trained individuals to quickly answer any questions.

AllianceOne's Vice President of Legal Affairs and corporate counsel, Kevin Underwood is actively involved in reviewing compliance. Mr. Underwood reviews all collection letters, phone complain and other communication techniques to ensure we are always conducting business in an appropriate and lawful manner.

Collector phone calls are recorded for training and review. The Port Authority can listen to their assigned account calls upon request, including recorded and live calls. Our management and compliance teams randomly barge/listen to live collection calls to ensure excellent service and proper account handling. Note: outbound California calls are not recorded. The Government Compliance department will be responsible for investigating and initiating action on any complaint received. These compliance employees will receive support from the contract management team in the complaint investigation and proper handling monitoring for the collection staff assigned to this contract. AllianceOne investigates all complaints received concerning collectors and/or accounts placed for collections. Complaints received typically come from Better Business Bureaus and various Attorney General Offices. AllianceOne also fully investigates customer complaints received in writing. Complaints are investigated by the Compliance department or the responsible Assistant Call Center Manager.

Claim of improper handling of an account - If the complaint received is concerning the handling of an account by a collector the following steps are initiated:

- All collection notes are reviewed
- The collector is interviewed and asked to prepare a written statement of the situation
- Management determines appropriate action to bring the issue to conclusion
- A copy of the investigation is placed in the collector's personnel file and the incident is noted on the AllianceOne internal Complaint Log.
- Dependent upon each client's contractual specifications, copies of all complaints and handling is forwarded to the client for review.

The results of these investigations can end in the complaint being unfounded and claims are unable to be substantiated. If, upon review, the claim is undetermined the collector will receive remedial training to ensure that proper handling and communication tactics are used at all times. If the claim is found to be accurate the collector receives immediate counseling, remedial training and/or discipline leading up to termination.

Complaint call handling - Resolution for any compliance violations requires open communication channels. AllianceOne has adopted the following internal procedures to achieve effective resolution of infractions as they occur.



The primary responsibility for handling complaint calls falls to the responsible Collection Supervisor. The goal is to rectify the situation at this level. If the Collection Supervisor cannot reach a viable resolution the complaint call is channeled through the operational management of an AllianceOne division where the call originated, leading up to the Call Center Manager.

If the complaint is not resolved through this chain of command, it is then forwarded to the Compliance Department for handling. When handling a complaint call, the primary objective is to prevent escalation of the situation. Collection activity is secondary until resolution of the situation can be achieved. Collectors are instructed to gauge the type of complaint from a consumer:

- Complaint regarding the account representative - *transfer to Supervisor*
- Complaint regarding the Supervisor - *transfer to Assistant Call Center Manager*
- Complaint regarding the Assistant Call Center Manager - *transfer to Call Center Manager*
- Complaint received from an Attorney General - *transfer directly to Call Center Manager or Compliance Dept*
- If complaining about switchboard - *transfer to Assistant Call Center Manager*

Regulatory complaint handling - All state regulatory complaints are forwarded to the Compliance Department to investigate and provide a written response. The account is immediately documented that a complaint has been received and from what regulatory body. The account is suspended from collection action to prevent future calls during the investigation. The divisional management handling the account is notified and a copy of the account notes are sent to the Compliance department and reviewed for validity. If the complaint necessitates backup documentation or special handling by the client, the client will be notified accordingly. Generally, if the complaint is from a regulatory agency, the Call Center Manager will be notified so they can properly inform the necessary parties that an account is being returned and requires sensitive handling. If an account is paying monthly but requested not to be contacted, the account is forwarded to the Assistant Call Center Manager for proper handling. An investigation is conducted if the complaint alleges a compliance violation.

The collector and Supervisor are interviewed so their interpretation of the situation can be noted. Disciplinary action will be taken if an infraction is determined to have occurred. Disciplinary action may range from a verbal warning to termination depending on the nature or severity of the infraction.

The collector's calls may be monitored for several weeks to ensure ongoing compliance. Communication of all findings is determined between the Assistant Call Center Manager and Call Center Manager. A copy of the notes are attached to the original complaint along with AllianceOne's response and filed and scanned to the consumer record. All complaints are updated on a Complaint Log that is forwarded to Executive Management monthly for review.

The following is a screen shot of our online complaint form which provides customers with another line of communication regarding inquiries.



AllianceOne Debt Collection Services United States Choose global location
 Client Login | Contact Us | Contact Us

Complaint

Please enter your information below. Where there is * next to a field you must enter information into it.

* Required Fields

		Your Information	
* Last Name	* First Name	* Middle Initial	
* Address:	* City:	* State:	* Zip:
* Day Phone:			Alt. ID:
		Ext. Phone:	
* Email Address:			* Confirm Email:

Information About your complaint

* Account Number: Your IP Address is:
 69.10.203.67

Did you speak with someone? With whom?

Yes

* Reason for Complaint:

AllianceOne, A "Management Company" | Contact Alliance One
 © Copyright 2007-2008 | Terms of Service | Privacy Policy | Legal Disclosures

1-800-441-1111 | Ext. 311-294-2200
 19021 | allianceone.com

Any breaches of compliance are fully investigated and policies reviewed. AllianceOne's collection services comply with all applicable federal, state and local laws and regulations including the FDCPA.

We ensure this through continuous staff training, monitoring through our compliance, supervisor and management daily involvement in staff account handling. *Although complaints are often associated with the collection industry, AllianceOne is proud to note that it continually maintains low to zero complaint ratios.*

Compliance

AllianceOne utilizes multiple tools to ensure compliance with all applicable legislation and client directives. We incorporate our TOPS program into all daily actions. The TOPS plan provides compliance and oversight for each employee.

Our employees sign confidentiality agreements upon employment. A copy of this is attached.



ALLIANCEONE, INC. CONFIDENTIALITY AGREEMENT

In consideration of employment by AllianceOne Inc., as a condition of my employment I agree as follows:

In connection with my employment with AllianceOne, Inc., I may receive information which may include trade secret information and other confidential information. I agree that my position requires loyalty and trust and that I am legally and ethically responsible for protecting and preserving AllianceOne, Inc. proprietary rights. I agree that I will not release or disclose any trade secret or confidential information during the course of my employment with AllianceOne, Inc. or at any time thereafter. Trade secret information and confidential information may include, but is not limited to:

1. Computer software programs, access codes, processes and designs and unlisted or unlisted phone numbers.
2. Customer lists, special demands and proprietary information of particular customers, and the current and/or anticipated requirements of customers for the services of AllianceOne, Inc.
3. Sales records, profit and performance reports, pricing lists, sales manuals, training manuals, selling and pricing procedures and financing methods of AllianceOne, Inc.
4. The specifications of any products or services or new products or services under development.
5. Any personnel lists.
6. Any report forms or blanks or service specification.
7. Any business plans, marketing strategies and internal financial statements and projections.

Upon termination of employment, regardless of cause, I will surrender to AllianceOne, Inc. all records or information provided to me by AllianceOne, Inc. and will not keep copies, summaries or photocopies.

Print Name: _____

Signed By: _____ Date: _____

Witness By: _____ Date: _____

It is AllianceOne, Inc. policy to provide equal employment opportunities to everyone. AllianceOne, Inc. supervisors are responsible for ensuring that the criteria for selection, promotion, benefits, and awards are universally applied to every AllianceOne, Inc. employee, regardless of race, sex, color, national origin, religion, age, marital status, sexual orientation, disability, U. S. veteran status or otherwise.

AllianceOne, Inc. has established and continues to maintain an employment relationship that offers maximum flexibility for our employees and the company. AllianceOne, Inc. employees are free to join or leave AllianceOne, Inc. at any time, with or without cause or notice, and AllianceOne, Inc. is free to establish or to terminate the employment relationship at any time, with or without cause or notice.

The policy shall take precedence over any other policy or practice of the company, which may be deemed inconsistent with it.



b. The Proposer should provide a statement indicating the qualifications and experience of managerial and supervisory personnel employed by the firm who are to be exclusively dedicated to the Contract, including:

- Their length of service with the firm
- The anticipated function of each person on the Contract
- A summary of the relevant experience of each person listed

The resumes of the individuals who are being recommended for these positions should be included in the Proposal.

AllianceOne will commit full-time staff to this contract.

Executive level oversight and daily monitoring of the contract:

- Tim Casey, CEO
- Pat Scheuerman, COO
- Renee Linnabary, Senior Vice President
- Mark Lombardo, Vice President Business Development— CONTRACT LIAISON
- Kevin Underwood, Vice President Legal Affairs – Staff Attorney

Dedicated management team:

- Jon Boquist, Call Center Manager— DAILY COLLECTION TEAM MANAGER
- Matt Larson, Director of Client Services
- Todd Moore, Assistant Call Center Manager (ACCM)
- Heather Olson, Collection Supervisor
- K.C. Hawthorne, Staff Attorney

Subcontractor:

- Lockbox vendor – to be determined upon contract award; we will attempt to enter into an agreement with current provider whom AllianceOne subcontracts for other government contracts.
- Collections:

Client Services for the Port Authority:

- Tricia Purcell, Client Services Manager – Daily oversight of client service team
- Marlon Davis, Client Services Representative – DAILY CLIENT SERVICE FOR THE PORT AUTHORITY
- Jennifer Uretsky, Client Services Supervisor – DAILY LOCAL CONTACT AND LIAISON
- Beth Lilley, Client Services Representative

On-site Employee at the Port Authority:

- TBD – AllianceOne intends to hire an existing vendor employee recommended by the Port Authority if possible. If not, we will screen and hire an excellent candidate and obtain pre-approval from the Port Authority prior to placement.



AllianceOne has significant experience managing on-site employees at various court locations as depicted below.

On-site locations
CA employees on-site
El Cajon 250 E Main St, 1 st Floor San Diego, CA 92020
Kearny Mesa (central) 8950 Clairemont Mesa Blvd, Rm 206 WD San Diego, CA 92123
Downtown 220 W. Broadway, 2 nd Fir Rm 3005 San Diego, CA 92102
South Bay 500 3 rd Ave, 2 nd Fir, Window 5 Chula Vista, CA 92102
San Marcos 325 S. Melrose Dr, Ste 350 Vista, CA 92083
Santa Cruz 701 Ocean St Santa Cruz, CA 95060
Vista 325 S. Melrose Dr, Ste 500 Vista, CA 92083
FL employees on-site
Orange Co (FL) Clerk of Courts 425 N. Orange Ave, Ste 410 Orlando, FL 32801

WA employees on-site at court
600 5th Avenue Seattle, WA
6200 Southcenter Boulevard Tukwila, WA
1220 Central Ave. S. Kent, WA 98032
1015 State Avenue Marysville, WA
500 W. 8 th Bldg. Vancouver, WA 98660

Each Client Services Representative has direct telephone, email and toll free telephone access for ease in communicating with clients. Client Service staff will be available from 8:00am to 8:00pm EST

Patricia Purcell, Client Services Manager

Toll free: 800-456-8838 ext. 2219
 Direct telephone: 253-620-2219
 Email: patricia.purcell@allianceoneinc.com

Tera Cappa-Bachaud, Client Services Supervisor-Signal

Toll free: 888-374-7270
 Direct telephone: 253-620-2218
 Fax: 253-620-7310
 Toll free fax: 800-262-7184
 Email: tera.cappa-bachaud@allianceoneinc.com

Marion Davis, Client Services Representative

Toll free: 888-374-7270
 Direct telephone: 253-620-2310
 Fax: 253-620-7310



Toll free fax: 800-262-7184
Email: marion.davis@allianceoneinc.com

Beth Lilley, Client Services Representative

Direct telephone: 253-620-2228
Fax: 253-620-7310
Toll free fax: 800-262-7184
Email: beth.lilley@allianceoneinc.com

Sue Harty, Client Services Representative

Toll free: 888-374-7270
Direct telephone: 253-620-2284
Fax: 253-620-7310
Toll free fax: 800-262-7184
Email: sue.harty@allianceoneinc.com

Simone Valley, Client Transition Specialist

Direct telephone: 253-620-2247
Email: simone.valley@allianceoneinc.com

Ashley Parker, Collections Coordinator

Direct telephone: 253-620-2265
Email: ashley.parker@allianceoneinc.com

Client services will play a key role in the day to day interactions with the Port Authority. They are able to provide reports, cancel an account, answer questions and provide any additional information you may need.

AllianceOne places a high value on receiving excellent ratings from our clients. We've invested in additional resources and advanced training to provide excellent service to you. We encourage you to reach our references to provide testimony to our client service.

Dedicated collectors:

Our _____ works only government business. We divide the collectors based on skill set between senior, regular, and house collectors. Through the assigned supervisor they are kept abreast of goals, work handling and changes for the Port Authority.

AllianceOne is proposing 22 dedicated collectors. Please see pages 40 -48 regarding our staffing plan.

The proposed team has long standing tenure with AllianceOne. We are committing our most dedicated individuals to this contract to ensure little to no turnover throughout the contract term.

AllianceOne maintains an active possible employee candidate pool in our recruiting department and will first pull existing staff into the contract team if necessary. All assigned individuals will undergo additional background screening in accordance with Port Authority requirements. AllianceOne administers background checks upon employment.



AllianceOne's proposed Government Services Division IT team is experienced in working with multiple large volume government contracts. The IT staff will be extremely accessible and responsive to the Port Authority. This group has a clear understanding of the Port Authority's IT processes and will provide efficient response times for all requests and questions. AllianceOne will utilize additional members of its corporate IT staff if necessary to ensure all contract deadlines and procedures are met as defined. We will remain a flexible vendor for the Port Authority and incorporate any changes as the needs of the Port Authority alter over the course of the contract.

Additional key personnel assigned to contract

Timothy Casey, President and CEO

Mr. Casey has been the CEO of AllianceOne since 2007. Prior leadership roles within Teleperformance USA include Chief Operating Officer (1998-2007) and President of Client Services (1992-1998). He has been in the call center industry since 1984 with expertise in inbound/outbound sales, customer services, technical support and debt collection lines of business. Mr. Casey has a B.S. degree from Western Illinois University and a M.B.A. degree from Northwestern University.

Harry Neerenberg, CFO, CPA, MBA

Mr. Neerenberg has been the Chief Financial Officer of AllianceOne since 1999. He played a key role in the company's aggressive acquisition strategy, including due diligence and capital structure evaluation. Worked closely with investors and creditors for debt refinancing, equity raises, and other capital structure issues. His responsibilities include overseeing: customer profitability, financial analysis and forecasting of operating results, merger and acquisition analysis, budgeting, capital structure evaluation and management, capital investment analysis, and equity valuation. Mr. Neerenberg has a MBA in Finance with honors from Temple University and a BBA in Accounting with honors also from Temple University. He is a member of Pennsylvania Institute of CPAs and American Institute of CPAs. PICPA Officer positions serving 9,000 members; Treasurer - 2002/2003; Secretary - 2003/2004; member of Executive Committee.

Pat Scheuerman, Chief Operations Officer

Mr. Scheuerman has been with AllianceOne/Teleperformance since 1998. He is responsible for the operations oversight of all AllianceOne sites. Ms. Scheuerman is an accomplished collections operations professional with demonstrated history of quality performance and has over 20 years of experience. Mr. Scheuerman has successfully managed all collection operations with a staff of 2,500 within all US and Canadian sites. He has been responsible for margin improvements in excess of 20% while maintaining strong client relationships and performance. He has managed revenue targets for top 10 credit issuers with annual targets exceeding 60M+ in revenues. Mr. Scheuerman has a Bachelor of Arts in Political Science from US La Cross, La Cross, WI 1993.

John Tutewohl, Vice President Business Analytics

Date of hire: 2000 to present

Mr. Tutewohl will provide analytical support for this contract. He will work with the management team to produce daily statistical reports to help maintain and improve recovery and service levels. Mr. Tutewohl has his CPA and CMA licenses. Mr. Tutewohl has over 10 years of experience in the collections industry and 20+ years total experience in accounting and financial analysis.



He brings extensive experience in accounting, cost accounting, margin analysis, financial analytics, reporting, and pricing. The Business Analytics team will help to guide operations for this contract. For example, they can highlight account batches that need more work effort, letter results, dialing based on hour of day, etc.

Michael Hollerich, Chief Compliance and Quality Officer

Mr. Hollerich recently (2014) joined AllianceOne and is charged with corporate wide compliance. He brings many years of experience to AllianceOne in compliance and risk management for the financial services sector. His past experience includes working for HSBC, ABN, Amro and Pricewaterhouse Coopers (PWC). Mr. Hollerich provides an expansive compliance and risk management oversight to ensure AllianceOne is beyond reproach.

Roy Buchholz, Senior Vice President Administrative and Compliance

Mr. Buchholz has over 25 years of collection industry experience. He has a wide range of industry experience including: front line collector, collection supervisor and senior management duties with a team of compliance specialists. Mr. Buchholz' compliance department is currently responsible for the licensing and bonding of all locations, answering regulatory complaints and conducting random call monitoring. Mr. Buchholz and his team conduct quarterly corporate-wide compliance training informing collectors of any federal or state updates and reviews of company policies. Mr. Buchholz will oversee compliance for this contract and will assist in the regulatory monitoring of services provided for the Port Authority.

Missy Farnschlader, VP Human Resources – Executive staffing oversight

Ms. Farnschlader entered the collection industry in 1983 with ECC Management Services. She managed all support functions (including customer service and payment processing) with ECC until 1987, when she was responsible for establishing ECC's HR function. AllianceOne acquired ECC in March of 1999. Until her promotion, Ms. Farnschlader served as Director of Human Resources with responsibility for the corporate HR and Payroll functions of the Company. Ms. Farnschlader graduated from Lafayette College with a BA in Economics.

Lynda VanNess, Vice President of Information Technology

Ms. VanNess has been with the company since 2003 and manages a department of IT professionals responsible for programming and system administration for 7 sites. She is responsible for reorganizing IT support functions and staff resulting in increased productivity and responsiveness to internal and external clients. She oversees data migration/conversion projects and supports four predictive dialers with a total of 1,200 seats. Ms. VanNess is responsible for helping to design and implement workflow strategies to maximize revenue and reduce costs. She is an accomplished and dedicated IT professional with a demonstrated history of achievement in the healthcare, utilities, governmental and bankcard accounts receivable and business process outsourcing industries. She has an extensive background in maintaining computer systems and telecommunications infrastructures. She is a supportive manager, seeking continual improvements by analyzing issues to affect positive change. Ms. VanNess has the following technical skills: Flexible Account Collections Software (FACS) application: Enable, OSC/FACS LINK, Report Writer, Tactics, EICE, Claims Manager, OAR, Guaranteed Contacts, ARC, Architect. She has the following productivity software knowledge: Microsoft Office Suite including Word, Excel, Visio, Access, Monarch.



Ms. VanNess has the following operating systems and hardware knowledge: Windows 2000/NT/XP/98/95, UNIX, PC Support, Printer Support, Disk-Array, Outbound/Inbound Call-Management Systems, Lucent/AT&T/NEC/NorTel – PBX and Centrex Voice Systems. Ms. VanNess will lend her knowledge in support of this contract.

c. The Proposer should provide a complete description of all employee management programs (covering both supervisory and non-supervisory personnel), currently utilized by your firm, including, but not limited to:

Collection services related training

AllianceOne has submitted our training program on pages 93 through 103.

Security training

AllianceOne incorporates our security training into initial and on-going training sessions. As a PCI certified company data and funds security is of the utmost importance.

OSHA safety training

AllianceOne is the process of finalizing our OSHA training program and will provide upon completion. We practice office safety in every location on a daily basis.

Employee motivation and incentive programs

AllianceOne offers our collection staff with a generous compensation program that includes hourly based pay and commission as revenue goals are met. Our support employees all have base pay and are eligible for incentives. We work in a team environment and reward all employees for positive work.

AllianceOne holds continuous contests for all employees based on performance goals. Monetary incentives, reward activities and gift cards are provided to keep our employees motivated and invested in the goals of the company. Management receives annual incentives based on yearly goals achieved. Incentives are also set per contract to ensure we are meeting all of our client's goals.

We understand that our employees are our business and treat them accordingly. With a government staff tenure average of over 8 years for management and 2.57 years for collection staff we can provide a committed team that will be focused on the goals of the Port Authority contract.

Health benefits information programs for employees

Following is an excerpt from our Employee Handbook regarding medical coverage:

"Employees who have met all eligibility requirements for their respective positions may be eligible for participation in the Company's group health insurance plan. The coverage begins after all eligibility requirements have been met, the employee signs up for such coverage, and any other requirements of the insurance provider are satisfied. Dependent coverage may also be available. If there is a change in your family status (e.g., marriage, divorce, birth or adoption of minor child, etc.), please contact the Corporate Human Resources department within thirty (30) days of the qualifying event."



positions. Over the past three years Kathy has enjoyed partnering with the teams at all AllianceOne locations. Prior to joining AllianceOne Kathy held regional training and staffing management positions and worked as a Human Resources Consultant. Kathy completed her MBA coursework through Cardinal Stritch College and recently earned her SPHR certification.

Katie Clark joined AllianceOne in June 2004. She has a degree from The College of St. Benedict/St. John's University with a Major In Psychology and a Minor In Spanish. Katie began her career with AllianceOne as a Staffing Coordinator for one year and was promoted to Staffing Specialist in 2005. Katie has been a key player in the successful staffing of offices at all AllianceOne locations. She was promoted to Senior Staffing Specialist in 2011 and focuses on staffing for administrative and corporate roles in addition to high volume positions for all offices.

Katie Rigney is a graduate from Minnesota State University-Mankato where she earned a Bachelor's in Science in Spanish and Sociology. Katie joined the AllianceOne Team in 2010 as a collection agent; after one year of being on the collection floor Katie was promoted to Staffing Coordinator. Katie was then promoted to the role of Staffing Specialist in 2013. During her tenure with AllianceOne Katie has worked on the events planning committee, For Fun Festival, and became an ambassador of the Citizen of the World Campaign.

Emily Hamilton is a graduate of the College of St. Benedict/St. John's University where she majored in History and minored in Peace Studies. She joined the AllianceOne team in June 2013 as a collector. Shortly after, she was promoted to the role of Staffing Coordinator and in April 2014, Emily was promoted to the role of Staffing Specialist. During her time at AllianceOne, Emily became an ambassador of the Citizen of the World campaign.

AllianceOne's internal recruiting department ensures we maintain a level of staffing necessary to immediately incorporate large volume contracts like the Port Authority. Collection representatives for the Port Authority will be selected based upon prior government debt collection experience and training. AllianceOne currently anticipates that it has the appropriate number of staff available to provide comprehensive services to the Port Authority based upon the provided project description and volumes.

AllianceOne has a comprehensive recruiting process to meet the needs of all clients.

With a recruiting team of 4 full-time Staffing Professionals we are able to consistently source and hire candidates across the United States. AllianceOne maintains a competitive compensation and benefit package for its employees, which increases interest in employment with our company.

On an on-going basis AllianceOne advertises open positions via online sites (Monster.com, CareerBuilder.com, Craigslist) and via print advertisement. In addition, the team regularly attends job fairs and works with business schools, colleges, and universities to attract quality employees.

During high volume needs we also work with a Recruitment Advertising Agency who assists with additional advertising venues such as radio. Additionally we maintain an applicant tracking system that gives us unlimited access to stored resumes.



All candidates considered for employment with AllianceOne must complete criminal background checks and employment verification. AllianceOne seeks individuals with customer service backgrounds for collection representative positions.

Prior collection experience is beneficial but not required for employment. All new employees receive an orientation and training session. Training covers the following areas: hands-on Columbia Ultimate collection software system training, company policies and procedures, cash-handling, types of debt, individual client policies and procedures (dependent upon assignment of accounts); FDCPA knowledge and compliance (all new employees are required to pass a test of the FDCPA guidelines) including state specific regulations, privacy statutes (including HIPAA) and other similar regulations. AllianceOne seeks the following qualifications for its collection personnel:

- Customer service background
- Government industry service or training (preferable)
- Cash handling experience
- Bi-lingual in Spanish (not necessary but preferred)
- Previous collection experience, including prior government collection experience (preferable)
- Data entry skills
- Communication skills

Training begins immediately upon employment for any newly hired personnel. AllianceOne's Trainers along with supervisory staff implement training of new employees. Areas of training include: hands-on Columbia Ultimate collection software system training, company policies and procedures, cash handling, types of debt, client specific policies and procedures, FDCPA knowledge and compliance (all new employees are required to pass a test of the FDCPA guidelines).

AllianceOne employs a contract management team experienced in the recruitment of employees skilled in government collections. AllianceOne also maintains a competitive compensation and benefit package for its employees.

Staffing retention plan

AllianceOne incorporates retention strategies into every day. We want to retain quality employees and work to train and if necessary re-train employees to be successful at their jobs. The TOPS process is what we use to retain our staff. The 80% coaching and mentoring done by supervisors and managers gives our employees the support they need every day to be reach and exceed their goals. Please see pages 100 through 103 for details regarding the TOPS program.

Disciplinary procedures, etc. (include, if available, copies of manuals or other associated documents).

Please review our Employee Handbook under the exhibit titled "Benefits Information".

Please see Exhibit D: Benefits Information



d. The Proposer shall submit to the Port Authority, a detailed, itemized description explaining technical expertise and past experience the Proposer has in the following areas:

Utilization of technological advances in Collection services and resulting benefits; and

AllianceOne benefits from our investment in technology through improved revenue, recovery, monitoring of staff, reporting, security of data and more.

Computer capabilities and software

We have the ability to provide data communication in the format and frequency desired by the Port Authority. AllianceOne, through the use of its collection software and components, maintains all actions and records taken on every account assigned. These become a permanent part of the account file and cannot be altered.

AllianceOne has expended over six figures on customizing programming to our clients' specifications within the past two years. Our commitment includes rolling out a new IVR system; online credit card portal; real time exchange of information with our clients; billing system; various custom reports and more. AllianceOne has the staff, experience, capabilities and technology to successfully and immediately process all of the Port Authority accounts under this contract. The Port Authority will have on-line access to the assigned accounts with the ability to view all actions and records.

Detailed reporting is provided and will be tailored to meet the exact specifications of the Port Authority.

AllianceOne utilizes collection software within the Government Services Division. AllianceOne has been utilizing since 1986. Our IT team is skilled in working with this system and will provide the Port Authority with excellent IT support for this contract.

AllianceOne works to maintain its position as an industry leader in technology and has obtained a computer system capable of the most advanced processing. is considered the state-of-the-art collection software, which includes maintenance of account placements, all collection activity, complex recovery statistics, unlimited report customization, and has the ability to bill and track an unlimited number of customers per account. Our partnership with has spanned more than twenty years, and has afforded us the opportunity to be the beta site for numerous new programs.

AllianceOne attends annual users' group meetings and upgrades annually as new releases are introduced.

The AllianceOne system is capable of handling a wide variety of client-supplied media. Although many agencies utilize this quality collection software package, few exploit its versatility as thoroughly as AllianceOne. Agencies have the ability to program the system to accommodate their specific needs and collection philosophies.

AllianceOne's use and development of the system sets it apart from other users.



Options Menu Jump

25 JUL 2012 11:38am

THE COLLECTOR SYSTEM
ALLIANCEONE

MASTER MENU (0)

A DATA ENTRY	1
B CORRESPONDENCE	2
C INQUIRY	3
D TRUST ACTIVITY	4
E COLLECTOR	5
F COLLECTOR MANAGEMENT	6
G GENERAL REPORTS	7
H MONTH-END	8

I UTILITY	9
J MANAGEMENT STRATEGY	10
K PRECOLLECT	11
L SPECIAL ROUTINES	12
Q LEGAL MENU	13
R EASY OUT	14
S TRANSACTIONAL SVCS	15

* NEW MESSAGES *

Enter Selection:

The Collection System is a complex, fully functional, integrated collection program currently in use by over 600 collection agencies, utilities and local government agencies. The program provides an audit trail in the memo notes of each account of all attempted and actual customer contacts by staff, both written and oral.

A memo note line is created each time the account is changed or updated, displaying the initials of anyone working the account as well as the date and time of the contact or attempted contact. Additionally, system generated changes are also memorialized in the memo field (i.e. time driven letter generation). The documented memos cannot be altered once they are entered as a part of the account history. For tracking account actions and attempts, multiple production reports are available.

Reports can be generated based on number of collector attempts, communications sent, skiptracing attempts, credit reporting activities and many other activities. In addition, clients can review accounts on-line, if they so desire. When an account is set-up in the AllianceOne collection system, all customer information provided by the client is electronically entered into AllianceOne's Columbia Ultimate system. The account can be accessed from any workstation at AllianceOne given that the employee has the appropriate access authorization.

Integrated system components

AllianceOne is an industry leader in utilizing a fully integrated collection system consisting of Compass Imaging Systems, barcode-based scan of mail, Vision real-time integrated dialing technology, skip tracing, and Compass document scanning. AllianceOne has the ability to extract report information that meets the criteria set by its clients. AllianceOne will maintain all records for a period determined by the Port Authority.

Client View report archiving – Client View transfers electronic copies of reports from the storage. The benefit of this system is its ease of access. Client Services representatives can view the same report that the client is calling about and immediately answer questions. When a file is needed, it is pulled up on the screen, the information is verified, and if necessary, printed. This technology saves client time and eliminates the costly storage of



paper. Client View also provides real time producing information on-demand at the specific account-level or summary level for client statistics.

Compass Imaging Systems - The Imaging and Archiving department scan all new business, borrower correspondence, client correspondence and legal paperwork that come into an AllianceOne office. It is archived to one of eleven categories: listing sheets, statements, assignments, abstracts, borrower correspondence, legal, BANKO, listing assignments, forward listings, checks and client correspondence.

Components of the Compass system include Document Access Technology. By using powerful application software, proof-of-transaction, HIPAA compliance and a secure document archiving is easily achieved. eLive® is fully integrated with our Columbia Ultimate collection system.

speeds our business processes by transforming paper documents into electronic form, capturing emails and office documents automatically and building statements, letters, invoices and reports into high quality, secure PDF files ready for distribution. These documents along with critical system data can be delivered to AllianceOne users on-demand in real-time precisely when needed.

allows AllianceOne to scan, import, capture and categorize your documents from all sources with these powerful modules.

Automated dialing systems

CT Vision - AllianceOne utilizes interface, based on application needs; this receivables management system integrates with our collection system. helps automate account flow, increase the speed of collections, and help better manage receivables. This is accomplished through a suite of integrated tools designed to enable efficient gathering, prioritization and dissemination of information. Our dialer capabilities offer AllianceOne the ability to build specific targeted dialing pools to concentrate our collection efforts and meet customer production demands. AllianceOne currently has nearly 2,000 dialer stations and has the ability to increase that number virtually indefinitely.

- Allows supervisors, managers and quality assurance professionals to track minute by minute statistics for both inbound and outbound work efforts and through its analytic reporting allows flexibility throughout the day to shift resources through multiple campaigns.
- Live integrated communications with Client Host system
- Flexible - Able to service a wide array of collection needs
- Outcome based - Tracks call result and triggers next follow up activity
- Management Control - Automates workflows (work Standards) to ensure that right accounts are worked in the right way at the right time
- Productivity reporting - Accountability
- Includes both collection follow-up and recovery (placement) follow-up

Following is a sampling of reports AllianceOne utilizes from the Daily recap attached and the intra-day example is below.



Grand Total: 4,584 1,692 0 1,692 0 13.77% 10.65% 86.02% 74.83%

User	System	Hours	Dials	Contacts	Dials/Hr	Wait %	Talk %	Update %	contacts/Hr

Disaster recovery plan

AllianceOne is a nationwide collection agency with a local touch. Account notes are available that detail every action. A summary report showing the number of contacts, attempts and current demographic information is also available. The Port Authority can barge phone calls. We can provide call recordings as well. We welcome the Port Authority to visit our office unannounced to audit our services.



Call recording – Our telephone system records calls and allows AllianceOne to go back and listen to past calls for training and in the event that a complaint is lodged against a certain representative. AllianceOne is skilled in the protection of sensitive client data. Employees are granted job specific access to information.

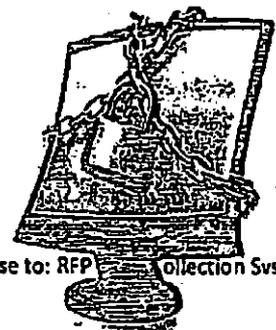
Note: All calls are recorded within Federal and State guidelines.

The system maintains logs of all entries into various data. Only contract assigned and approved, by the Port Authority, staff will have access to assigned accounts limited to their job requirements. We will meet the Port Authority requirements in regards to security of data.

Following are our internal security procedures including disaster recovery.

AllianceOne has developed and implemented a data processing system that offers our clients the high levels of technical capability needed to meet the complex information management needs of clients in the government industry matched with stringent security measures to ensure data integrity.

AllianceOne has an extensive suite of contingency plans covering disaster recovery of information technology systems and services, a Business Continuity Plan (BCP) covering manual operation of critical business functions to continue uninterrupted service in the event of an emergency,





and an Emergency Response Plan that provides detailed evacuation and a decision-making matrix in the event of any incident or disaster.

Our plans are based upon the FEMA-proscribed "All-Hazards" approach which allows AllianceOne to recover from any incident that may idle business operations, from a power outage to a natural disaster of a catastrophic magnitude. AllianceOne has an overall recovery timeframe of 72 hours.

During the recovery period, AllianceOne has manual operating procedures that allow continued operation within _____ after an incident has occurred, so any downtime is minimized.

AllianceOne updates and tests our BCP plan annually or as business needs change. Following is a summary of AllianceOne's recovery and security programs for review of the Port Authority.

Data systems - In the event of a catastrophic hardware failure, AllianceOne maintains a hardware maintenance contract that the hardware will be operational within _____. To prevent catastrophic production system failures, AllianceOne has _____ failure support that performs continuous system diagnostics.

Predictive detects any possible operating system (O/S) and/or hardware errors well in advance of actual failure, then immediately sends a trouble report to the system administrator and the support team simultaneously. The trouble report is then analyzed and a course of action is laid out to replace or repair any software or hardware indicated to fail. In the event of an unpredictable failure an alarm report is sent to the system administrator and the support team for immediate action.

The production software resides on a _____ of memory running the _____ which utilizes _____ and _____ technologies along with _____ hard drives, processors and redundant power supplies. The array is configured so that if any single hard drive, processor or power supply fails, the failure would be completely transparent to production and no data loss would occur. The failed part would then be replaced without loss of production. Performing a _____ backup of the Columbia Ultimate system and associated applications software protects against inadvertent data loss or possible database corruption. The database is located on _____ with _____ of available storage and sent offsite to the _____ office of the _____ corporation for data storage. Tapes can be retrieved within _____

_____ has 30 years of experience securing and protecting data and providing recovery services. _____ is nationally tested and proven in supplying data security and recovery services. Any array failure is immediately electronically reported to _____ support, and the part is replaced within _____ regardless of the time of day or day of the week.

Firewall - The network is protected from the internet by both the _____ firewall and the _____ . All Incoming traffic is blocked excluding _____ and those ports used for _____ connections. That traffic which matches a _____ is then forwarded to the _____ for authentication, and is rejected if proper credentials are not presented. _____ traffic is forwarded to the _____ and is authenticated at the _____ for access. _____ is forwarded to the _____ for accepting incoming data and is authenticated using _____ key and _____ . With the exception of _____ s, all external traffic is blocked by this firewall system.

PCI Compliance



AllianceOne is currently certified as a [redacted] with a QSA. AllianceOne can [redacted] provide the [redacted] certificate immediately upon request. AllianceOne contracts [redacted] to perform quarterly external [redacted] vulnerability scanning on all [redacted] equipment.

Power supply systems - [redacted] protect all mission critical server and network systems. All computer-based workstations are protected by [redacted]. The [redacted] will cover critical components for approximately [redacted] or until the back-up power is operable. The phone system is also set with [redacted] and remains in service for approximately [redacted] during a power outage.

Systems management - All servers are monitored and managed from [redacted]. Production servers are backed up [redacted] on a [redacted]. There is also a [redacted] saved for archival purposes. All [redacted] backup tapes are stored offsite. Month end tapes along with the last working day of the month are bundled and stored off site for [redacted]. Another full system back up tape is done at the end of [redacted] and stored off site for [redacted]. As noted offsite storage is accomplished by [redacted] a national backup provider.

Anti-virus - Antivirus software protects all servers and workstations. [redacted] by a central Antivirus server [redacted]. AllianceOne utilizes an [redacted] antivirus solution provided by [redacted] the best known provider of software security.

Destruction/Natural Disaster - In the event of destruction of the [redacted] that houses the network, due to a natural disaster or fire, AllianceOne, through its agreement with [redacted] would be back in production within [redacted] and all calls would be routed to the [redacted] until the facility is fully functional.

Emergency Management Plan - In the event of a natural disaster that forced operations to cease in a certain geographic area, AllianceOne has an Emergency Management Plan in place to take care of employees. AllianceOne would offer assistance in the form of job replacement in another site, performing remote job duties and would hold positions for employees once operations resumed.

The [redacted] is equipped with a fire alarm/sprinkler system, defined emergency exit procedures and earthquake/disaster readiness kits. Evacuation routes are documented and tested. AllianceOne is a national corporation with multiple locations in diverse geographic regions.

The site Call Center Manager is responsible for communicating with department heads who in turn utilize a [redacted] to contact every employee and communicate the plan for resumption of business. Communication with all staff is made daily until full resumption of business. Emergency call lists are updated [redacted]. All AllianceOne essential computer/network systems are protected against hardware and data loss by [redacted].

The mainframe utilize [redacted] and [redacted] to create a constantly updated copy of the original data to separate [redacted] systems. This, along with [redacted] and [redacted], will ensure data integrity in the case of a [redacted] failure. The mainframe computer room has [redacted] and its own [redacted] and a [redacted] system. Access to the mainframe is strictly controlled, both [redacted] and [redacted]. Physically, the computer room remains locked at all times and [redacted].

which r [redacted] re anu



Electronically, system with very strict access permission is utilized and any data security violations are automatically reported. **Network Security** - AllianceOne's data network is protected with a

Internally, ensures that only appropriate personnel have access to the various systems and receivables. Additionally, each employee is assigned access based upon their individual needs using

Control of account access and confidentiality - AllianceOne understands the necessity and legal obligation to maintain complete confidentiality of all assigned information and receivables. AllianceOne requires all employees to sign a confidentiality agreement upon employment.

AllianceOne's collection software system, allows for complete customization of account handling procedures.

Security and confidentiality measures (both physical and procedural)

Physical Security - collection sites have are continually maintained and reports can be produced detailing. Additionally,

ct. The network is secured in!

Systems Management - All servers are monitored and managed. Production is backed up. A full system back up is completed following the All backup tapes are stored offsite.

Additional Security Measures - AllianceOne maintains a strict Client Data Policy. The purpose of this policy is to maintain standards for the securing of client data on during transfer or correspondence with clients, and/or physical printouts of customer data. Following is a summary of the key points of this policy:

- It is the policy of AllianceOne that all client customer data be classified as confidential and protected.
- All that contain client customer data must be secured using
- No confidential client data is stored on personal computers or removable media.
- All printed client documentation must be



- All electronic correspondence (e.g. email, file transfer) must be encrypted. AllianceOne has adopted [redacted] as a standard software encryption tool.
- All exceptions to the [redacted] standard must be approved by the Director of IT or Data Security Officer.
- Audits are performed on a regular basis by [redacted]

Protection against unauthorized access or disclosure – AllianceOne maintains various levels of access to its system based on an employee's job duties and needs for a given project.

AllianceOne has implemented a Clean Desk Policy which forces the use of screen savers on all systems and requires employees log off of the [redacted] system when away from their desk. All forms of printed data are kept to a minimum.

Printed material is stored in a [redacted] when collectors are away from their desk. When users are finished with the printed data, it must be placed in [redacted]

The material in the shred bins are collected and shredded by a bonded document destruction company. The use of removable storage devices is prohibited. AllianceOne does not allow any type of dial-in to the network or [redacted] server. Any remote access

Remote access is then provided via secure [redacted] connection utilizing [redacted] authentication. To monitor all server and network systems, AllianceOne utilizes [redacted] he [redacted] is used to notify appropriate IT personnel in the event of a system event or intrusion and collect and retain all system logs in the event that a [redacted] is necessary.

Internal audit controls and/or Independent audit programs - AllianceOne has corporate Security Officers who audit internal controls and processes. AllianceOne employs a Data Security Analyst who actively monitors the [redacted] server and performs regular [redacted] AllianceOne also receives an [redacted] audit process through its KPMG independent financial auditor as part of the year-end audit process. Multiple external security audits are also performed, including [redacted] and [redacted]) and PCI (level 3 certification), to ensure all procedures meet the many stringent requirements of our clients.

Passwords - AllianceOne's access control systems, utilize user-IDs and passwords [redacted] as well as [redacted] mechanisms whenever possible. Unique user-IDs and passwords are required to protect users from unwarranted suspicion associated with computer crime and abuse. [redacted] user-IDs and passwords also help maintain the integrity of AllianceOne information by reducing unexplained errors and omissions. Additionally, the dissemination of confidential information can be tracked when [redacted] user-IDs and passwords are employed.

At the time when an associate separates from AllianceOne, a request is made to the effected clients to change passwords that the employee had access.

[redacted] An analysis is completed to understand the impact. Based on each individual situation, appropriate action is taken to mitigate any risks to AllianceOne and its clients. AllianceOne [redacted] whenever possible. The Network Administrator reviews the logs and investigates any unauthorized



access attempts. AllianceOne has a strict and well defined password policy that includes
of security and passwords.

Separate computing environments for test, quality assurance, and production systems—AllianceOne
utilizes several programs. A sample of production data is used to verify integrity
before migrating into the live production environment. Proposed changes to the production database are

Protecting employees in the event of a disaster - In the event of a natural disaster that forced operations
to cease in a certain geographic area, AllianceOne would offer assistance in the form of job replacement in
another site and would ensure positions for employees once operations were resumed.

AllianceOne would help employees unable to travel to a different site with additional job retraining and
employment assistance to get through difficult times. Our agency receives an annual audited financial
review which will be provided in its entirety to the Port Authority annually. AllianceOne welcomes on-site
and other audits of records and facilities at any time throughout the contract term. All personnel and
records will be made available for inspection and audit. AllianceOne maintains the following certifications
to further review our procedures and ensure secure handling of all electronic and paper data received by
our clients. The Port Authority can be assured their information is well protected.

Payment Card Industry (PCI) Certification

Teleperformance was awarded certification in the United States and Mexico for the Payment Card
Industry standard, created by major credit card companies to safeguard customer information.
Certification assures our clients a high level of security for transactions.

Data Storage Entities (DSE) Certification

Teleperformance was awarded certification in the United States for DSE compliance—guidelines
created by MasterCard to safeguard customer information. PCI and DSE certification together assures
our clients the peace of mind of one of the strongest security standards in the industry.

HIPAA Compliance

Teleperformance has received a recommendation of HIPAA compliance. The recommendation
demonstrates our security practices satisfy the security requirements as it relates to the protection of
health care information.

COPC Certification Process

Teleperformance locations are in the process of obtaining certification to the COPC-2000® Standard.
Several accounts have recently been awarded COPC certification, while others are nearing award,
passing stress tests and completing the structured support phase.

ISO 9001: 2000 Certification

Teleperformance's Quality Management System (QMS), our processes for Quality Assurance in
production and servicing, was ISO certified in September 1999. We have recently achieved
recertification for 3 more years.

Security IT Team



40+ Dedicated Security Professionals

- 9 – CISSP certified
- 8 – Certified Fraud Examiner
- 2 – CISA certified security auditor
- 3 – ISO lead auditor certified
- 1 – PMP certified project manager

Leading Security and Privacy Compliance

- PCI
- ISO 27001 ROC
- COBIT
- Safe Harbor
- Privacy Act
- CFE
- HIPAA ROC
- PIPEDA
- ISO 25999
- European Union
- DSE

AllianceOne has an intricate system of checks and balances that monitor access and control to systems and data. AllianceOne is PCI certified and meets the highest levels of data security in our industry. We maintain Compliance, Data Security, Information Technologies, Training, Management, Licensing departments to ensure all restrictions, controls and safeguards against unauthorized access by personnel or others to confidential data is avoided.

AllianceOne understands that all data assigned or obtained through working on the Port Authority contract is to be held in the strictest of confidence. AllianceOne has included its internal monitoring, compliance procedures herein which contribute to our privacy security. Written procedures are in place and our manuals will be provided upon request due to size and confidentiality. Reports are run to evaluate contract performance and ensure all contract parameters are followed correctly. Reporting of contract data and funds to the Port Authority is reviewed internally on a regular basis. AllianceOne follows all applicable sections of the FDCPA when working all types of business including government debt. Our Government Services division understands the need to provide confidential service and secure data protection.

File Transfer capability.

AllianceOne has the ability to accept and transmit data in virtually any electronic or manual medium. AllianceOne will work with the Port Authority to accommodate an electronic and manual data exchange that meets the security and database systems of the Port Authority, as defined during contract finalization. AllianceOne has experience in communicating with hundreds of different government client systems nationwide and will provide a smooth communication process for the Port Authority. AllianceOne



currently has over _____ electronic Interfaces with clients. Testing of the data transmission process will occur during the implementation phase to ensure that all processes function properly and meet requirements.

AllianceOne banks with _____ and _____ to many clients on a daily basis.

Attached as an exhibit are the standard layouts in use for many of our government clients. Intranet: CUBS/Asis

Please see Exhibit E: Data Layout Samples

AllianceOne can also program to the Port Authority's specifications. We can program the placements, adjustments/direct payments, cancellations, remittance, updates and any special reports. Below are screen shots of the programs specifically designed for Florida SunPass and Florida SunTolls. SunPass requires a remit, bankruptcy and demographic change files. SunTolls requires an address update, banko, remit, deceased, balance and specialized report files. AllianceOne will be glad to accommodate transaction level data if needed or roll-up to the violator level.

Net Total Collected - as of 09/30/2013
 Net Total Placed - QTD
 % of \$ Collected - QTD
 Total Accounts Collected - as of 09/30/2013
 Net Total Accounts Placed - QTD
 Collected Account % - QTD
 Collection Summary - Prior 4 Quarters

Total Collected - 04/01/2013 to 09/30/2013(A)
 Net Total Placed - 04/01/2013 to 06/30/2013(A)
 % of \$ Collected - 04/01/2013 to 06/30/2013(A)
 Total Collected - 01/01/2013 to 09/30/2013(B)
 Net Total Placed - 01/01/2013 to 03/31/2013(B)
 % of \$ Collected - 01/01/2013 to 03/31/2013(B)

Total Collected - Prior 2 Qtrs
 ((A)+(B))
 Net Total Placed - Prior 2 Qtrs
 ((A)+(B))

Total Collected - 10/01/2012 to 09/30/2013(C)
 Net Total Placed - 10/01/2012 to 12/31/2012(C)
 % of \$ Collected - 10/01/2012 to 12/31/2012(C)
 Total Collected - 07/01/2012 to 9/30/2013(D)
 Net Total Placed - 07/01/2012 to 09/30/2012(D)
 % of \$ Collected - 07/01/2012 to 09/30/2012(D)
 Total Accounts Collected - Prior 4 Qtrs
 ((A)+(B)+(C)+(D))
 Net Total Accounts Placed - Prior 4 Qtrs
 ((A)+(B)+(C)+(D))
 Collected % - Prior 4 Qtrs
 ((A)+(B)+(C)+(D))

Minimum Performance Standard Analysis - Collection activity is matched with the corresponding placement period
 # Accts Paid in Full - 04/01/2013 to 09/30/2013(A)
 # Accts Paid >=50% - 04/01/2013 to 09/30/2013(A)
 # Accts Paid <50% - 04/01/2013 to 09/30/2013(A)
 Total Accts Paid - 04/01/2013 to 09/30/2013(A)
 Net Total Accts Placed - 04/01/2013 to 06/30/2013(A)
 # Accts Paid in Full - 01/01/2013 to 09/30/2013(B)
 # Accts Paid >=50% - 01/01/2013 to 09/30/2013(B)
 # Accts Paid <50% - 01/01/2013 to 09/30/2013(B)
 Total Accts Paid - 01/01/2013 to 09/30/2013(B)
 Net Total Accts Placed - 01/01/2013 to 03/31/2013(B)



Total Accts Paid in Full - Prior 2 Qtrs
 [(A)+(B)]
 Total Accts Paid >=50% - Prior 2 Qtrs
 [(A)+(B)]
 Sum of Accts Paid in Full + >=50% - Prior 2 Qtrs
 [(A)+(B)]
 Net Total Accounts Placed - Prior 2
 Qtrs [(A)+(B)]

AllianceOne is currently certified as a Level 1
 provider of the...
 POWER SUPPLY SYSTEMS...
 ...

Reports will be delivered via an encrypted method and will also be password protected upon request. Additionally, AllianceOne's network is protected from the internet by both the Cisco PIX firewall and the Cisco VPN Concentrator. All incoming traffic is blocked excluding HTTP, HTTPS, SSH, and those ports used for IPSEC VPN connections. That traffic which matches a VPN port is then forwarded to the Cisco VPN Concentrator for authentication, and is rejected if proper credentials are not presented. HTTP/HTTPS traffic is forwarded to the web server and is authenticated using public/private key and username/password. With the exception of necessary ports, all external Internet traffic is blocked by this firewall system.

Following are the standard methods of referral utilized by AllianceOne. Our Government Services division IT contacts will provide continuous support for all data communication needs. Establishing data communication with the Port Authority will be at the cost of AllianceOne.

Kara Collett, Application Systems Analyst
 Toll free: 800-456-8838 ext. 2333
 Direct telephone: 253-620-2333
 Email: kara.collett@allianceoneinc.com

Mike Crawford, Network Administrator
 Toll free: 800-456-8838 ext. 2334
 Direct telephone: 253-620-2334
 Email: mike.crawford@allianceoneinc.com

Additional means of electronic communication can be established.

Electronic Referrals

- Electronic Media Transmission
- Internet using File Transfer Protocol (FTP)
- Secure File Transfer Protocol (SFTP)
- SSH - Secure Shell
- VPN - Virtual Private Network
- Internet via SSL HTTP connection
- Internet e-mail by attaching a file
- Mailing a disk or tape
- PGP or other 128 bit encryption for all methods above

AllianceOne can accept data in virtually any format; following is a list of frequently utilized methods:

- Fixed length ASCII text file
- Comma/quote/tab delimited file



- XML
- Excel
- Access

Additionally, we also work with the following client systems in addition to many others and will be able to communicate and work with the Port Authority's system:

CCMS	Full Court
CJIS & TIS	IIS
CRIS	MCIS
DISCIS	ODYSSEY
eTIMS	VTADS

Placement File Data used to send accounts for collections

Required Fields:

- Consumer name
- Address
- City
- State
- Zip
- Phone
- Date of birth
- Driver's license number
- Your account/reference number
- Last charge date/Date of violation (mandatory for credit reporting)
- Last payment date
- Assigned amount
- Violation description

Requested Fields (non-mandatory)

- Employer
- Employer phone
- Balance due date
- Law enforcement agency
- Case type
- Driver's license state
- Driver's license expiration
- Additional phone fields
- Vehicle license number
- Vehicle license state
- Vehicle license year
- Vehicle make
- Vehicle model
- Vehicle color
- Additional responsible party name
- Additional responsible party address
- Additional responsible party city
- Additional responsible party state
- Additional responsible party zip

For restitution cases ONLY

4) Staffing Management

a. Describe the Proposer's plan to ensure that an employee who performed a similar role at the Facility under a previous Port Authority Contract suffers no diminution in wage rate under the new Contract.

AllianceOne does intend to offer employment to existing vendor employees working at the Port Authority if awarded a contract. We will meet their current wage and benefits package to begin and offer incentives and potential raises based on performance. We always try to hire the incumbents staff for on-site paystation positions.

b. The Proposer shall submit a Wage, Health and Supplemental Benefits Plan for the Contract. In addition, the Proposer shall submit a self-assessment plan, applicable to all years of the Contract including a system, which shall be subject to audit by the Port Authority, which will monitor on a



monthly basis the Contractor's own performance with respect to its obligation to pay the specified wages, health and other supplemental benefits.

AllianceOne will assign wages upon contract award and share the information with the Port Authority if desired. Our health and benefit plans are reviewed and administered by our Human Resources department. These are available to all full-time employees. Our benefit information has been provided as an attachment.

The on-site employee will be monitored and all wage, health and benefits will be monitored monthly to ensure compliance.

We also offer the standard COLA increase based on price index.

AllianceOne will develop a self-assessment plan in coordination with the Port Authority for this contract. AllianceOne can provide a contract team payroll report on a monthly basis for review of the Port Authority. Our management team reviews incentives and commissions monthly prior to payout to ensure figures are correct.

Please see Exhibit D: Benefits Information

c. The Proposer shall submit a plan demonstrating how it will react to underpayments detected by the above monitoring system and how it will ensure compliance with the required wages, health and other supplemental benefits requirements before the end of the affected period.

AllianceOne will provide the Port Authority with an annual wage, health and benefit list for the affected staff by March 31 each year. As noted our Human Resources team administers and monitors our benefit and healthcare programs and will ensure that all benefits are properly provided.

d. Describe the Proposer's employee retention plan for this Contract.

As previously noted, AllianceOne incorporates retention strategies into every day.

We will offer a stay plan bonus for the on-site personnel for this contract.

Stay bonus

If a site is experiencing high turnover a stay bonus can be offered. Other sites have offered the following:

- If the collector referenced above remains employed with AllianceOne for six months, they are eligible for a \$500.00 stay bonus;
- If the collector referenced above remains employed with AllianceOne for twelve months, they are eligible for an additional \$500.00 stay bonus.

We want to retain quality employees and work to train and if necessary re-train employees to be successful at their jobs. The TOPS process is what we use to retain our staff. The 80% coaching and mentoring done by supervisors and managers gives our employees the support they need every day to be reach and exceed their goals. Please see pages 100 through 103 for details regarding the TOPS program.



e. Describe the Proposer's plan to compensate its employees in terms of wages and benefits and how it intends to adjust wages and benefits during the Contract period.

Please see pages 40 through 47 for a description of our compensation plan.

f. The Proposer shall submit in its proposal, its allowance for holiday, vacation and sick days, welfare, retirement, and other supplemental benefits for each of its employees performing services under this Contract including, but not limited to, how such allowance for holiday, vacation and sick days, welfare, retirement, and other supplemental benefits is implemented and administered by the Contractor.

Please see our exhibit regarding benefits which includes our holiday schedule and other benefit information.

Please see Exhibit D: Benefits Information

g. Describe the Proposer's training, health benefits and workplace safety programs for this Contract.

AllianceOne has supplied our training program on pages 93 through 103. Benefits have been detailed in our exhibit section. Workplace safety is addressed within our training sessions.

Please see Exhibit D: Benefits Information

5) Contractor Identity Check/Background Screening Plan

The Proposer shall submit a Contractor Identity Check/Background Screening Plan, which demonstrates how the Proposer will ensure that only employees who were successfully prescreened and properly credentialed perform the services herein. This Plan shall be applicable to all years of the Contract and shall include, but not be limited to, the following:

The length of time researched for the Identity check/background screening on new hires, which shall be at a minimum of 4 years of employment history or verification of what an employee documented they have done in the last 4 years preceding the date of the investigation, resources utilized to perform this, and the frequency at which it is performed on current employees.

AllianceOne will provide the Port Authority with a list of contract assigned individuals upon contract award. All employees will receive the Port Authority approved background check/screening. We administer a background check upon initial employment and can provide those results as well if desired. All costs associated with the background checks will be borne by AllianceOne.

If the need arises to replace any contract assigned employee the replacement will be submitted for approval by the Port Authority prior to live work or access to contract data.



AllianceOne secures portfolios by a multi-layer permission granted access that is tied to the employee's personal log-in information. Additional levels of password protection are also supplied. This ensures only contract assigned individuals have access to any Port Authority data.

Page 162 of 162
AllianceOne



BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE SIDED PRINTING.



G. Acknowledgment of Addenda

G. Acknowledgment of Addenda

If any Addenda are sent as part of this RFP, the Proposer shall complete, sign and include with its Proposal the addenda form(s). In the event any Proposer fails to conform to these instructions, its proposal will nevertheless be construed as though the Addenda had been acknowledged.

If the Proposer downloaded this RFP document, it is the responsibility of the Proposer to periodically check the Port Authority website at <http://www.panynj.gov/businessopportunities/bid-proposal-advertisements.html> and download any addenda that might have been issued in connection with this solicitation.

AllianceOne acknowledges receipt of six addenda. The forms have been included within our response.

THE PORT AUTHORITY OF NY & NJ

PROCUREMENT DEPARTMENT
2 MONTGOMERY STREET, 3RD FL.
JERSEY CITY, NJ 07302

7/7/2014
to communicate and meet with the Port Authority

ADDENDUM #1

To prospective Proposer(s) on RFP # 38391 for General Collection Services for the Electronic Toll Collection Program "(E-ZPass®)"

Due back on 7/29/2014, no later than 2:00 P.M.

I. CHANGES/MODIFICATIONS

The following changes/modifications are hereby made to the solicitation documents:

- For Proposers interested in conferencing into the Pre-Proposal Meeting on July 11, 2014 at 10:00 A.M., please call 877-214-5010; when connected, dial Participant Code 193592. Proposers interested in attending or conferencing into the Pre-Proposal meeting should RSVP to Chester Anderson at canderson@panynj.gov no later than 12 noon (EST) of the business day preceding the scheduled date to confirm their attendance and or receive travel directions.
- On the RFP Cover Page, in the Title, delete "(E-Z PASS™)" and replace with "(E-ZPass®)".

II. PROPOSERS' QUESTIONS AND ANSWERS

The following information is available in response to questions submitted by prospective Proposers. The responses should not be deemed to answer all questions, which have been submitted by Proposers to the Port Authority. It addresses only those questions, which the Port Authority has deemed to require additional information and/or clarification. The fact that information has not been supplied with respect to any questions asked by a Proposers does not mean or imply, nor should it be deemed to mean or imply, any meaning, construction, or implication with respect to the terms.

The Port Authority makes no representations, warranties or guarantees that the information contained herein is accurate, complete or timely or that such information accurately represents the conditions that would be encountered during the performance of the Contract. The furnishing of such information by the Port Authority shall not create or be deemed to create any obligation or liability upon it for any reason whatsoever and each Proposer, by submitting its Proposal, expressly agrees that it has not relied upon the foregoing information, and that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever. Accordingly, nothing contained herein and no representation, statement or promise, of the Port Authority, its Commissioners, officers, agents, representatives, or employees, oral or in writing, shall impair or limit the effect of the warranties of the Proposer required by this Proposal or Contract and the Proposer agrees that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever.

PS11A11

The Questions and Answers numbering sequence will be continued sequentially in any forthcoming Addenda that may be issued.

Question #1	To what extent are these accounts owed by private consumers versus commercial businesses?																				
Answer #1	if accounts owed are private accounts.																				
Question #2	Will accounts be primary placements, not having been serviced by any other outside collection agency, and/or will you also be referring secondary placements? If so, should proposers provide proposed fees for secondary placements also?																				
Answer #2	The accounts will be primary placements. Proposers should not provide proposed fees for secondary placements.																				
Question #3	What collection attempts are performed or will be performed internally prior to placement?																				
Answer #3	Please see Attachment E, "Scope of Work," Section 1. "E-ZPass® and All Electronic Tolling (AET) Overview," second paragraph (Page 91), of the RFP.																				
Question #4	What is the total dollar value of accounts available for placement now by category, including any backlog?																				
Answer #4	<p>The total dollar value of accounts available for placement now by category, including any backlog is as follows:</p> <table border="0"> <tr> <td>Violations</td> <td>Dollar Value of Accounts</td> </tr> <tr> <td>Commercial</td> <td>\$17,352,871.73</td> </tr> <tr> <td>Private</td> <td>\$127,975,732.72</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Revoked</td> <td>Dollar Value of Accounts</td> </tr> <tr> <td>Commercial</td> <td>\$192,018.69</td> </tr> <tr> <td>Private</td> <td>\$1,349,738.78</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Aviation</td> <td>Dollar Value of Accounts</td> </tr> <tr> <td>Overall</td> <td>\$443,970.04</td> </tr> </table>	Violations	Dollar Value of Accounts	Commercial	\$17,352,871.73	Private	\$127,975,732.72			Revoked	Dollar Value of Accounts	Commercial	\$192,018.69	Private	\$1,349,738.78			Aviation	Dollar Value of Accounts	Overall	\$443,970.04
Violations	Dollar Value of Accounts																				
Commercial	\$17,352,871.73																				
Private	\$127,975,732.72																				
Revoked	Dollar Value of Accounts																				
Commercial	\$192,018.69																				
Private	\$1,349,738.78																				
Aviation	Dollar Value of Accounts																				
Overall	\$443,970.04																				
Question #5	What is the total number of accounts available for placement now by category, including any backlog?																				
Answer #5	<p>The total number of accounts available for placement now by category, including any backlog is as follows:</p> <table border="0"> <tr> <td>Violations</td> <td>Total Accounts</td> </tr> <tr> <td>Commercial</td> <td>37490</td> </tr> <tr> <td>Private</td> <td>697879</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Revoked</td> <td>Total Accounts</td> </tr> <tr> <td>Commercial</td> <td>964</td> </tr> <tr> <td>Private</td> <td>19655</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Aviation</td> <td>Total Accounts</td> </tr> <tr> <td>Overall</td> <td>4529</td> </tr> </table>	Violations	Total Accounts	Commercial	37490	Private	697879			Revoked	Total Accounts	Commercial	964	Private	19655			Aviation	Total Accounts	Overall	4529
Violations	Total Accounts																				
Commercial	37490																				
Private	697879																				
Revoked	Total Accounts																				
Commercial	964																				
Private	19655																				
Aviation	Total Accounts																				
Overall	4529																				

Question #6	What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category?		
Answer #6	Below is the latest data available for placements: The Port Authority makes no claims for future values expected to be placed.		
	Placement Date	Adjusted Violation Placement Total Amount	Adjusted Neg. Bal Placement Total Amount
	Apr-14	\$ 3,635,073.92	\$ 28,165.16
	May-14	\$ 3,438,216.35	\$ 29,288.48
			Total Adjusted Placement Amount
			\$ 3,663,239.08
			\$ 3,467,504.83
Question #7	What is the monthly or quarterly dollar value of accounts expected to be placed with the vendor(s) by category?		
Answer #7	This information is not available.		
Question #8	If applicable, will accounts held by any incumbent(s) or any backlog be moved to any new vendor(s) as a one-time placement at contract start up?		
Answer #8	Yes.		
Question #9	Please confirm the due date for this procurement is 7/29/2014?		
Answer #9	Yes, the due date for this bid is 7/29/2014.		
Question #10	When is the anticipated contract start date?		
Answer #10	Please see Section 1. "Information For Proposers On This Request For Proposals," Paragraph B., "Brief Summary of Scope of Work" (Page 9) of the RFP.		
Question #11	Please provide greater details on how proposals will be evaluated and how the selected vendor(s) will be chosen?		
Answer #11	Please see Section 6., "Evaluation Criteria and Ranking" (Page 16) of the RFP.		

This communication should be initialed by you and annexed to your Proposal upon submission.

In case any Proposer fails to conform to these instructions, its Proposal will nevertheless be construed as though this communication had been so physically annexed and initialed.

THE PORT AUTHORITY OF NY & NJ

KATHY LESLIE WHELAN, ASSISTANT DIRECTOR
COMMODITIES AND SERVICES DIVISION

PROPOSER'S FIRM NAME: AllianceOne Receivables Management, Inc.

INITIALED: *Kathy Lesley Whelan*

DATE: 7/27/14
QUESTIONS CONCERNING THIS ADDENDUM MAY BE ADDRESSED TO MARGARET D'EMIC, WHO CAN BE REACHED AT (201) 395-3410 or at mdemic@panynj.gov.

PS11AII

THE PORT AUTHORITY OF NY & NJ

**PROCUREMENT DEPARTMENT
2 MONTGOMERY STREET, 3RD FL.
JERSEY CITY, NJ 07302**

7/10/2014

ADDENDUM #2

To prospective Proposer(s) on RFP # 38391 for General Collection Services for the Electronic Toll Collection Program (E-ZPass®)

Due back on 7/29/2014, no later than 2:00 P.M.

I. CHANGES/MODIFICATIONS

The following changes/modifications are hereby made to the solicitation documents:

- In Attachment BII, "Standard Contract Terms and Conditions", delete Section 17. "Records and Reports" in its entirety and replace it with the attached "17. Records and Reports".

II. PROPOSERS' QUESTIONS AND ANSWERS

The following information is available in response to questions submitted by prospective Proposers. The responses should not be deemed to answer all questions, which have been submitted by Proposers to the Port Authority. It addresses only those questions, which the Port Authority has deemed to require additional information and/or clarification. The fact that information has not been supplied with respect to any questions asked by a Proposers does not mean or imply, nor should it be deemed to mean or imply, any meaning, construction, or implication with respect to the terms.

The Port Authority makes no representations, warranties or guarantees that the information contained herein is accurate, complete or timely or that such information accurately represents the conditions that would be encountered during the performance of the Contract. The furnishing of such information by the Port Authority shall not create or be deemed to create any obligation or liability upon it for any reason whatsoever and each Proposer, by submitting its Proposal, expressly agrees that it has not relied upon the foregoing information, and that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever. Accordingly, nothing contained herein and no representation, statement or promise, of the Port Authority, its Commissioners, officers, agents, representatives, or employees, oral or in writing, shall impair or limit the effect of the warranties of the Proposer required by this Proposal or Contract and the Proposer agrees that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever.

The Questions and Answers numbering sequence will be continued sequentially in any forthcoming Addenda that may be issued.

Question #12	Is the Pre-proposal meeting on July 11, 2014 at 10:00 a.m. Eastern Standard Time?
Answer #12	Yes.
Question #13	We are currently undergoing the certification for SSAE 16 SOC 2 and should be complete by the fourth quarter of this year. Will this prohibit us from being eligible to bid?
Answer #13	While you may bid without the SSAE 16 SOC 2 certification, your bid will be rejected as non-responsive unless your SSAE 16 SOC 2 certification (previously known as SAS 70 Level 2) is completed by the Contract start date. It should be noted in your proposal that you are undergoing this certification and scheduled completion is before the Contract start date.

This communication should be initialed by you and annexed to your Proposal upon submission.

In case any Proposer fails to conform to these instructions, its Proposal will nevertheless be construed as though this communication had been so physically annexed and initialed.

THE PORT AUTHORITY OF NY & NJ

KATHY LESLIE WHELAN, ASSISTANT DIRECTOR
COMMODITIES AND SERVICES DIVISION

PROPOSER'S FIRM NAME: AllianceOne Receivables Management, Inc.

INITIALED: *Kenneth L. ...*

DATE: 7/27/14

QUESTIONS CONCERNING THIS ADDENDUM MAY BE ADDRESSED TO MARGARET D'EMIC, WHO CAN BE REACHED AT (201) 395-3410 or at mdemic@panynj.gov.

THE PORT AUTHORITY OF NY & NJ

PROCUREMENT DEPARTMENT
2 MONTGOMERY STREET, 3RD FL.
JERSEY CITY, NJ 07302

7/17/2014

ADDENDUM #3

To prospective Proposer(s) on RFP # 38391 for General Collection Services for the Electronic Toll Collection Program "(E-ZPass@)

Due back on 8/4/2014, no later than 2:00 P.M.

Originally Due back on 7/29/2014, no later than 2:00 P.M.

I. CHANGES/MODIFICATIONS

The following changes/modifications are hereby made to the solicitation documents:

- The due date of this RFP has been extended until 8/4/2014, no later than 2:00 P.M.
- In Attachment BI, "Contract Terms and Conditions for Facility Services", Section 12., "Wages, Health and Supplemental Benefits", on Page 42, third line from top of page, delete "TBD" and replace it with "\$23.28". In the fourth line from top of page, delete "TBD" and replace it with "\$23.44".

II. PROPOSERS' QUESTIONS AND ANSWERS

The following information is available in response to questions submitted by prospective Proposers. The responses should not be deemed to answer all questions, which have been submitted by Proposers to the Port Authority. It addresses only those questions, which the Port Authority has deemed to require additional information and/or clarification. The fact that information has not been supplied with respect to any questions asked by a Proposers does not mean or imply, nor should it be deemed to mean or imply, any meaning, construction, or implication with respect to the terms.

The Port Authority makes no representations, warranties or guarantees that the information contained herein is accurate, complete or timely or that such information accurately represents the conditions that would be encountered during the performance of the Contract. The furnishing of such information by the Port Authority shall not create or be deemed to create any obligation or liability upon it for any reason whatsoever and each Proposer, by submitting its Proposal, expressly agrees that it has not relied upon the foregoing information, and that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever. Accordingly, nothing contained herein and no representation, statement or promise, of the Port Authority, its Commissioners, officers, agents, representatives, or employees, oral or in writing, shall impair or limit the effect of the warranties of the Proposer required by this Proposal or Contract and the Proposer agrees that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever.

PS11AII

The Questions and Answers numbering sequence will be continued sequentially in any forthcoming Addenda that may be issued.

Question #14	Can we get a copy of the current pricing for these services?
Answer # 14	See the attached Pricing Sheet. Please be advised that the pricing information attached herewith is for informational purposes only. Contract terms, conditions, specifications, and scope of work may have been changed and/or altered in the current bid request. The Port Authority makes no representation or guarantee as to and shall not be responsible for its accuracy, completeness or pertinence, and in addition, shall not be responsible for the conclusions to be drawn therefrom.
Question #15	Is an attendee list from this morning's pre-proposal meeting available for distribution?
Answer # 15	See the attached sign-in sheet and list of conference call attendees. The phone numbers and email addresses have been redacted from the sign-in sheet.
Question #16	Will the PANYNJ accept flash drives in place of CDs for the nine (9) soft copies requested?
Answer # 16	No.
Question #17	Does the awarded company need to be located in New York or New Jersey?
Answer # 17	No.
Question #18	Where is the office of the incumbent located?
Answer # 18	The incumbent is located in New York City, New York.
Question #19	In Section 3. Proposer Prerequisites (Page 13) it states, "All proposers must include documentation that they meet the above prerequisites". Does the Port Authority have any particular preferences as to what types of documentation the agency should provide?
Answer # 19	The Port Authority does not have a preferred method.
Question #20	In addition to submitting the Background Qualification Questionnaire (BQQ) to Office of the Inspector General, should agencies provide a copy of this BQQ with the proposal submission?
Answer # 20	No.
Question #21	"Submission of Proposals" on Page 10 states that copies can be double-sided. Can the original submission be double-sided as well? Does this include attachments such as financial statements and references/client lists?
Answer # 21	Yes.
Question #22	Since you do not want binding or plastic covers for ease of recycling, what is the preferred method for presenting actual proposal?
Answer # 22	The Port Authority does not have a preferred method.
Question #23	How many agencies are currently handling collection services for the four categories you listed?
Answer # 23	The Port Authority currently contracts with one collection agency.
Question #24	Could the Port Authority please provide the sections of the RFP where the on-site employee is discussed, as well as provide the job description/job expectations for this employee?
Answer # 24	Please see "Attachment E Scope of Work", Section 4.2, "Staffing", Item b. starting on Page 95.
Question #25	Are each of our representatives required to be Senior Collections Representatives?

<i>Answer # 25</i>	No, only the employee located in the Port Authority offices is required to be a Sr. Collections Representative.
<i>Question #26</i>	Does the Price Adjustment to the Average Direct Hourly Wages on Page 33 of Attachment BI, "Contract Terms and Conditions for Facility Services" apply to the employee working in the Port Authority office or does this apply to our contingency fee for dollars collected?
<i>Answer # 26</i>	The Price Adjustment to the Average Direct Hourly Wages applies only to the wages for the Sr. Collections Representative working in the Port Authority offices.
<i>Question #27</i>	Are we required to pay \$23.12/hour to our agents that are not based in New Jersey or New York but are based in areas where the minimum hourly wages differ?
<i>Answer # 27</i>	No.
<i>Question #28</i>	Does the \$23.12/hour wage include benefits?
<i>Answer # 28</i>	No.
<i>Question #29</i>	Will all staff assigned to the contract be subject to the minimum wage and benefits or only the on-site client liaison?
<i>Answer # 29</i>	Only the on-site liaison is subject to subject to the minimum wage and benefits.
<i>Question #30</i>	In Attachment G – the Port Authority Audit Checklists states the bidder must have ISO27001 Certification, which is an information security management certification. Would similar information security certifications be sufficient to replace this requirement, (such as FISMA)?
<i>Answer # 30</i>	Yes, comparable certification to ISO27001 is acceptable. Proposers should include documentation with their Proposals indicating the type of certification they have.
<i>Question #31</i>	Which state's law is controlling the interpretation of the contract and other matters such as insurance claims and confidentiality of trade secrets and other confidential and proprietary information submitted as part of the proposal package?
<i>Answer # 31</i>	Please refer to the "Standard Contract Terms and Conditions", 8. "Submission To Jurisdiction" on Page 50.
<i>Question #32</i>	Please confirm that the MWBE Participation Plan (Attachment C) submitted as part of the "Work Plan" described in Section F (2), page 22, will also comply as the M/WBE Plan referenced in Section I, Page 25.
<i>Answer # 32</i>	Yes.
<i>Question #33</i>	Regarding Paragraph O, "Contractor Staff Background Screening", on Page 13, is a background screening required for all staff in the firm, for all staff assigned to the contract or for only the on-site client liaison? If our firm already has a third party who performs background checks on all our employees, is there a process to get our provider approved by the Port Authority?
<i>Answer # 33</i>	The Contractor will be required to have its staff and any subcontractor's staff working under this Contract authorize the Authority or its designee to perform background checks.
<i>Question #34</i>	Are litigation services required/desired? If so, can a separate fee be proposed for such services?
<i>Answer # 34</i>	No, litigation services are not required.
<i>Question #35</i>	Please provide a definition for subcontractor. What types of services and vendors does the Port Authority consider to be subcontractors?
<i>Answer # 35</i>	Please refer to the Attachment BII, "Standard Contract Terms and Conditions", Part

PS11A11

	I "General Definitions", Page 47, "Subcontractor".
Question #36	Is the Wage, Health, and Supplemental Benefits Plan mentioned in Section 4, Item b. on Page 24 different from the Calculation of Hourly Rate form, Attachment BIII (B) on page 78?
Answer #36	Yes.
Question# 37	Please describe how the City Payroll Tax would apply to a Contractor not located in the states of New York and New Jersey?
Answer #37	Proposers should consult their tax advisors.
Question# 38	When should the PA3749B form (Attachment C) be submitted?
Answer #38	Proposers shall include the PA3749B /WBE-Participation Plan, (Attachment C) with their Proposals. Please refer to Section 7. "M/WBE Subcontracting Provisions" On Page 17.
Question# 39	Regarding "Rights and Remedies of the Port Authority" on Page 49, in the event of a breach of contract by the Contractor, what length of time is the Contractor is given to cure the breach? What length of time is the Contractor financially liable to the Port Authority or outside vendor? Is the Contractor required to pay for the cure for the remainder of the contract?
Answer #39	Please refer to the Standard Contract Terms and Conditions, Section 14., "Default, Revocation or Suspension of Contract", starting on Page 51.
Question# 40	Regarding Standard Contract Terms and Conditions, Section 14., "Default, Revocation or Suspension of Contract", starting on Page 51, under what conditions does the Contractor have the right to terminate the contract?
Answer #40	Please refer to the "Standard Contract Terms and Conditions", Section 7., "Rights and Remedies of the Contractor" on Page 50.
Question# 41	In Attachment BIII (B) Calculation Of Average Hourly Rate Form, you state, "A separate form is required for each employee category". Please define an employee category.
Answer #41	An employee category refers to categories of employees by title, and in this Contract only applies to the Sr. Collections Representative.
Question# 42	For Attachment BIII (B), Calculation of Average Hourly Rate Form, are we correct in assuming that you are trying to calculate our profit per agent as stated in the second-to-last line item: average general administrative costs, overhead and profit?
Answer #42	Average General Administrative Costs, Overhead and Profit are components contributing to the Average Hourly Rate for the Sr. Collections Representative.
Question# 43	For Part 5, "Financial Information", Section B., should Proposers include in this listing a listing of all contracts and outstanding bids for recovery collection activities in any market or only those similar in size and scope to this RFP. Would this then be the same list required in Section 9, "Proposal Submission Requirements, and F number 3?
Answer #43	Proposers should provide a listing all contracts the Proposer has on hand. Yes, it is the same list that is required in Part 9., "Proposal Submission Requirements", Section F3 on Page 22.
Question# 44	Will bidders be evaluated with a lower score if collection services cannot be offered for Canadian debtors?
Answer #44	Bidders that fail to meet the requirements of Attachment E, "Scope of Work", 3. "Proposal Requirements" will be evaluated accordingly.
Question# 45	Will Contractors be required to handle the conversion of Canadian collections to

	US dollars prior to remittance?
<i>Answer #45</i>	Yes.
<i>Question# 46</i>	Ninety-nine percent of our client contracts contain a Confidentiality clause that prohibits us from sharing specific information about our relationship – some of which you are asking for in the RFP on Page 22, “Technical Experience, Experience of Proposer, and the Proposer’s Capability to Meet the Requirements of this RFP”. Please advise how you want us to answer this question.
<i>Answer #46</i>	All information that you are able to provide under the conditions of your current contract should be provided. All other information should have a note as to why it cannot be disclosed.
<i>Question# 47</i>	How often are accounts submitted to current collection agency (ies)? How often will new accounts be submitted to the winning Contractor?
<i>Answer #47</i>	Refer to Attachment E, “Scope of Work”, Section 4.3 “NYCSC Interface” on Page 96 for timing of file transfers.
<i>Question# 48</i>	In Section F. “Proposal”, 3. “Technical Experience, Experience of Proposer, and the Proposer’s Capability to Meet the Requirements of this RFP”, Item b., would the Port Authority accept detailed biographies in lieu of full resumes?
<i>Answer #48</i>	Yes.
<i>Question# 49</i>	Please provide a breakdown or progression of fees that are added to each unpaid toll through placement with the collection provider.
<i>Answer # 49</i>	At the first or second notice, level there is a \$50 administrative fee applied to the violation transaction.
<i>Question# 50</i>	For Part 3., “Proposer’s Prerequisites”, are you requiring five years of collections experience providing these services to other industries or are you requiring five years of Tollway collection experience specifically?
<i>Answer #50</i>	The five years of experience is in the management and operation of a collections service business actually engaged in providing these services to commercial and industrial accounts under contract and is not restricted to Tollway Collection experience.
<i>Question# 51</i>	Are your current collection agency (ies) allowed to credit bureau report accounts? Will new winning Contractor be allowed to report accounts to the credit reporting agencies?
<i>Answer #51</i>	No, our current collection agency does not credit bureau report accounts. The Port Authority does not anticipate allowing a Contractor to report accounts to the credit reporting agencies.
<i>Question# 52</i>	Are you stating that Colum A of the Price Proposal Form is an estimate for the next three years (2015, 2016, and 2017)? This is substantially different from the total dollar value of accounts available for placement now including backlog – as stated in your Addendum #1, 7/7/14, page 2 of 3.
<i>Answer #52</i>	Yes, it is a three-year estimate.
<i>Question# 53</i>	It is our understanding that Xerox will be acting as a servicer for these placement files. Is this an accurate assumption?
<i>Answer #53</i>	Yes.
<i>Question# 54</i>	For Attachment J1, Interface Control Document, it is our understanding that if our system doesn’t balance to what the Port Authority believes our agency should

PS11A11

	reflect, then the Port Authority will reject the transaction. If this is true, please provide more information as to how the Port Authority would like this situation to be rectified. If this is a misunderstanding, please correct us as to what the Port Authority means.
<i>Answer #54</i>	The file transfer takes place with our NYCSC Vendor – Xerox State and Local Solutions (Xerox). Any rejections should be reconciled with Xerox and corrected.
<i>Question# 55</i>	In the Interface Control Document (Attachment J1), what fields on the File Detail Record could change from the original placement? For example, the Port Authority has the TXDATE (Violation Occurrence Date) on the update. Is it possible that could change from the placement value?
<i>Answer #55</i>	Account details do not change. Only dollar amounts may be adjusted.
<i>Question# 56</i>	In the Interface Control Document (Attachment J1), the first set of record layouts looks like the Port Authority relies on the agency to carry a negative balance and as the debtor pays off the account, the balance moves toward the positive, stopping collections once the balance hits zero. Though our collection system is advanced, our system doesn't allow us to use negative balances. Would the Port Authority consider modifying this requirement if the agency proves to be an otherwise qualified and preferred agency? Or would this be considered a deal breaker?
<i>Answer #56</i>	If the Proposer cannot meet this requirement it should be noted in their Proposal and will be evaluated accordingly.
<i>Question# 57</i>	If the Port Authority wouldn't modify the placement balances from negative, would it allow the agencies to accept as a negative amount, but place the business on our system as a positive amount?
<i>Answer # 57</i>	Yes.
<i>Question# 58</i>	Liquidated Damages clause (C) requires that files be acknowledged to the NYCSC within 2 hours of receipt from the NYCSC. Please provide the schedule of when such files are submitted. Are they submitted during business hours only?
<i>Answer # 58</i>	Files are sent seven days a week. The Contractor must be prepared to accept files at all hours.
<i>Question# 59</i>	Please define what 'Neg Bal to Collections' column stands for and its significance to the Total column?
<i>Answer # 59</i>	"Neg Balance to Collections" is the amount of dollars that have been referred to the Collections Agency from Accounts that are in a Revoked status.
<i>Question# 60</i>	What are the settlement offer parameters for balances under \$5000?
<i>Answer #60</i>	The Contractor is to supply these parameters for the Port Authority's approval.
<i>Question# 61</i>	How often are Direct Pay files sent to the Contractor – daily, weekly or monthly?
<i>Answer # 61</i>	These are referred to as Update Files and are sent on a daily basis. Please refer to "Attachment E Scope of Work", Page 96, part b. of Section 4.3, "NYCSC Interface"
<i>Question# 62</i>	For Attachment F – Collection Volumes): Do these calculations include all four categories – as well as commercial and private?
<i>Answer # 62</i>	This includes Categories I – Unpaid Toll Violations and related Administrative Fees and II – Revoked Accounts
<i>Question# 63</i>	Will you consider a separate fee for the backlog of already worked referrals (second placement accounts)?
<i>Answer # 63</i>	No.

Question # 64	What is the estimated volume of accounts that would be sent to the winning Contractor under this provision?
Answer #64	Refer to Addendum # 1 Question # 5.
Question # 65	What is the estimated average age of the accounts that would be sent to the winning Contractor under this provision?
Answer #65	An unpaid toll violation age is approximately 60 - 90 days before being escalated to the Contractor.
Question # 66	May trade secrets and other confidential and proprietary information requested be provided via secure web access?
Answer #66	No.
Question # 67	For Section F, Proposal, Part 3, due to confidentiality agreements with many of our clients, would the Port Authority allow the submission of a representative list rather than a complete list?
Answer # 67	If you decide to submit a list of other than all your clients, you must state what criteria were used when whittling down the list.
Question # 68	If a bidder will use a sister company under the same corporate parent to provide collection services for Canadian debtors would this be submitted as a joint venture?
Answer #68	The corporate structure within which a bidder bids is at its own discretion.
Question # 69	In reference to Holidays Observed, does this requirement just apply to the on-site employee or does it pertain to any persons employed by the agency servicing the contract?
Answer #69	The Holidays Observed clause in the Port Authority Standard Terms and Conditions addresses holidays that will be observed at the Site

This communication should be initialed by you and annexed to your Proposal upon submission.

In case any Proposer fails to conform to these instructions, its Proposal will nevertheless be construed as though this communication had been so physically annexed and initialed.

THE PORT AUTHORITY OF NY & NJ

KATHY LESLIE WHELAN, ASSISTANT DIRECTOR
COMMODITIES AND SERVICES DIVISION

PROPOSER'S FIRM NAME: AllianceOne Receivables Management, Inc.

INITIALED: *Russ Lashbury*

DATE: 7/27/14

QUESTIONS CONCERNING THIS ADDENDUM MAY BE ADDRESSED TO MARGARET D'EMIC, WHO CAN BE REACHED AT (201) 395-3410 or at mdemic@panynj.gov.

PS11A11

PRICING SHEET

Description	Estimated 1 - Year Collections	Cost Per Unit	Total Estimated Contract Price- One (1) Year
Violations, Revoked Accounts, Low Volume Transactions, Airport Parking	\$8.8M	13.90%	\$1,223,200.00
	1 Year Salary	Cost Per Unit	Total Price Salary One (1) Year
On-Site Employee	2,080 hrs x Hourly Rate	\$22.96	47,756.80

The Estimated collection numbers are not guaranteed by the Port Authority.

The percentage cost per unit provided above shall remain firm for the duration of the one (1) year Contract.

THE PORT AUTHORITY OF NY&NJ
Pre-Proposal Meeting

Title: General Collection Services for the Electronic Toll Collection Program (E-ZPASS)	RFP NO. 38391
DATE: 7/11/14	TIME: 10 A.M.

LOCATION: 2 Montgomery Street, 3rd Floor, Jersey City, NJ 07302

ATTENDEES

NAME	COMPANY NAME
Eric Huan	Law Enforcement Systems
Charles K. Ciccio	PENNY CREDIT
Josh Prior	LJ Ross Associates
Randall Rowe	LJ Ross Associates
Hashim Crawley	XEROX
Jennifer Gordon	GC Services
Mike Pellegrino	CPA/ETAN
William Jackson	First Credit Socs
Deidra Viney	Express Employment
James Harris	Linebarger Grogan
Cristina Gonzalez	Linebarger Grogan
Julie Hundley	Wor-Allied Insurance

Pre-Proposal Meeting, RFP # 38391 - 7/11/14 at 10 A.M. Conference Call Attendees
Gary Greenhalgh, Navient
Mark Lombardo, Alliance One
David Schieszer, CMI Group
Kim Brinkley, CMI Group
Rob Matter, Conserve
James Stockton
Kathy Lafond, Windham Professionals, Inc.
Stephanie Libby, Windham Professionals, Inc.
Mike Staed, NCO Financial Systems
Emily Alvarez, Credit Protection Association
Karen Van Gundy, NCO Financial Systems
Ret Donagher, Penn Credit
Billy Rogers, Municipal Services
Mike Buffalini, IC Systems

The following information was provided by the attendees at the Pre-Proposal Meeting on July 11, 2014 at 10 A.M. The information was provided to the attendees at the meeting and is being provided to you for your information. The information is not intended to be used as a basis for selection or award. The information is provided for your information only.

17. Records and Reports

Contract Review And Compliance Audits

The Contractor, and any subcontractors, shall provide prompt system access and reasonable assistance to the Authority's External and Internal Audit staff or its consultants in their performance of work under the Contract, including producing specific requested information, extraction of data and reports. The Contractor, and any subcontractors, shall promptly support requests related to audits of the Contract, administrative functions and operations covered by this Contract. The Authority will require access to the Contractor's environment which supports the systems used to provide Services required under the Contract on a periodic basis; the hours to be determined, at the convenience of the Authority.

The Authority reserves the right to use and load security and system software to evaluate the level of security and vulnerabilities in all systems which control, collect, dispense, contain, manage, administer, or monitor operations related to this Contract.

Authority Access To Records

The Authority shall have access during normal business hours to all records and documents of the Contractor relating to any service provided under this Contract, amounts for which it has been compensated, or claims the Contractor should be compensated, by the Authority above those included in the compensation set forth elsewhere herein. All Contractor records shall be kept in the Port District (as defined in McKinney's Unconsolidated Laws §6403). The expenditures incurred for an audit of records outside the Port District shall be paid by the Contractor. The Contractor shall obtain for the Authority similar access to similar records and documents of subcontractors. Such access shall be given or obtained both before and within a period of three (3) years after Final Payment to the Contractor, provided, however, that if within the aforesaid one year period the Authority has notified the Contractor in writing of a pending claim by the Authority under or in connection with this Contract to which any of the aforesaid records and documents of the Contractor or of his subcontractors relate either directly or indirectly, then the period of such right of access shall be extended to the expiration of six (6) years from the date of Final Payment with respect to the records and documents involved.

The Contractor shall provide, at no cost to the Authority, access for and reasonable assistance to such auditors from the Authority or the Authority's external auditors that may, from time to time, be designated to audit detail records which support Contractor charges to the Authority. The Authority shall have access to the detail records that support Contractor charges to the Authority for up to three (3) years following the termination of the Contract.

No provision in this Contract giving the Authority a right of access to records and documents is intended to impair or affect any right of access to records and documents that the Authority would have in the absence of such provision."

SSAE 16 SOC 2 Compliant

Contractor agrees to produce an "Independent Service Auditor's Report on a Description of Service Organization's System and the Suitability of Design of Controls" in accordance with the American Institute of Certified Public Accountants (AICPA) Statement on Standards for Attestation Engagements No 16 (SSAE 16). The scope of the SSAE 16 audit report will include Services such as those provided within this contract and are reasonably expected within the industry, and as mutually agreed to by the two parties. The Contractor further agrees to maintain,

SSAE 16 SOC 2 Type II, or similar certification for the duration of Agreement. The copy of the report and subsequent updates shall be submitted to the Authority throughout the term of this Contract within 4 months following each report's audit period close date, confirming compliance. Contractor agrees to remain "SSAE 16 Compliant" throughout the term of its contract with the Authority at no additional cost. This should also include all datacenters where the Authority's data may be stored or transmitted. The Contractor agrees to include the Authority in the sample tested by the independent auditor.

THE PORT AUTHORITY OF NY & NJ

PROCUREMENT DEPARTMENT
2 MONTGOMERY STREET, 3RD FL.
JERSEY CITY, NJ 07302

7/22/2014

ADDENDUM #4

To prospective Proposer(s) on RFP # 38391 for General Collection Services for the Electronic Toll Collection Program "(E-ZPass®)

Due back on 8/4/2014, no later than 2:00 P.M.

I. CHANGES/MODIFICATIONS

The following changes/modifications are hereby made to the solicitation documents:

- In "Attachment E Scope of Work", Section 6.10 "Inspection and Record Keeping" (Page 107), Paragraph a., in the first sentence, after the word "hard", insert the words "or electronic".

II. PROPOSERS' QUESTIONS AND ANSWERS

The following information is available in response to questions submitted by prospective Proposers. The responses should not be deemed to answer all questions, which have been submitted by Proposers to the Port Authority. It addresses only those questions, which the Port Authority has deemed to require additional information and/or clarification. The fact that information has not been supplied with respect to any questions asked by a Proposers does not mean or imply, nor should it be deemed to mean or imply, any meaning, construction, or implication with respect to the terms.

The Port Authority makes no representations, warranties or guarantees that the information contained herein is accurate, complete or timely or that such information accurately represents the conditions that would be encountered during the performance of the Contract. The furnishing of such information by the Port Authority shall not create or be deemed to create any obligation or liability upon it for any reason whatsoever and each Proposer, by submitting its Proposal, expressly agrees that it has not relied upon the foregoing information, and that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever. Accordingly, nothing contained herein and no representation, statement or promise, of the Port Authority, its Commissioners, officers, agents, representatives, or employees, oral or in writing, shall impair or limit the effect of the warranties of the Proposer required by this Proposal or Contract and the Proposer agrees that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever.

The Questions and Answers numbering sequence will be continued sequentially in any forthcoming Addenda that may be issued.

PS11A11

Question #70	On the Audit Department Controls Requirement Contract Checklist (Attachment G), are all of the items listed requirements of this contract, or are they general items that the Audit Department checks for?
Answer #70	All of the items listed in Attachment G are requirements of this Contract.
Question #71	On the Audit Department Controls Requirement Contract Checklist, is SSAE 16 SOC 2 a requirement of this contract? Would the Authority accept SSAE 16 SOC 1?
Answer #71	The Contract requirement is for SSAE 16 SOC 2.
Question #72	Section 9. "Proposal Submission Requirements, Part 3, Technical Experience, Experience of Proposer, and the Proposer's Capability to Meet the Requirements" (Page 22) asks for all Collections Contracts performed in the last five years. Our firm has had numerous collections contracts with clients in the last five years. Would the Authority accept a representative sampling of these clients?
Answer #72	The Contract requirement is for all Collections Contracts performed or currently being performed within the last five years.
Question #73	When the requirement states on Page 62 in Attachment BII, "Standard Contract Terms and Conditions", "31. Contract Records and Documents – Passwords and Codes", that "the Contractor shall make available to the designated Authority representative all such passwords and codes," is that for only Authority-specific systems? Would the Authority require access to passwords and codes for our company's general, infrastructure systems?
Answer #73	This would apply only to passwords and codes directly related to collections services for this Contract, if required.
Question #74	On Page 99, Section 4.8, when the RFP requires "a secure lockbox specifically for this Contract," does the Authority require a completely new mail payment processing operation or simply a new Post Office Box for this contract?
Answer #74	The Contract requirement is for a secure lockbox specifically for this Contract.
Question #75	Can separate post office box payments for PANYNJ be processed through an existing physical operation?
Answer #75	No.
Question #76	On Page 107, Part 6.10, "Inspection and Record Keeping" the RFP requires the contractor to keep a history (hard copy) of all notices, calls, etc. For notices, would the Authority accept soft copy (electronic image) of those notices.
Answer #76	Yes, please see "I. Changes/Modifications" above.
Question #77	Under 4. "Staffing Management" Items a, b, and c, (page 24) please indicate if these requests are for the one onsite (at PANYNJ) employee, collection/administrative staff located at the contractor's location, or both.
Answer #77	These requests are for the Sr. Collections Representative stationed at the Port Authority offices.
Question #78	Under 4. "Staffing Management" (page 24), Items b and c, can the Port Authority (1)

	provide further clarification regarding a "self-assessment plan...with respect to its obligation to pay specified wages, health and other supplemental benefits"; or (2) provide a template of such an assessment?
<i>Answer # 78</i>	The self-assessment plan requires the Contractor to monitor on a monthly basis its own performance with respect to its obligation to pay the specified wages, health and other supplemental benefits as identified in the Calculation of Average Hourly Wages form in Attachment BIII (B). The self-assessment plan is subject to audit by the Port Authority. The Port Authority does not have a template for the self-assessment plan.
<i>Question #79</i>	For Section O., "Contractor Staff Background Screening", on Page 13, are there specifications or guidelines that the Port Authority can provide regarding the specific areas a background screening should cover? Also, our agency does not currently use SWAC as a provider for background screenings. What do bidders need to do to see if the vendor they currently used could qualify as an approved vendor or if our current background checks will meet this requirement already?
<i>Answer #79</i>	As of January 29, 2007, the Secure Worker Access Consortium (S.W.A.C.) is the only Port Authority approved provider to be used to conduct background screening, except as otherwise required by federal law and/or regulation. For information about S.W.A.C. refer to their website, http://secureworker.com or S.W. A.C. may be contacted directly at (877) 522-7922.

This communication should be initialed by you and annexed to your Proposal upon submission.

In case any Proposer fails to conform to these instructions, its Proposal will nevertheless be construed as though this communication had been so physically annexed and initialed.

THE PORT AUTHORITY OF NY & NJ

KATHY LESLIE WHELAN, ASSISTANT DIRECTOR
COMMODITIES AND SERVICES DIVISION

PROPOSER'S FIRM NAME: AllianceOne Receivables Management, Inc.

INITIALED: *Renee L. Leachery*

DATE: 7/27/14

QUESTIONS CONCERNING THIS ADDENDUM MAY BE ADDRESSED TO MARGARET D'EMIC, WHO CAN BE REACHED AT (201) 395-3410 OR AT mdemic@panynj.gov.

THE PORT AUTHORITY OF NY & NJ

PROCUREMENT DEPARTMENT
2 MONTGOMERY STREET, 3RD FL.
JERSEY CITY, NJ 07302

SLASH PAGE INSERTED 7/25/2014

ADDENDUM #5

To prospective Proposer(s) on RFP # 38391 for General Collection Services for the Electronic Toll Collection Program "(E-ZPass®)

Due back on 8/4/2014, no later than 2:00 P.M.

I. CHANGES/MODIFICATIONS

The following changes/modifications are hereby made to the solicitation documents:

- In "Attachment E Scope of Work", Section 4.2 "Staffing" (Page 95), Item b., after the first paragraph, add the following new paragraph:

"Responsibilities of the Collections Representative assigned to the Port Authority include:

- Validating disputes via mail and phone;
- Updating debtor's information as per client's request and vice versa;
- Returning calls to debtors;
- Assisting with application of payments;
- Liaison between Contractor and the NYCSC."

II. PROPOSERS' QUESTIONS AND ANSWERS

The following information is available in response to questions submitted by prospective Proposers. The responses should not be deemed to answer all questions, which have been submitted by Proposers to the Port Authority. It addresses only those questions, which the Port Authority has deemed to require additional information and/or clarification. The fact that information has not been supplied with respect to any questions asked by a Proposers does not mean or imply, nor should it be deemed to mean or imply, any meaning, construction, or implication with respect to the terms.

The Port Authority makes no representations, warranties or guarantees that the information contained herein is accurate, complete or timely or that such information accurately represents the conditions that would be encountered during the performance of the Contract. The furnishing of such information by the Port Authority shall not create or be deemed to create any obligation or liability upon it for any reason whatsoever and each Proposer, by submitting its Proposal, expressly agrees that it has not relied upon the foregoing information, and that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever. Accordingly, nothing contained herein and no representation, statement or promise, of the Port Authority, its

Commissioners, officers, agents, representatives, or employees, oral or in writing, shall impair or limit the effect of the warranties of the Proposer required by this Proposal or Contract and the Proposer agrees that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever.

The Questions and Answers numbering sequence will be continued sequentially in any forthcoming Addenda that may be issued.

<i>Question #80</i>	Please confirm if collections in Canada is an absolute requirement or a factor in the evaluation process.
<i>Answer # 80</i>	See Addendum #3, Answer #44.
<i>Question #81</i>	Please provide annual number of placements for each of the four categories of debt collection services.
<i>Answer # 81</i>	See Addendum #1, Answer #5, in which the information presented is on an annual basis.
<i>Question #82</i>	Please provide commission rates for each of the four categories of debt collection services.
<i>Answer # 82</i>	See Addendum #3, Answer #14 and the Pricing Sheet attached to Addendum #3, which shows the cost per unit (commission rates) for each of the four categories of debt collection services: (1) Violations, (2) Revoked Accounts, (3) Low Volume Transactions, and (4) Airport Parking.
<i>Question # 83</i>	How many of the violations are resolved without penalty due to expired credit card or other administrative activities where fee is not earned by collection agency?
<i>Answer # 83</i>	This information is not available.
<i>Question # 84</i>	What information concerning the delinquent consumer is provided? For instance, are the following provided: registered owner name; registered owner address; or registered owner telephone number? Also, will this information be provided for out-of-state owners?
<i>Answer # 84</i>	Demographics on file for Revoked Accounts and Demographics for Violation Accounts are from the state DMV's. The information provided includes the name and address on the vehicle registration. This information will be the same for all states.
<i>Question # 85</i>	Please provide the percentage of out-of-state owners placed for each of the four categories of debt collection services.
<i>Answer # 85</i>	This information is not available.
<i>Question #86</i>	There is no provision for allowing confidentiality of our responses. As certain information is inherently confidential, such as financial statements, may we provide a redacted version of our response at the time of submission?

PS11A11

Answer #86	No. Please refer to Section 10. "Conditions For The Submission Of A Proposal", Item C., "Disclosure of Proposal Contents / Use of Ideas and Materials" (Page 26 of RFP).
Question #87	Page 22, number 3 requires vendors to submit detailed information on all collection contracts we performed on during the past five years. Our list is quite extensive, and many of the contracts are protected by confidentiality clauses. Will the Port Authority allow us to submit references on three to five programs most similar to the proposed program?
Answer #87	See Addendum #3, Answer #46 and Addendum #4, Answer #72.
Question #88	Page 93-94 in the RFP has proposal requirements listed. Are these items we need to include in our response?
Answer #88	Yes.
Question #89	Please provide current wages by position.
Answer #89	The current hourly rate for the Sr. Collections Representative assigned to the Port Authority is \$22.96
Question #90	Is it the Port Authority's intent to award this contract to one vendor or more than one vendor?
Answer #90	The Port Authority anticipates awarding this contract to one vendor, but under Section 10. "Conditions for the Submission of the Proposal", Item L. "Multiple Contract Award" (Page 27 of RFP), the Port Authority reserves the right to award multiple Contracts for these services.
Question #91	Can we make arrangements to meet the current on-site staff and interview him/her to learn more about the job responsibilities?
Answer #91	No, that is not possible.

This communication should be initialed by you and annexed to your Proposal upon submission.

In case any Proposer fails to conform to these instructions, its Proposal will nevertheless be construed as though this communication had been so physically annexed and initialed.

THE PORT AUTHORITY OF NY & NJ

KATHY LESLIE WHELAN, ASSISTANT DIRECTOR
COMMODITIES AND SERVICES DIVISION

PROPOSER'S FIRM NAME: AllianceOne Receivables Management, Inc.

INITIALED: Renee Linsley R

DATE: 7/27/14

QUESTIONS CONCERNING THIS ADDENDUM MAY BE ADDRESSED TO MARGARET D'EMIC, WHO CAN BE REACHED AT (201) 395-3410 OR AT mdemic@panynj.gov.

THE PORT AUTHORITY OF NY & NJ

**PROCUREMENT DEPARTMENT
2 MONTGOMERY STREET, 3RD FL.
JERSEY CITY, NJ 07302**

7/28/2014

ADDENDUM #6

To prospective Proposer(s) on RFP # 38391 for General Collection Services for the Electronic Toll Collection Program "(E-ZPass®)

Due back on 8/4/2014, no later than 2:00 P.M.

PROPOSERS' QUESTIONS AND ANSWERS

The following information is available in response to questions submitted by prospective Proposers. The responses should not be deemed to answer all questions, which have been submitted by Proposers to the Port Authority. It addresses only those questions, which the Port Authority has deemed to require additional information and/or clarification. The fact that information has not been supplied with respect to any questions asked by a Proposers does not mean or imply, nor should it be deemed to mean or imply, any meaning, construction, or implication with respect to the terms.

The Port Authority makes no representations, warranties or guarantees that the information contained herein is accurate, complete or timely or that such information accurately represents the conditions that would be encountered during the performance of the Contract. The furnishing of such information by the Port Authority shall not create or be deemed to create any obligation or liability upon it for any reason whatsoever and each Proposer, by submitting its Proposal, expressly agrees that it has not relied upon the foregoing information, and that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever. Accordingly, nothing contained herein and no representation, statement or promise, of the Port Authority, its Commissioners, officers, agents, representatives, or employees, oral or in writing, shall impair or limit the effect of the warranties of the Proposer required by this Proposal or Contract and the Proposer agrees that it shall not hold the Port Authority liable or responsible therefor in any manner whatsoever.

The Questions and Answers numbering sequence will be continued sequentially in any forthcoming Addenda that may be issued.

Question #92	Section 7, M/WBE Subcontracting Provisions, Page 18, Bullet 1, "Identification of M/WBE's" states "Provide the names and addresses of all M/WBEs included in the Plan. If none are identified, describe the process for selecting participant firms in order to achieve the good faith goals under the Contract." Based on the sentence above, is it acceptable and would Proposer be in compliance with RFP response to submit a M/WBE Participation Plan (Attachment C) that outlines the process for selecting participants in order to achieve the good faith goals without providing Names or Services to be provided by M/WBE firms at this time? If the above is deemed as an acceptable M/WBE Participation Plan response, should
--------------	---

PS11A11

	Proposer only answer Bullet 1 and Bullet 4 to provide an acceptable response?
Answer # 92	The Proposer's response may be deemed non-responsive. The Proposer should address all bullet points on page 18 of Section 7, M/WBE SUBCONTRACTING PROVISIONS .
Question #93	On the M/WBE Participation Plan Form – Attachment C (Page 85), is it to be "Determined (TBD)" an acceptable response to the following fields on the Plan form since the true contract value is unknown at this time – Contract Amount, Approximate \$ amount of M/WBE Subcontract.
Answer # 93	The proposer can indicate areas it expects to subcontract out to MWBEs with estimated values and/or percent of Contract.
Question #94	The Contractor currently, and will continue to exceed the required M/WBE participation and believes all subcontractors are eligible to be listed in the Authorities directory. The Contractor will submit an M/WBE Uniform Certificate Application to the Port Authority's Office of Business Diversity and Civil Rights, and plans to include these subcontracts on the participation plan. Do the subcontracts need to be through the process of applying (and be accepted) prior to the proposal submission or is the application submitted status acceptable to the Authority?
Answer # 94	The Proposer can note on the M/WBE Plan if a firm is not certified by the Port Authority, but that its application is in for review.
Question # 95	Can you please define the scope of the SSAE 16 SOC 2 audit?
Answer # 95	The scope of the review should be for all of the services that would be provided to the Port Authority under the Contract and any Data Center for any computing resources that would be supporting their efforts.

This communication should be initialed by you and annexed to your Proposal upon submission.

In case any Proposer fails to conform to these instructions, its Proposal will nevertheless be construed as though this communication had been so physically annexed and initialed.

THE PORT AUTHORITY OF NY & NJ

KATHY LESLIE WHELAN, ASSISTANT DIRECTOR
COMMODITIES AND SERVICES DIVISION

PROPOSER'S FIRM NAME: AllianceOne Receivables Management, Inc.

INITIALED: *Kathy Whelan*

DATE: 7/27/14

QUESTIONS CONCERNING THIS ADDENDUM MAY BE ADDRESSED TO MARGARET D'EMIC, WHO CAN BE REACHED AT (201) 395-3410 OR AT mdemic@panynj.gov.



BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE SIDED PRINTING.



H. Acceptance of Standard Contract Terms and Conditions

H. Acceptance of Standard Contract Terms and Conditions

The Port Authority has attached to this RFP as Attachment BII, Standard Contract Terms and Conditions governing the Contract. The Proposer is expected to agree with these Standard Contract Terms and Conditions. However, if the Proposer has any specific exceptions, such exceptions should be set forth in a separate letter included with its response to this RFP. After the proposal due date, the Proposer will be precluded from raising any exceptions unless such exceptions are justified by and directly related to substantive changes in the business or technical requirements and are agreed to by the Proposer and the Port Authority.

Reservations to the Port Authority of New York and New Jersey

Request for Proposals No. 38391

AllianceOne reserves for negotiation the following items contained in the RFP:

1. ATTACHMENT BI - CONTRACT TERMS AND CONDITIONS FOR FACILITY SERVICES (the "T&Cs"), section 6. Liquidated Damages (numbered page 36). AllianceOne reserves for negotiation the issue of liquidated damages.
2. T&Cs section 7. Actual Damages (numbered pages 36-37). AllianceOne reserves for negotiation the issue of actual damages calculated solely by the Port Authority.
3. ATTACHMENT BII - STANDARD CONTRACT TERMS AND CONDITIONS (the "Standard T&Cs"), section 6. Rights and Remedies of the Port Authority (numbered page 49). AllianceOne reserves for negotiation the issues of the "step-in" ability of the Port Authority (subsection a), and cancellation without notice (subsection b).
4. Standard T&Cs section 14. Default, Revocation or Suspension of Contract, subsections a (numbered pages 51-52), c and f (numbered page 53). AllianceOne reserves for negotiation the issues of termination on notice of 24 hours, 5 days and 5 days, respectively.
5. Standard T&Cs section 20. Indemnification and Risks Assumed By The Contractor (numbered pages 58-59). AllianceOne reserves for negotiation the issues of indemnification for any risk, loss or damages occasioned by the fault of the Port Authority; and of mutual indemnification.
6. Standard T&Cs section 30. Intellectual Property (numbered page 61). AllianceOne reserves for negotiation Port Authority the issue of mutual indemnification.
7. Standard T&Cs section 38. Confidential Information/Non-Publication (numbered pages 65-66). AllianceOne reserves for negotiation the issue of mutual confidentiality.
8. Other: AllianceOne reserves for negotiation the issues of Port Authority representations and warranties as to accounts assigned to AllianceOne, and of limitations on damages.

AllianceOne is undergoing a SSAE 16 SOC 2 Type II review that will be completed prior to the contract start date for this contract. We do ask for consideration that the Port Authority review the PCI Certification and ISO compliance as these are very similar certifications.

D'Emic, Margaret

From: Mark Lombardo [mark.lombardo@allianceoneinc.com]
Sent: Tuesday, September 30, 2014 9:51 AM
To: D'Emic, Margaret
Cc: Renee Linnabary
Subject: RE: Port Authority of New York and New Jersey Reservations

Hi Ms. D'Emic,

We have received approval to retract the remaining exceptions.

Thanks,

Mark

From: D'Emic, Margaret [mailto:mdemic@panynj.gov]
Sent: Monday, September 22, 2014 1:26 PM
To: Renee Linnabary; Mark Lombardo
Subject: FW: Port Authority of New York and New Jersey Reservations

Good Afternoon,

The Port Authority is ok with your exception 6 and exception 7 (subject to the Port Authority FOI Code).

Please let me know if you are willing to retract the remaining exceptions. Our attorney is willing to discuss with you if you request that.

Thank you,

Margaret D'Emic
Sr. Buyer
The Port Authority of NY&NJ
2 Montgomery Street, 3rd Floor
Jersey City, NJ 07302
201 395-3410
201 395-3425 fax

From: Renee Linnabary [mailto:renee.linnabary@allianceoneinc.com]
Sent: Friday, August 29, 2014 1:03 PM
To: D'Emic, Margaret
Cc: Mark Lombardo
Subject: FW: Port Authority of New York and New Jersey Reservations

Ms. D'Emic:

We appreciate the inquiry on the exceptions provided in our proposal. Please see the attached document with additional detail. These modifications are requested based on our corporate policy, however we remain willing to discuss further.

Please be assured that we will do everything possible to meet the Port Authority guidelines. We are very excited about the proposition of providing collection services. Please don't hesitate to contact me.

Have a great weekend.

Renee
Renee Linnabary

D'Emic, Margaret

From: Mark Lombardo [mark.lombardo@allianceoneinc.com]
Sent: Tuesday, September 30, 2014 6:44 PM
To: D'Emic, Margaret
Subject: RE: RFP #38391 Letter to AllianceOne

Hi Ms. D'Emic,

Yes, our Health Benefits Package includes the seven components listed on Page 42.

Thanks,
Mark

From: D'Emic, Margaret [mailto:mdemic@panynj.gov]
Sent: Tuesday, September 30, 2014 1:52 PM
To: Mark Lombardo
Subject: RE: RFP #38391 Letter to AllianceOne

Thank you, Mr. Lombardo. Could you please confirm that your company's Health Benefits Package includes the following seven components listed in the RFP on Page 42?

- a. up to and including family coverage, as applicable
- b. inpatient hospital services
- c. outpatient surgical facility
- d. emergency room services
- e. prenatal services
- f. well visits/immunizations/routine visits for illness
- g. prescription drug benefit

*Margaret D'Emic
Sr. Buyer
The Port Authority of NY&NJ
2 Montgomery Street, 3rd Floor
Jersey City, NJ 07302
201 395-3410
201 395-3425 fax*

From: Mark Lombardo [mailto:mark.lombardo@allianceoneinc.com]
Sent: Friday, September 26, 2014 12:08 PM
To: D'Emic, Margaret
Subject: RE: RFP #38391 Letter to AllianceOne

Hi Ms. D'Emic,
Will this work for you?

Thanks,
Mark

From: D'Emic, Margaret [mailto:mdemic@panynj.gov]
Sent: Friday, September 26, 2014 8:58 AM
To: Mark Lombardo
Subject: RE: RFP #38391 Letter to AllianceOne

Thank you, Mr. Lombardo.

From: Mark Lombardo [<mailto:mark.lombardo@allianceoneinc.com>]
Sent: Friday, September 26, 2014 7:33 AM
To: D'Emic, Margaret
Subject: RE: RFP #38391 Letter to AllianceOne

Hi Ms. D'Emic,
I did confirm that prenatal care is covered. I should have something in writing today.
Thanks,
Mark

From: D'Emic, Margaret [<mailto:mdemic@panynj.gov>]
Sent: Thursday, September 25, 2014 10:59 AM
To: Mark Lombardo
Subject: RE: RFP #38391 Letter to AllianceOne

Thank you, Mr. Lombardo, I don't need a copy of the BQQ. It's to be submitted directly to the Port Authority's Office of the Inspector General.

Would you be able to provide documentation showing that your company's health insurance program offers prenatal care?

*Margaret D'Emic
Sr. Buyer
The Port Authority of NY&NJ
2 Montgomery Street, 3rd Floor
Jersey City, NJ 07302
201.395-3410
201.395-3425 fax*

From: Mark Lombardo [<mailto:mark.lombardo@allianceoneinc.com>]
Sent: Wednesday, September 24, 2014 5:05 PM
To: D'Emic, Margaret
Subject: RE: RFP #38391 Letter to AllianceOne

Hi Ms. D'Emic,
Thanks for taking the time to meet with us yesterday. It was nice to get a chance to meet you. I have attached the two documents that you requested. Please let me know if you need anything else, or if this does not fit your needs. I also checked and we did submit the BQQ on-line. Please let me know if you need a copy of that.

Thanks,
Mark

From: D'Emic, Margaret [<mailto:mdemic@panynj.gov>]
Sent: Tuesday, September 23, 2014 6:01 PM
To: Mark Lombardo
Subject: RE: RFP #38391 Letter to AllianceOne



I. M/WBE Plan

I. M/WBE Plan

The Proposer shall submit an M/WBE Plan in accordance with the M/WBE Subcontracting Provisions hereunder.

Please see following page.

PROCUREMENT M/WBE PARTICIPATION PLAN PA 37-90B/12-11

Office of Business Diversity and Civil Rights

PAGE: 1 OF 1

NOTE: The Proposer/Bidder shall submit to the Manager, Line/Facility Dept. Form PA 3749C - MODIFIED PLAN for any changes to the original plans (i.e.; subcontractor, dollar amount or work performed). If more than 1 page is used, complete totals on last page.

Purchase Order #: 38381
 Proposer/Bidder Name: AllianceOne Receivables Management, Inc.
 Mailing Address: 4850 E. Street Road, Suite 300, Trevose, PA 19053
 Telephone Number: 215.354.5500

Contract Description: General Collection Services for the Electronic Toll Collection
 Program (E-Z Pass)
 Contract Amount: \$1.675M/year
 Contract Goals: MBE 12% WBE 5%

Name, Address, Phone Number of PA Certified M/WBE subcontractor (including name of contact person)	Indicate MBE or WBE	Description of Work, Services to be provided. Where applicable, specify, "supply" or "install" or both "supply" and "install."	Anticipated date work will start and finish	Approximate \$ amount of M/WBE Subcontract	M/WBE % of Total Contract Amount
lockbox vendor firm such as PRWT or similar	MBE	Supply Lockbox Services	1/1/15 - 12/31/19	\$1,258,250/year	15%
	MBE	Supply Collection Services	1/1/15 - 12/31/19	\$418,750/year	5%
TOTAL:				\$1,675,000/year	20

Signature of Contractor: _____

Print Name: _____

Title: _____ Date 7/23/14

Distribution: Original - OBDCR; Copy 2 - Manager, Line/Facility Department; Copy 3 - Proposer/Bidder, Copy 4 - Procurement Dept - Award File

FOR OBDCR USE ONLY

Contract Goals: Approved Waived Rejected

Reviewed by: _____
 OBDCR Business Development Representative

Print Name: _____ Date _____



Closing

AllianceOne is prepared to dedicate staffing, technology and our expertise in working similar portfolios to build a strong business relationship with the Port Authority. We understand that to be successful today agencies need motivated employees, advanced technology and innovative techniques. AllianceOne has all of these components and the financial backing to support all of our efforts. We ask for your business and guarantee that the Port Authority will be pleased with the choice to work with AllianceOne. AllianceOne is committed to growing our presence in New York and New Jersey as well in the toll collection arena. Our government experience nationally will result in superior collections and communication for the Port Authority, if selected.

Why choose A1?

- Driven to perform - If we say we will do something we deliver on our commitments. Our motto echoes this statement, *"I am a Teleperformer. I say what I do & I do what I say. I treat others with kindness and empathy. I do things right the very first time. I create & improve."*
- We have developed interfaces with dozens of case management systems.
- MWBE outsourcing coordination
- CT Vision dialing technology
- Personnel - dedicated team for all aspects of the contract / TOPS operational procedures
- Comprehensive skiptracing
- Monthly business review meeting conference calls
- Reporting to credit bureaus after 45 days including all updates, disputes, etc. handled by AllianceOne staff
- Legal staff – 4 full time attorneys, 12 legal support team members / Bankruptcy handling at no additional charge
- Extremely low complaints (.01% of assigned files)
- ISO17799 and PCI certified
- Citizens of the World & Citizen of the Planet
- KSAT (client key performance indicators satisfaction survey) & eSat (employee satisfaction survey) performed annually. Satisfied employees = no complaints.



BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE SIDED PRINTING.

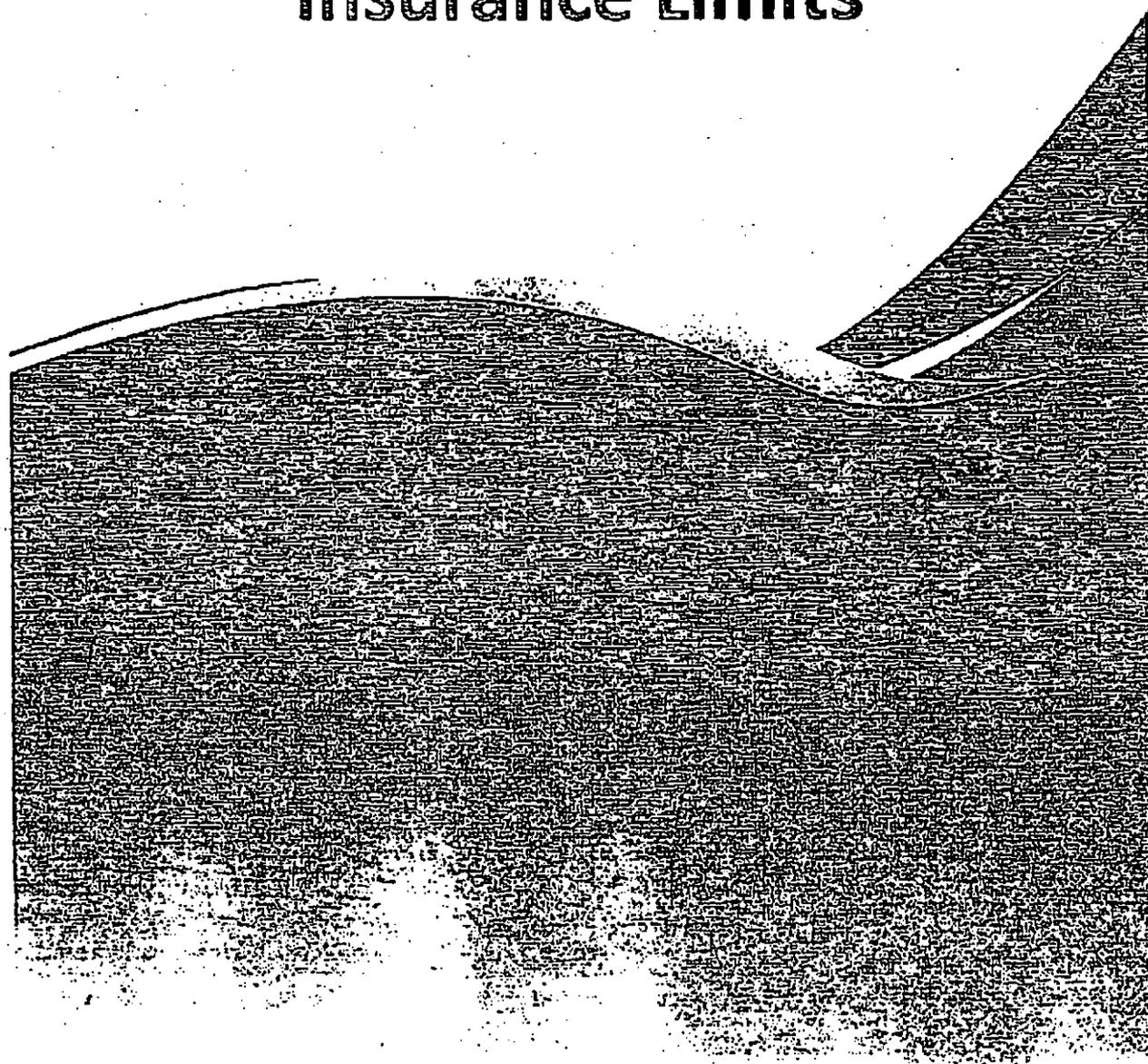
Exhibit A

The Government Debt Collection Solution



AttanceOne
a performance company

Insurance Limits





BLANK PAGE INSERTED TO ACCOMMODATE DOUBLE SIDED PRINTING.

Client#: 1370

TELEPERGRO

ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/02/2014

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed, if SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Moreton & Company - Utah 709 East South Temple Salt Lake City, UT 84102 801 531-1234	CONTACT NAME Sean Shewell PHONE FAX No. Ext. 801 531-1234 FAX (A/C. No.) 801-531-6117 EMAIL ADDRESS:													
	<table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: Westchester Surplus Lines Ins.</td> <td></td> </tr> <tr> <td>INSURER B: Executive Risk Indemnity Inc.</td> <td></td> </tr> <tr> <td>INSURER C: Illinois National Insurance Com</td> <td></td> </tr> <tr> <td>INSURER D: Federal Insurance Company</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Westchester Surplus Lines Ins.		INSURER B: Executive Risk Indemnity Inc.		INSURER C: Illinois National Insurance Com		INSURER D: Federal Insurance Company		INSURER E:		INSURER F:
INSURER(S) AFFORDING COVERAGE	NAIC #													
INSURER A: Westchester Surplus Lines Ins.														
INSURER B: Executive Risk Indemnity Inc.														
INSURER C: Illinois National Insurance Com														
INSURER D: Federal Insurance Company														
INSURER E:														
INSURER F:														
INSURED AllianceOne Incorporated And All Subsidiaries More Than 50% Owned 4850 E. Street Road, Suite 300 Treviso, PA 19053														

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSURANCE TYPE	TYPE OF INSURANCE	ADDITIONAL SUBROGATION	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
<input type="checkbox"/> GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> GENL. AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$
						DAMAGE TO RENTED PREMISES (EA occurrence) \$
						MED EXP (Any one person) \$
						PERSONAL & ADV INJURY \$
<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						COMBINED SINGLE LIMIT (EA accident) \$
						BI-DAILY INJURY (Per person) \$
						BI-DAILY INJURY (Per accident) \$
						PROPERTY DAMAGE (Per accident) \$
<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						WE STATU-TORY LIMITS <input type="checkbox"/> OTHER <input type="checkbox"/>
						EL EACH ACCIDENT \$
						EL DISEASE - EA EMPLOYEE \$
						EL DISEASE - POLICY LIMIT \$
A	Primary E&O		G24077603006	12/31/2013	12/31/2014	Limit: \$10M
B	Excess E&O		82215640	12/31/2013	12/31/2014	\$10M excess of \$10M
C	Excess E&O		018030332	12/31/2013	12/31/2014	\$10M excess of \$20M

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Evidence of Coverage Only
 Primary E&O Deductible: \$100k/\$500k
 Insured Letter D
 (See Attached Descriptions)

CERTIFICATE HOLDER Evidence of Coverage	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Kerry Oldroyd</i>
---	--

Client#: 1370

TELEPERGRO

ACORD™

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/02/2014

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Moreton & Company - Utah 709 East South Temple Salt Lake City, UT 84102 801 531-1234	CONTACT NAME: Sean Shewell PHONE (A/C No. Ext.): 801 531-1234 FAX (A/C No.): 801-531-5117 ADDRESS:													
	<table border="1"> <tr> <th>INSURER'S AFFORDED COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A: Federal Insurance Company</td> <td></td> </tr> <tr> <td>INSURER B: St. Paul Fire & Marine Ins. Co.</td> <td></td> </tr> <tr> <td>INSURER C: American Zurich Insurance Compa</td> <td></td> </tr> <tr> <td>INSURER D: Great Northern Insurance Co.</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER'S AFFORDED COVERAGE	NAIC #	INSURER A: Federal Insurance Company		INSURER B: St. Paul Fire & Marine Ins. Co.		INSURER C: American Zurich Insurance Compa		INSURER D: Great Northern Insurance Co.		INSURER E:		INSURER F:
INSURER'S AFFORDED COVERAGE	NAIC #													
INSURER A: Federal Insurance Company														
INSURER B: St. Paul Fire & Marine Ins. Co.														
INSURER C: American Zurich Insurance Compa														
INSURER D: Great Northern Insurance Co.														
INSURER E:														
INSURER F:														
INSURED AllianceOne Incorporated and all Subsidiaries more than 50% owned 4850 E. Street Road, #300 Trevose, PA 19053														

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR CLA	TYPE OF INSURANCE	AND SUBR INSR DOTS	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC		35911047	12/31/2013	12/31/2014	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$1,000,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/PROP AGG \$2,000,000
D	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> Drive Oth Car <input type="checkbox"/> NON-OWNED AUTOS		73559843	12/31/2013	12/31/2014	COMBINED SINGLE LIMIT (Per accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input checked="" type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION: \$10000		79877170 ZUP12R0528A13NF	12/31/2013 12/31/2013	12/31/2014 12/31/2014	EACH OCCURRENCE \$48,000,000 AGGREGATE \$48,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A	WC924284401	04/01/2013	04/01/2014	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> DTH-PR \$L EACH ACCIDENT \$1,000,000 \$L DISEASE - EA EMPLOYEE \$1,000,000 \$L DISEASE - POLICY LIMIT \$1,000,000
A	Commercial Package Policy		35911047	12/31/2013	12/31/2014	\$124,453,250 Blanket Business Personal Property

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Evidence of Coverage.

CERTIFICATE HOLDER For Informational Purposes Only	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Kerry Oldroyd</i>
--	--

Client#: 1370

TELEPERGRO

ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
1/02/2014

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Moreton & Company - Utah 709 East South Temple Salt Lake City, UT 84102 801 531-1234	CONTACT NAME: Sean Shewell	
	PHONE (A/C, No. Ext.): 801 531-1234	FAX (A/C, No.): 801-531-6117
INSURER(S) AFFORDING COVERAGE		
INSURER A: Federal Insurance Company		
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		

INSURED
 AllianceOne Incorporated and all
 Subsidiaries more than 50% owned
 4850 E. Street Road, #300
 Trevose, PA 19063

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR. YR.	TYPE OF INSURANCE	ADDITIONAL INSR. NO.	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Per occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> Hired Autos <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Per accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DEN <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory to NH) If yes, describe under DESCRIPTION OF OPERATIONS below					WE STAFF-TORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Commercial Crime		82214420	12/31/2013	12/31/2014	\$5,000,000 Empl. Theft \$5,000,000 Client

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Evidence of Coverage.

CERTIFICATE HOLDER

Evidence of Coverage

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Kerry Oldroyd



AllianceOne
a teleperformance company

Response to:

**The Port Authority of NY & NJ
RFP for General Collection Services for Electronic Toll
Collection Program (E-ZPass®)**

RFP 38391

BAFO

Due: September 29, 2014 – 12:00pm EST

AllianceOne Receivables Management, Inc.

4850 Street Road, Suite 300

Trevose, PA 19053



September 25, 2014

The Port Authority of NY & NJ
Procurement Department
Attn: Margaret D'Emic, Senior Buyer
Two Montgomery Street, 3rd Floor
Jersey City, NJ 07302
Via email: baforesponse@panynj.gov

Re: Best and Final Offer: RFP 38391 for General Collection Services For The Electronic Toll Collection Program (E-ZPass®)

Dear Ms. D'Emic and other evaluation committee members:

AllianceOne is very excited about the opportunity to present a Best and Final Offer to The Port Authority of NY & NJ regarding RFP 38391. Our management team has reviewed the opportunity again and determined the following cost proposal provides our lowest possible rate for the Port Authority while maintaining all resources, staffing and service proposed in our bid response. No transaction fees will be applied for this contract. We are fully committed to providing the Port Authority with superior revenue and service.

If you have any questions regarding our BAFO submission or are in need of any other information please contact me or Mark Lombardo. We look forward to hearing from you.

Point of Contact/Contract Coordinator
Mark Lombardo, VP Business Development
6160 Mission Gorge Rd #300
San Diego, CA 92120
Office: 866-580-8434/858-712-6600
Email: mark.lombardo@allianceoneinc.com

Authorized Representative
Renee Linnabary, Senior Vice President
6565 Kimball Drive, Suite 200
Gig Harbor, WA 98335
Office: 800-456-8838 x2204/253-620-2204
Email: renee.linnabary@allianceoneinc.com

Sincerely,

Renee Linnabary
Senior Vice President

Enclosure

RFP 38391 – BAFO COST PROPOSAL FORM

Proposers must provide an all-inclusive fee incorporating costs for providing all Services required in this RFP. Proposers shall provide separate fees for collection of Violations, Revoked Accounts, Low Volume Transactions and Airport Parking calculated as a fixed percentage.

A	B	C	D
DESCRIPTION	ESTIMATED THREE (3) YEAR COLLECTIONS	COST PER UNIT	ESTIMATED CONTRACT PRICE, THREE (3) YEARS (Column B X Column C)
Violations	\$13.3 M	10.99 %	\$ 1,461,670
Revoked Accounts	\$444,000	10.99 %	\$ 48,796
Low Volume Transactions	\$100,000	10.99 %	\$ 10,990
Airport Parking	\$668,000	10.99 %	\$ 73,413
TOTAL ESTIMATED THREE (3) YEAR CONTRACT PRICE			\$ 1,594,869

The Estimated collection numbers are here for comparison purposes only and are not guaranteed by the Port Authority.

The Cost Per Unit inserted above shall remain firm throughout the three (3) year base term and any option period(s), if exercised.

NOTE: No transactions fees will be charged.



September 10, 2014

Ms. Margaret D'Emic
Senior Buyer
The Port Authority of NY & NJ
Commodities & Services Division
Procurement Department
Sent via email: mdemic@panynj.gov

RE: Response to additional questions for Request For Proposal #38391 - General Collection Services for the Electronic Toll Collection Program (E-Z Pass)

AllianceOne Receivables Management, Inc. submits the following responses to the questions in your letter dated September 2, 2014. We are very excited to attend the discussion regarding our proposal and question and answer period.

1. Please resubmit the Calculation of Hourly Rate Forms (Attachment BIII (B)) to include hourly calculation, not, monthly or yearly.

Please see attached.

2. Please submit a copy of the proposed health insurance program for the on-site Sr. Collections Representative that includes details on the required acceptable components listed in Section 12., "Wages, "Health and Supplemental Benefits", Paragraph D. of the RFP.

AllianceOne offers employees several health insurance options through Regence Blue Cross. Employees can elect coverage for themselves as well as for their dependents. Plans offered are compliant with the Affordable Care Act and do provide coverage for inpatient hospital services, outpatient surgical facilities, emergency room services, prenatal care, well doctor visits and prescription drugs. Detailed plan coverage is provided in a Summary Plan Description to each plan participant. The on-site Senior Collections Representative will be provided health insurance coverage within 30 days from first date of performance under the contract and at no cost. *Please see attached plan excerpt.*

In addition to health insurance, employees are offered the following benefits:

- Flexible Spending Account
- Comprehensive Dental Insurance
- Vision Care
- Life Insurance
- Long Term Disability Insurance
- Short Term Disability Insurance
- 401(k) Retirement Saving Plan
- Paid Vacation Days
- Paid Jury and Bereavement Leave



AllianceOne
— a teleperformance company

3. Please identify AllianceOne staff who will be the point(s) of contact in administering this Contract.

The following will serve as AllianceOne's points of contact in administering this Contract:

Renee Linnabary
Senior Vice President
6565 Kimball Dr, Ste 200
Gig Harbor, WA 98335
Ph: 253-620-2204
renee.linnabary@allianceoneinc.com

Mark Lombardo
VP Business Development
11 Midway Rd/PO Box 52
Pocasset, MA 02559
Ph: 866-580-8434
mark.lombardo@allianceoneinc.com

Jon Boquist
Call Center Manager
6565 Kimball Dr, Ste 200
Gig Harbor, WA 98335
Ph: 253-620-2257
jon.boquist@allianceoneinc.com

4. Discuss the fact that the two people to be assigned to the Port Authority Contract have no tolling experience.

All of our key personnel to be assigned to this contract have tolling experience as follows:

- Renee Linnabary, Executive management - Tolling experience with Florida SunToll and SunPass, New Jersey E-ZPass and State of WA
- Mark Lombardo, VP Business Development, Contract Coordinator - Tolling experience with Florida SunToll and SunPass, and State of WA
- Jon Boquist, Call Center Manager, Contract management - Tolling experience with New Jersey E-ZPass and State of WA
- Matt Larson, Collection Manager for this contract - Tolling experience with Florida SunToll and SunPass, New Jersey E-ZPass and State of WA
- Heather Olsen, Collection Supervisor - Tolling experience with New Jersey E-ZPass and State of WA



5. Please confirm that AllianceOne meets the requirements of SSAE 16 SOC 2 audit and PCI compliance.

AllianceOne is currently certified as a Level 1 Visa PCI Service Provider with a QSA. Our company conducts SOC 1 and SOC 2 audits for various clients and as such is very familiar with the process and requirements. SSAE engagements are SOC 1 type I or type II and SOC 2 type I or type II. SOC1 is a financial audit while SOC2 is an information security audit. In both cases Type I audits the existence of the predefined controls while Type II audits the effectiveness of those controls. AllianceOne can comply with either type of certification annually as these certifications are unique to the particular program. It may be beneficial to talk with our security team in order to determine: the type of certification, engagement type, and the control objectives that the Port Authority wants to have audited. Finally, many of our clients find that our PCI and/or ISO satisfy their information and security controls requirements.

Sincerely,

Mark Lombardo
Vice President Business Development

Cc: Renee Linnabary, Senior Vice President

ATTACHMENT BIII (B) CALCULATION OF AVERAGE HOURLY RATE FORM

INSTRUCTIONS FOR CALCULATION OF AVERAGE HOURLY RATE FORM

Attached are the "Calculation of Average Hourly Rate" forms for the enumerated positions under this Contract, for each year of the Base Term. A separate form is required for each employee category. The Proposer shall use these forms in support of the Wages, Health and Supplemental Benefits Clause required under this Contract. When completing this form, please refer to the definitions located in the aforementioned clause.

A Proposer or Bidder's entries in these forms for Item#1, Item#2 and Item #3 shall become requirements if the proposal or bid is accepted by the Port Authority and the Proposer or Bidder must maintain the averages quoted at all times.

Nothing in the forms shall modify the requirements of the clause entitled "Wages, Health and Supplemental Benefits" or the terms and conditions of the subject Contract.

PROPOSER NAME: _____ PROPOSAL NUMBER _____

SR. COLLECTIONS REPRESENTATIVE
Year I

MINIMUM WAGE: 523.12

ITEM #1

AVERAGE HOURLY DIRECT WAGES \$ 23.12
NUMBER OF EMPLOYEES 1

ITEM #2

AVERAGE HEALTH BENEFITS \$ 2.02
HEALTH

ITEM #3

AVERAGE SUPPLEMENTAL BENEFITS
(ITEMS NOT REQUIRED BY LAW)

NUMBER OF
DAYS PROVIDED

HOLIDAY ALLOWANCE \$ 0.97 11
VACATION ALLOWANCE \$ 1.62 17
SICK TIME ALLOWANCE \$ Included in all vacation-all treated as benefit time
PENSION \$ _____
WELFARE \$ _____
OTHER SUPPLEMENTAL BENEFITS \$ _____
SPECIFY _____

SUB TOTAL (ITEMS # 1, 2 & 3) \$ 27.63 sub total 1, 2 & 3

ITEM #4

AVERAGE TAXES AND INSURANCE
(ITEM REQUIRED BY LAW)

F.I.C.A. \$ 2.02
N.Y.S.U.I./N.J.S.U.I. \$ 0.56
F.U.I. \$ 0.16
WORKERS' COMPENSATION \$ 0.16
GENERAL LIABILITY INSURANCE \$ 0.01
DISABILITY INSURANCE \$ 0.07
OTHER TAXES AND INSURANCE \$ _____
SPECIFY _____

ITEM #5

AVERAGE ADDITIONAL COMPONENTS
(IF APPLICABLE)

VEHICLE/MTCE/FUEL \$ 1.15 parking
UNIFORMS \$ _____
EQUIPMENT \$ 0.63 call phone
MATERIALS \$ _____
SUPPLIES \$ _____
RELIEF \$ _____
ROLL CALL \$ _____
OTHER COMPONENTS NOT SPECIFIED ABOVE \$ 1.15
SPECIFY Incentive

AllianceOne Receivables
PROPOSER NAME: Management, Inc. PROPOSAL NUMBER 38391

**SR. COLLECTIONS REPRESENTATIVE
YEAR 2**

MINIMUM WAGE: \$23.28

ITEM # 1
AVERAGE HOURLY DIRECT WAGES \$ 23.28
NUMBER OF EMPLOYEES 1

ITEM # 2
AVERAGE HEALTH BENEFITS \$ 2.06
HEALTH

ITEM # 3
AVERAGE SUPPLEMENTAL BENEFITS
(ITEMS NOT REQUIRED BY LAW)

		NUMBER OF DAYS PROVIDED
HOLIDAY ALLOWANCE	\$ <u>0.99</u>	<u>11</u>
VACATION ALLOWANCE	\$ <u>1.55</u>	<u>17</u>
SICK TIME ALLOWANCE	\$ <u>Included in vacation-all treated as benefit time</u>	
PENSION	\$ _____	
WELFARE	\$ _____	
OTHER SUPPLEMENTAL BENEFITS	\$ _____	
SPECIFY _____		

SUB TOTAL (ITEMS # 1, 2 & 3) \$ 27.88 sub total 1, 2 & 3

ITEM # 4
AVERAGE TAXES AND INSURANCE
(ITEM REQUIRED BY LAW)

F.I.C.A.	\$ <u>2.04</u>
N.Y.S.U.I./N.J.S.U.I.	\$ <u>0.56</u>
F.U.L.	\$ <u>0.16</u>
WORKERS' COMPENSATION	\$ <u>0.17</u>
GENERAL LIABILITY INSURANCE	\$ <u>0.01</u>
DISABILITY INSURANCE	\$ _____
OTHER TAXES AND INSURANCE	\$ <u>0.07</u>
SPECIFY _____	

ITEM # 5
AVERAGE ADDITIONAL COMPONENTS
(IF APPLICABLE)

VEHICLE/MTCE/FUEL	\$ <u>1.15 parking</u>
UNIFORMS	\$ _____
EQUIPMENT	\$ <u>0.58 call</u>
MATERIALS	\$ _____
SUPPLIES	\$ _____
RELIEF	\$ _____
ROLL CALL	\$ _____
OTHER COMPONENTS NOT SPECIFIED ABOVE	\$ <u>1.15</u>
SPECIFY <u>Incentive</u>	

AVERAGE GENERAL ADMINISTRATIVE COSTS, OVERHEAD
AND PROFIT

\$ _____
\$ 33.90

TOTAL (ITEMS # 1, 2, 3, 4 & 5)

AllianceOne Receivables

PROPOSER NAME: Management, Inc. PROPOSAL NUMBER 38391

**SR. COLLECTIONS REPRESENTATIVE
YEAR 3**

MINIMUM WAGE: \$23.44

ITEM #1

AVERAGE HOURLY DIRECT WAGES \$ 23.44
NUMBER OF EMPLOYEES 1

ITEM #2

AVERAGE HEALTH BENEFITS HEALTH \$ 2.10

ITEM #3

AVERAGE SUPPLEMENTAL BENEFITS (ITEMS NOT REQUIRED BY LAW) NUMBER OF DAYS PROVIDED

HOLIDAY ALLOWANCE \$ 1.01 11
VACATION ALLOWANCE \$ 1.58 17
SICK TIME ALLOWANCE \$ Included in vacation-all treated as benefit time
PENSION \$ _____
WELFARE \$ _____
OTHER SUPPLEMENTAL BENEFITS \$ _____
SPECIFY _____

SUB TOTAL (ITEMS # 1, 2 & 3) \$ 28.13 sub total 1, 2 & 3

ITEM #4

AVERAGE TAXES AND INSURANCE (ITEM REQUIRED BY LAW)

F.I.C.A. \$ 2.06
N.Y.S.U.I./N.J.S.U.I. \$ 0.56
F.U.I. \$ 0.16
WORKERS' COMPENSATION \$ 0.18
GENERAL LIABILITY INSURANCE \$ 0.01
DISABILITY INSURANCE \$ _____
OTHER TAXES AND INSURANCE \$ 0.73
SPECIFY _____

ITEM #5

AVERAGE ADDITIONAL COMPONENTS (IF APPLICABLE)

VEHICLE/MTCE/FUEL \$ 1.15 parking
UNIFORMS \$ _____
EQUIPMENT \$ 0.58 cell
MATERIALS \$ _____
SUPPLIES \$ _____
RELIEF \$ _____
ROLL CALL \$ _____
OTHER COMPONENTS NOT SPECIFIED ABOVE \$ 1.15
SPECIFY Incentive

**AVERAGE GENERAL ADMINISTRATIVE COSTS, OVERHEAD
AND PROFIT**

TOTAL (ITEMS # 1, 2, 3, 4 & 5)

\$ _____
\$ 34.18



Regence BlueCross BlueShield Medical

Benefit Summary	\$750 PPO Deductible Plan	\$1,000 PPO Deductible Plan	\$3,500 CDHP Deductible Plan
Deductible Per Calendar Year	\$750 Per Member \$2,250 Per Family	In-Network: \$1,000 Per Member \$3,000 Per Family Out-of-Network: \$2,000 Per Member \$6,000 Per Family	\$3,500 Per Member \$7,000 Per Family *Family deductible applies if more than one individual is covered
Max Coinsurance Per Calendar Year	\$3,750 Per Member \$7,500 Per Family	In-Network: \$4,000 Per Member \$8,000 Per Family Out-of-Network: \$8,000 Per Member \$16,000 Per Family	\$6,250 Per Member \$12,500 Per Family
After max coinsurance is met, the plan pays	100% for the remainder of the calendar year except where noted.	100% for the remainder of the calendar year except where noted.	100% for the remainder of the calendar year except where noted.

Category 1: Preferred Provider

Category 2: Out-of-network Provider

Covered Service	\$750 PPO Deductible Plan	\$1,000 PPO Deductible Plan	\$3,500 CDHP Deductible Plan
Office Visit (Per Visit)	Category 1: \$40 Copay Category 2: 45%	Category 1: \$40 Copay Category 2: 45%	Category 1: 20% Category 2: 40%
Outpatient Lab First \$600 Per Calendar Year	Category 1: 0% Category 2: 0%	Category 1: 0% Category 2: 0%	Category 1: 20% Category 2: 40%
Outpatient Lab (non-Injectable) After the first \$600	Category 1: 30% Category 2: 45%	Category 1: 20% Category 2: 45%	Category 1: 20% Category 2: 40%
Other Practitioner Office Visit	Category 1: 30% Category 2: 45%	Category 1: 30% Category 2: 45%	Category 1: 20% Category 2: 40%
Preventive Care	Category 1: 0% Category 2: 45%	Category 1: 0% Category 2: 45%	Category 1: 0% Category 2: 40%
Ambulance Services	All Categories: 30%	All Categories: 30%	All Categories: 20%
Emergency Room	All Categories: \$200 (Waived if admitted)	All Categories: \$200 (Waived if admitted)	All Categories: 20%
Hospital Care	Category 1: 30% Category 2: 45%	Category 1: 30% Category 2: 45%	Category 1: 20% Category 2: 40%

This list is not all-inclusive. For a full listing of covered services, please see your Summary Plan Description (SPD).



Regence BlueCross BlueShield Prescription

Covered Prescription Service	\$750 PPO Deductible Plan	\$1,000 PPO Deductible Plan	\$3,500 CDHP Deductible Plan
Medication from Pharmacy <i>30 day supply</i>	Generic: \$15 Formulary Brand: \$40 Non-Formulary Brand: \$60	Generic: \$15 Formulary Brand: \$40 Non-Formulary Brand: \$60	Generic: 20% Formulary Brand: 20% Non-Formulary Brand: 20%
Injectable medications from pharmacy or mail-order <i>30 day supply</i>	Generic: \$15 Formulary Brand: \$40 Non-Formulary Brand: \$60	Generic: \$15 Formulary Brand: \$40 Non-Formulary Brand: \$60	Generic: 20% Formulary Brand: 20% Non-Formulary Brand: 20%
Maintenance Medications from Mail-order supplier <i>90 day supply</i>	Generic: \$38 Formulary Brand: \$100 Non-Formulary Brand: \$150	Generic: \$38 Formulary Brand: \$100 Non-Formulary Brand: \$150	Generic: 20% Formulary Brand: 20% Non-Formulary Brand: 20%

Brand-Name Prescription Medication (instead of Generic):

If an equivalent generic medication is available and a brand-name medication is chosen, the member is responsible for paying the applicable brand-name co-payment/co-insurance plus the difference in price between the equivalent generic medication and the brand-name medication not to exceed total retail cost. The exception is when the prescribing provider specifies that the brand-name medication must be dispensed, in which case the member will not be responsible for payment of the difference in cost.

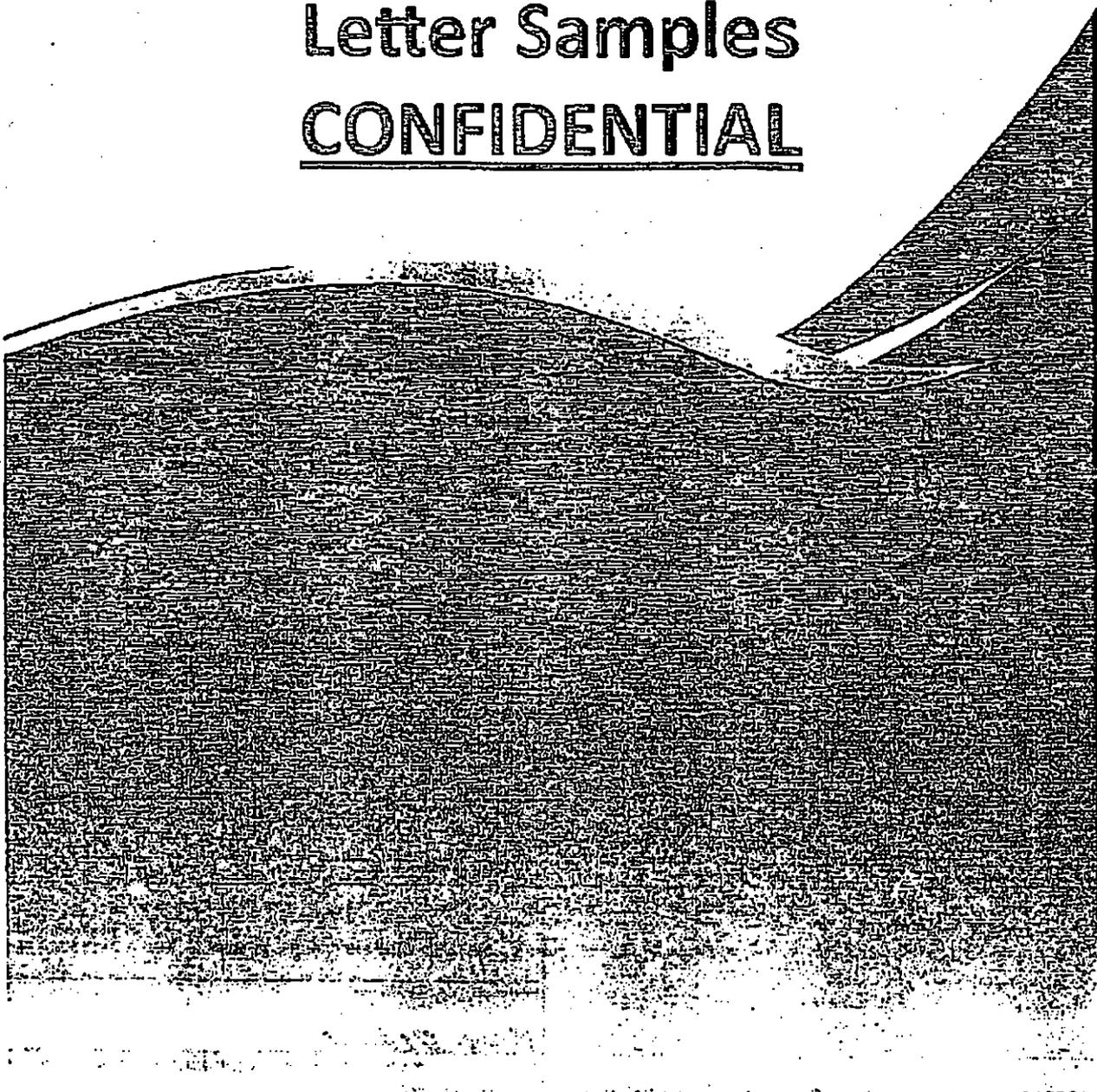
Exhibit B

The Government Debt Collection Solution



Letter Samples

CONFIDENTIAL



AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : NA

BLANK PAGE INSERTED TO AVOID REPRODUCTION

Judgment Number:
Judgment Date:

We recently garnished you on the above-referenced judgment. You can prevent further garnishment proceedings and additional court costs by remitting the above amount today. If we fail to hear from you within five (5) days, we will proceed with our collection efforts.

Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION

Judgment Amount	Interest Rate	Post Judgment Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$		\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number: [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []
Check One: Visa MasterCard

Payment Amt: \$ [] [] [] [] Exp. Date: [] [] / [] [] CVV #: [] [] []

Card Holder Name: _____ (Last 3 numbers on back of card)

Signature of Card Holder: _____ Date: _____

S-CUAMFC10 L-AG A-CC O-CC
P 100008

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : N/A

Judgment Number:
Judgment Date:

We now have Judgment against you and intend to enforce collection of that Judgment. We are currently conducting an investigation for the purpose of verifying any attachable assets you might have. If non-exempt assets are verified, we intend to proceed with any available legal remedies, such as attachment and/or garnishment.

This means additional court costs and legal fees may be incurred, and charged to you where allowed by law.

Pay in full immediately to avoid further collection activity. We will withhold further activity for five days to give you an opportunity to clear this matter now.

Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION

Judgment Amount	Interest Rate	Post-Judgment Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$		\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-5267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

If contact on regarding your account, call: 1-253-620-2222 / 1-800-456-8838
If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: CVV #: Card Holder Name

Signature of Card Holder Date

(Last 3 numbers on back of card)

S-CUAMFC10 L-AJ A-CC O-CC
P10009

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # Evening Phone #

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN : N/A
Client Reference Number :
Client :

To Whom It May Concern:

AllianceOne has been given permission by to offer a settlement on your account(s). Depending on your balance, you may qualify for a reduction in your balance or you may be eligible for a payment plan.

This reduction in balance due is being offered for a limited time so you need to contact our office immediately to see if your account qualifies.

Upon receipt of this letter, please contact AllianceOne immediately to discuss your account.

Your account representative is:

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post-Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / GVV #:

Card Holder Name Last 3 numbers on back of card
Signature of Card Holder Date

S-CUAMFC10 L-AMNESTY A-CC O-CC
P 100018

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # Evening Phone #

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN : N/A
Client Reference Number :
Client :

For a limited time, we are willing to offer you **DEEP SETTLEMENT SAVINGS** on your outstanding balance. Because these offers are so low, you should take advantage of them right away. We would like to extend the following options to you to make repaying your account balance a reality:

Option #1: Settle your account for a lump-sum payoff of \$. That is a savings of 35% on your outstanding account balance!

Option #2: Call now to see if you qualify for even larger settlement savings!

To take advantage of this opportunity to settle your account, call one of our Account Representatives now at 1-253-620-2222 / 1-800-456-8838. As long as you haven't made other arrangements to repay this debt, you are eligible for this offer. Don't put this off. For accounting purposes, your payment under Option #1 must be received within 30 calendar days after the date on this letter. If you wish to make a payment proposal after that time, please call us to discuss it.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Past Assigned Interest	Other Fees on Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Delach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call:
1-253-620-2222 / 1-800-456-8838

If you wish to pay by VISA or MasterCard,
fill in the information below and return.

Credit Card Number: Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: CVV #: Card Holder Name: Signature of Card Holder: Date:

S-CUANFC10 L-AMNESTY2 A-CC O-CC
P 100019

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # Evening Phone #

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC
Client Reference Number :
Amount Past Due: \$

Client :

YOUR ACCOUNT HAS BEEN FORWARDED TO A COLLECTION AGENCY

Within 10 days from the date of this letter, you must do one of the following:

- Mail a check or money order for the total amount due to the P.O. Box listed below. If paying by credit card, you may enter your credit card information in the space provided below, sign and mail. You can also pay your account online at <http://www.payaol.com>. Please do not send cash.
- If you are unable to pay the balance in full at this time you may contact a representative at 877-541-8420 to discuss a payment arrangement.

If you do not pay the total due, your delinquency may be reported to the three major reporting agencies and/or your account may be referred to the Franchise Tax Board for involuntary collection by one or more of the following:

- Wage garnishment
- Bank levy
- Interception of your State tax refund

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

As required by law, you are hereby notified that a negative entry reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48151-8267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838 if you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name (Last 3 numbers on back of card)

Signature of Card Holder Date

S-CUAMFC1D L-ASCNTC1C A-CC O-CC
P 10025

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # Evening Phone #

AllianceOne

Receivables Management, Inc.

8565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-466-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

**FINAL WARNING
PREVENT FURTHER COLLECTION ACTIVITY**

Your failure to respond to AllianceOne's previous collection efforts has resulted in the negative entry placed on your credit report. If you continue to ignore your obligation, your account will be forwarded to the California Franchise Tax Board. The Franchise Tax Board has been authorized by the California Superior Court to collect the full balance due. This can be achieved by any or all of the following:

- Garnishment of wages
- Garnishment of bank account(s)
- Interception of State Income tax refunds
- Liens on personal property

To avoid involuntary collection, pay your account immediately by one of the following methods:

- You can pay your account online at <http://www.payagi.com>. We currently accept Visa or Mastercard.
- Call 877-541-8420 to speak to a representative who can take your payment over the phone. This includes credit or debit card payments and electronic check by phone.
- Go to any Western Union office to send an instant wire transfer. Send payment to AllianceOne. The code city and State is: ACE, WA. You must include your account number or the payment will not get processed.
- Mail a cashier's check or money order for the total amount due to the P.O. Box listed below.
- If you are unable to pay the balance in full at this time you may contact a representative at 877-541-8420 to discuss a payment arrangement.

Your account representative is:

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510287
LIVONIA MI 48151-8267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-466-8838

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt \$ Exp. Date: / CVV #:

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-CAFINL A-CC O-CC
P 100048

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

**PROTECT YOUR CREDIT SCORE
MAKE PAYMENT IMMEDIATELY**

You have ignored our previous attempt to contact you. Your account will be reported to the three major credit reporting agencies if you do not make payment in full in the next **FIVE** days. Credit scores have become increasingly important in today's society. A negative entry on your credit report can prevent you from obtaining an auto loan, home loan or renting an apartment. Also, most lenders charge higher interest rates to consumers with delinquencies on their credit report.

To make immediate payment, do one of the following:

- You can pay your account online at <http://www.payaol.com>. We currently accept Visa or Mastercard.
- Call 877-541-8420 to speak to a representative who can take your payment over the phone. This includes credit or debit card payments and electronic check by phone.
- Go to any Western Union office to send an instant wire transfer. Send payment to AllianceOne. The code city and State is: ACE, WA. You must include your account number or the payment will not get processed.
- Mail a cashier's check or money order for the total amount due to the P.O. Box listed below. Due to mailing times, this method can take more than a week to be credited to your account which can result in the negative entry being placed on your credit report.
- If you are unable to pay the balance in full at this time you may contact a representative at 877-541-8420 to discuss a payment arrangement.

Your account representative is:

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard
 [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []
 Payment Amt: \$ [] [] [] [] Exp. Date: [] / [] / [] CVV #: [] [] []
 Card Holder Name _____ (Last 3 numbers on back of card)
 Signature of Card Holder _____ Date _____

S-CUAMFC10 L-CBRNTC A-CC O-CC
P 00048

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

Telephone: 1-253-620-2222 / 1-800-458-8838

Name: TEST
Account Number: CC
Client Reference Number:
Amount Past Due: \$
PIN:

YOUR ACCOUNT HAS BEEN FORWARDED TO A COLLECTION AGENCY

Your failure to appear in court or pay the amount due in the above referenced case has resulted in the court adding a civil assessment of \$300.00 to the unpaid balance, as allowed by PC 1214.1 of the California Penal Code. Within 10 days from the date of this letter, you must do one of the following:

- Mail a cashier's check or money order for the total amount due to the P.O. Box listed below. If paying by credit card, you may enter your credit card information in the space provided below, sign and mail. You can also pay your account online at <http://www.payae1.com>
- If you are unable to pay the balance in full at this time you may contact a representative at 877-541-8420 to discuss a payment arrangement.

If you do not pay the total amount due or present written proof of good cause within 10 days of the date of this notice, the \$300.00 civil assessment can be entered as a Judgment against you by the court. In addition, your account may be referred to the Franchise Tax Board for involuntary collection by one or more of the following:

- Wage garnishment
- Bank levy
- Interception of your State tax refund

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

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-458-8838 If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name (Last 3 numbers on back of card)

Signature of Card Holder Date

S-CUAMFC10 L-CCNTC1C A-CC D-CC
P 100051

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # Evening Phone #

AllianceOne

Receivables Management, Inc.

8565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98336

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number :

PIN :

Client Reference Number : CC

Client :

Thank you for your recent payment. We have credited your account.

All contacts and payments are to be made through this office to ensure proper posting.

- o Payment by debit/credit card or a money order will be credited on your AllianceOne account within 24 hours of receipt
- o Payment by personal check will be credited to your AllianceOne account after 14 days
- o Payments to AllianceOne are reflected on court and/or DMV records within 4-5 business days after confirmation of deposit is received by AllianceOne. You must make payment in full in order for the DMV to consider reinstatement of your privilege to operate. You must check with the DMV to ensure that your privilege to operate has been reinstated.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.pavaqi.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name _____ (print 2 numbers on back of card)
Signature of Card Holder _____ Date _____

S-CUAMFC10 L-VTRCPT A-CC O-CC
P 100337

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Failure to respond to your financial obligation caused your debt to be referred to a collection agency and a collection fee has been added to the outstanding balance.

Your account has been reported past due, and has now been placed with AllianceOne for immediate collection efforts. It is important to contact us as soon as possible. If remitting payment, please include the payment stub below and be sure your account number appears on your check or money order.

All contacts and payments are to be made through this office to ensure proper posting.

- o Payment by debit/credit card or a money order will be credited on your AllianceOne account within 24 hours of receipt
- o Payment by personal check will be credited to your AllianceOne account after 14 days
- o Payments to AllianceOne are reflected on court and/or DMV records within 4-5 business days after confirmation of deposit is received by AllianceOne. You must make payment in full in order for the DMV to consider reinstatement of your privilege to operate. You must check with the DMV to ensure that your privilege to operate has been reinstated.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payapi.com> or by calling our 24-hour automated phone system at the number above.

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Client Fee or Charge	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 610267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

_____-_____-_____-_____

Payment Amt: \$ _____ Exp. Date: ____/____/____ CVV#: ____-____-____

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-VTNTC1 A-CC D-CC
P 100333

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Account Number	Amount
CC	\$

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : N/A

Client Reference Number :

Client :

Dear TEST :

Please provide our office with a copy of the ticket for:

Infraction # TEST

Our office must comply with the bankruptcy's court request for a copy of the ticket in order for us to file a claim with . . .
If you are unable to locate this infraction, please let us know. Thank you for your assistance.

Your account representative is:

Bankruptcy Clerk
AllianceOne

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

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CW #:

Card Holder Name (Last 3 numbers on back of card)

Signature of Card Holder Date

S-CUAMFC10 L-TICB A-CC O-CC
P 00308

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	

Daytime Phone #	Evening Phone #
-----------------	-----------------

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :

Client Reference Number :

Client :

REMAINING BALANCE

AllianceOne has been advised through our client that an offset to your tax refund check has occurred. AllianceOne has either applied these funds against your account or adjusted the balance by the offset amount.

This offset of your tax refund is considered an involuntary form of repayment and does not resolve the balance owed against your account. If you wish to honor your obligation on a voluntary basis, please contact this office at once to make satisfactory arrangements.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post/Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Delach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838 If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name (Last 2 numbers on back of card)

Signature of Card Holder Date

S-CUAMFC10 L-SETOFF A-CC O-CC
P 100253

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # Evening Phone #

Account Number	Amount
CC	\$

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

NOTICE OF ASSET VERIFICATION
AN INVESTIGATION HAS DISCLOSED THAT YOU ARE EMPLOYED

To avoid further collection activity, send a check or money order for \$ or contact our office immediately and pay your account in full.

Your failure to respond to our collection attempts could result in your account being forwarded to the California State Franchise Tax Board. The Franchise Tax Board has been authorized by the San Diego Superior Court to seize assets of delinquent account holders. Seizure of assets can include, but are not limited to: wage garnishment, bank garnishment, and property lien.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaoi.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838
If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number: [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []
Check One: Visa MasterCard

Payment Amt: \$ [] [] [] [] Exp. Date: [] [] / [] [] [] [] CVV #: [] [] []

Card Holder Name: _____ (Last 3 numbers on back of card)

Signature of Card Holder: _____ Date: _____

S-CUAMFC10 L-SDASSET A-CC O-CC
P 100242

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : GC PIN :
Client Reference Number :
Client :

You have failed to resolve your Seattle Municipal Court parking infraction account(s) with our office. Our records indicate that you still have the listed unpaid parking ticket(s). There are possible serious repercussions for having unpaid parking tickets issued by the City of Seattle.

Seattle Municipal Code Section 11.30.040(A)(7) states that the city may impound a vehicle without prior notice in the following circumstance:

When a vehicle is parked in a public right-of-way or on other publicly owned or controlled property in violation of any law, ordinance, or regulation and there are four (4) or more parking infractions issued against the vehicle for each of which a person has failed to respond, failed to appear at a requested hearing, or failed to pay an adjudicated parking infraction for at least forty-five (45) days from the date of the filing of the notice of infraction.

In order to avoid the potential additional costs associated with impoundment, please contact our office to resolve your obligation as soon as possible.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	-	\$	-	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48161-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838
If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name _____ (Last 3 numbers on back of card)
Signature of Card Holder: _____ Date _____

S-CUAMFC10 L-SCOFF A-CC O-CC
P 100240

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

Account Number	Amount
CC	\$

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2239 / 1-800-874-1958

Name : TEST
Account Number : CC PIN : N/A
Court Case Number :
Client :

YOU MUST TAKE ACTION WITHIN 30 DAYS OF THIS LETTER

Your account with SEATTLE MUNICIPAL COURT is delinquent, and has now been placed with AllianceOne for immediate collection efforts. Because of your failure to pay the full amount owed to the Court, an additional \$13.00 administrative fee has been added pursuant to RCW 3.02.045 (5). This \$13.00 assessment is included in the amount due as shown below.

If payment in full or no charge time payment arrangements are not made within 30 days of this notice, the following additional actions will occur:

1. On the 31st day from the date of this notice, an additional collection fee of 17.10% will be assessed, and your account will accrue interest at 12%.
2. Your salary may be garnished and/or your property attached.
3. The renewal of your license may be held.
4. Your account may be referred to a credit bureau which may affect your credit standing.

TO AVOID THE ABOVE SANCTIONS YOU SHOULD:

1. Send payment in full along with the stub below to the address shown below.
2. Call our office at (800) 874-1958 to set up TIME PAYMENTS. Monthly payment may vary depending on the amount you owe, and may not exceed one year with a minimum of \$25.00 per month. Failure to keep your time payment arrangements will result in an additional collection fee.
3. Your license may not be renewed until balance is paid in full.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	-	\$	-	\$

X Detach Bottom Portion And Return With Payment X

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2239 / 1-800-874-1958

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-PREMOVE A-CC O-CC
P100218

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 1849
GIG HARBOR WA 98335

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN :

Client Reference Number :

Client :

Dear Sir or Madam:

PAYMENT PLAN CONFIRMATION
(Plan Established)

Today's Pay-off Balance: \$
Total Interest to Accrue: \$
Total Amount of Plan: \$
Payment Frequency:
Total Number of Payments:

Payment Amount: \$
1st Payment Due Date:
Final Payment Amount: \$
Final Payment Due Date:
Payment Due Date:

Your account representative is:

All payment plans are subject to review every 90 days. If any payment is not received on or before the due date, your plan will be terminated without further notice and the balance will be due in full.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only, send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838 if you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

____ - ____ - ____ - ____

Payment Amt \$ Exp. Date: ____ / ____ CV# : ____

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-PPLAN A-CC O-CC
P 100217

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Account Number	Payment Amount
CC	\$

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

Dear Sir or Madam:

PAYMENT PLAN CONFIRMATION
(Plan Established)

Today's Pay-off Balance: \$
Total Interest to Accrue: \$
Total Amount of Plan: \$
Payment Frequency:
Total Number of Payments:

Payment Amount: \$
1st Payment Due Date:
Final Payment Amount: \$
Final Payment Due Date:
Payment Due Date:

AllianceOne has been given authority by the Court to enter into a payment program with you on the above noted account(s). The Court has agreed to release the FTA hold on your driver's license on the case(s) noted herein as long as you remain in compliance with this program. AllianceOne makes no guarantee that this action will release or reinstate your driving privileges. You must contact the Department of Licensing for that information.

If payment is not received on or before the agreed upon date, the program will be terminated without further notice to you and the balance in full will be due. If the program is terminated for non-payment the Court will be notified, which may result in re-issuance of FTA and/or suspension of your license. You will not be allowed to re-enter a payment program if you are terminated for non-payment.

This payment program is made only on the specific account(s) listed herein and does not pertain to any other accounts you may have in collection.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	-	\$	-	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number: [] - [] - [] - []
 Check One: Visa MasterCard
 Payment Amt: \$ [] Exp. Date: [] / [] CVV #: [] [] []
 Card Holder Name: _____ (Last 3 numbers on back of card)
 Signature of Card Holder: _____ Date: _____

S-CUAMFC10 L-PIAPLAN A-CC O-CC
P 100211

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Account Number	Payment Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

AllianceOne has been given permission by many of its clients to offer a license re-issue program (or PIA program). You may qualify for this program if your license has been suspended.

Upon receipt of this letter, please contact AllianceOne immediately. If a mutually agreed upon monthly payment arrangement is made, we are authorized to contact the participating courts to have the suspension adjudicated from your driving record.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.oavact.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amounts	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838 if you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard
 [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []
 Payment Amt: \$ [] [] [] [] Exp. Date: [] [] / [] [] / [] [] CVV #: [] [] []
 Card Holder Name: _____ (Last 2 numbers on back of card)
 Signature of Card Holder: _____ Date: _____

8-CUAMFC10 L-PIAOFFER A-CC O-CC
P100209

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

YOUR PAYMENT IS IN DEFAULT

It is advised that you discontinue driving immediately. Your scheduled payment has not been received. As a result, your payment plan is now in default. The court will be notified of your termination from this program for non-payment, which may result in re-issuance of FTA and/or suspension of your driver's license.

Mail payment in full or contact our office immediately, as it must be determined what collection activity our office should take on your account(s).

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.pavao1.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48151-8267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838 If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard
 _____ - _____ - _____ - _____
 Payment Amt: \$ _____ Exp. Date: _____ / _____ CVV #: _____
 Card Holder Name _____ (Last 3 numbers on back of card)
 Signature of Card Holder _____ Date _____

S-CUAMFC10 L-PIALATE A-CC O-CC
P 100207

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Account Number	Amount
CC	\$

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : N/A

Client Reference Number :

Client :

This post-dated check was received in our office on . We will be depositing your check dated . Your check is numbered in the amount of \$.

Please have sufficient funds available to cover this check.

Your account representative is

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48161-8267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV #:

Card Holder Name (Last 3 numbers on back of card)

Signature of Card Holder Date

S-CUAMFC10 L-PD-5-DEP A-CC O-CC
P 00205

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Account Number	Amount
CC	\$

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # Evening Phone #

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

WARNING

Our agency has been hired to represent the Clerk of the Court for Miami-Dade County. Court records indicate that there is an outstanding case(s) pending against you in the Miami-Dade County, Florida Courts for the unpaid costs, fees and fines in the case(s) listed on the reverse.

You have been charged with a criminal and/or traffic violation and have failed to pay your fine(s) in the time allowed. Please read the following important information.

IMPORTANT NOTICES

1. If your Florida driver's license was suspended, revoked or cancelled as a result of a criminal and/or non criminal violation, payment of the amounts owed does not reinstate your driver's license. To reinstate your Florida license, you must go to any Miami-Dade County Clerk of Court's branch office, or your local Department of Highway Safety and Motor Vehicle Office, present the D6 clearance form and pay any applicable reinstatement fees. You are responsible for the reinstatement of your driver's license. Unless your driver's license or privilege is reinstated, all enforcement mechanisms remain intact. Also, payment of the above referenced fine(s) does not discharge any existing Public Defender liens and/or restitution payments ordered by this court.
2. If you were charged with a criminal violation that did not involve a criminal traffic violation, your Florida driver's license has not been suspended to date. However, the Miami-Dade County Clerk of the Court reserves the right to suspend driver's licenses for unpaid criminal fees or fines as allowed by Florida law. Also, payment of the referenced fine(s) does not discharge any existing Public Defender liens and/or restitution payment ordered by the court.

To avoid further action, return your payment immediately in the amount of \$ with the payment coupon below. Your check or money order should be made payable to: Clerk of the Circuit Court, Miami-Dade County. To pay by credit card please visit <http://www.payaci.com>.

You may disregard this notice if you have made payment within the last 10 days. Your time to request a hearing on this matter has expired. If you are in bankruptcy, please do not consider this letter a demand for payment; but please contact our office to provide us with the necessary bankruptcy information. Our toll free telephone number is 1(877)541-8420.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR RIGHTS

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	-	\$	-	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: VISA MasterCard
 Payment Amt: \$ Exp. Date: / CVV #: . . .
 Card Holder Name (Last 3 numbers on back of card)
 Signature of Card Holder Date

S-CUAMFC10 L-NMIANTC1 A-CC O-CC
P 100184

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

✉ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # Evening Phone #

Account Number	Amount
CC	\$

AllianceOne

Receivables Management, Inc.

80 CLINTON STREET SUITE D, #391
HEMPSTEAD NY 11550

Telephone : 1-877-541-8420

Name : TEST

Account Number : CC

PIN :

TPVA Account Number :

Client :

A NEGATIVE ENTRY MAY HAVE ALREADY BEEN REPORTED ON YOUR CREDIT RECORD

We have found that very few people deliberately try to avoid paying their obligations, and are in need of your immediate reply. The longer a negative entry on your credit record exists, the more damage it can do to your credit score. If we don't hear from you within ten days from the date of this notice, your account will be reviewed to determine what further collection action must be taken to resolve this debt. Any time payment proposal must be approved by this office.

A negative or low credit scores could:

- Prohibit you from Buying a home,
- Disqualify you from renting an apartment/house,
- Keep you from getting certain jobs,
- Keep you from securing insurance
- Prevent you from getting credit cards or other loans.

Your account representative is: **TEMPORARY HOLD DESK**

When remitting payment, please include the payment stub below and be sure your TPVA account number appears on your check or money order.

You can pay your account online at: <https://www.PAYAOI.com> or by calling 877-541-8420.

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

ACCOUNT INFORMATION					
Fine	Surcharges	Penalty	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-877-541-8420

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

_____ - _____ - _____ - _____

Payment Amt: \$ _____ Exp. Date: ____/____/____ C/V #: _____

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-NASPRESP A-CC O-CC
P 100160

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Plate #/Motorist ID	Amount
/	\$

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : N/A

Judgment Number:
Judgment Date:

Partial payments are satisfactory only when made by mutual agreement. We will not stop our collection efforts until the above account is fully resolved.

Send your check or money order in the amount of \$ to avoid further collection activity or come to our office today to discuss your account.

Interest accrues when applicable.

Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION

Judgment Amount	Interest Rate	Post Judgment Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$		\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

____ - ____ - ____ - ____

Payment Amt: \$ _____ Exp. Date: ____/____/____ CVV #: ____

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-LPAY A-CC O-CC
P100145

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6585 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : N/A

Client Reference Number :

Client :

Amnesty Balance if paid before April 30, 2011: \$

This notification is to inform you that the City of Los Angeles is conducting a Non-Tax Debtor Amnesty Program that is effective February 1, 2011 through April 30, 2011. While this program is in effect, you may qualify for a 40% reduction in the total balance owing on your referenced non-tax delinquent account that has been referred to this firm by the City of Los Angeles for collection actions.

If your debt qualifies, you may pay a reduced amount and settle the delinquency, only if you pay the Amnesty Balance Due by April 30, 2011. Payment in full of the settlement amount prior to the deadline will result in full satisfaction of the referenced debt only. Your payment must be received or postmarked on or before the deadline of April 30, 2011 to qualify. Any negative credit bureau reporting by our firm to national credit bureau agencies relating to this debt will be deleted. If the amount remains unpaid after the deadline, this offer will no longer be valid and the original balance of \$, including any applicable accrued interest, penalty and costs, will be due immediately.

To take advantage of this opportunity to settle your account, call one of our Account Representatives now at Toll Free 1-253-620-2222 / 1-800-456-8838. Don't put this off. If you wish to make a payment proposal, please call us to discuss it.

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

As required by law, you are hereby notified that a negative entry reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call:
1-253-620-2222 / 1-800-456-8838

If you wish to pay by VISA or MasterCard,
fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

____ - ____ - ____ - ____

Payment Amt: \$ _____ Exp. Date: _____ CVV #: _____

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-LAFAMN A-CC O-CC
P 100138

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Account Number	Amount
CC	\$

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6585 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

YOUR IMMEDIATE ATTENTION IS REQUIRED

If you do not contact this office within 10 days, your failure to respond to our collection attempts could result in your account being forwarded to the California State Franchise Tax Board. The Franchise Tax Board could then seize your assets including, but not limited to: wage garnishment, bank garnishment, or property lien.

To avoid further collection activity, mail payment in full immediately to AllianceOne at the P.O. Box listed below. Any questions regarding your account should be directed to the unit manager.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838 If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard
 [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []
 Payment Amt: \$ [] [] [] [] Exp. Date: [] / [] / [] [] [] [] [] []
 Card Holder Name _____ (Last 3 numbers on back of card)
 Signature of Card Holder _____ Date _____

S-CUAMFC10 L-FTBGARN A-CC O-CC
P 00124

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

YOUR DRIVING PRIVILEGES ARE: SUSPENDED, REVOKED, CANCELED OR DISQUALIFIED

Dear TEST,

As of the date of this letter, your driver's license has been suspended by the state of Florida. If you live outside the state of Florida, your home state may have also suspended your license until your Florida fines/violations are paid. If you are stopped by a law enforcement officer while driving with a suspended license, you subject yourself to further legal consequences such as arrest, car impoundment and/or other charges.

Your outstanding court fines/fees have been sent to AllianceOne for immediate collection. You must either remit payment in full to the address below or contact our office at 1-877-541-8420 to discuss your options. Until your driver's license is reinstated, all enforcement mechanisms remain intact.

Once your outstanding fines/fees are paid in full; contact AllianceOne for information on how to obtain your D-6 clearance form. You are ultimately responsible for the reinstatement of your driver's license. In order to release the suspension of your driver's license, take the D-6 clearance form to any County Clerk of Courts office or Department of Highway Safety and Motor Vehicle office, and pay any applicable reinstatement fees.

You may check the current status of your driver's license online at the Florida Driver's License Check website at: <https://www6.hsmv.state.fl.us/DLCheck/dl/pages/dlCheck.jsp>

A convenience fee of \$10.00 is charged for all credit card transactions.

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 510267
LIVONIA MI 48151-6287
RETURN SERVICE REQUESTED



✉ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838 If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / CVV#:

Card Holder Name (Last 3 numbers on back of card)

Signature of Card Holder Date

8-CUAMFC10 L-FLDRL A-CC O-CC
P 100122

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

Account Number	Amount
CC	\$

✉ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # Evening Phone #

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST
Account Number : CC PIN :
Client Reference Number :
Client :

I understand that each one of us wants to pay our obligations. Circumstances sometimes make it impossible to pay each bill as agreed. I have now been told that I can accept terms on your account(s) that may fit within your budget. You may be able to choose your own terms.

Payments must be received at least monthly, although you can pay more frequently. Your first payment must be received in not more than thirty days.

Remember, if your account bears interest, the sooner you pay it, the less you will have to pay.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✂ Detach Bottom Portion And Return With Payment ✂

PO BOX 610267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number _____ Check One: Visa MasterCard

_____ - _____ - _____ - _____

Payment Amt: \$ _____ Exp. Date: _____ CVV #: _____

Card Holder Name _____ (Last 3 numbers on back of card)

Signature of Card Holder _____ Date _____

S-CUAMFC10 L-FINL A-CC O-CC
P 100120

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Daytime Phone # _____ Evening Phone # _____

Account Number	Amount
CC	\$

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN :

Client Reference Number :

Client :

Are you expecting a tax refund this year? Have you been contacted by AllianceOne regarding the accounts you have in our office? Call us today at 1-800-456-8838 to find out how your tax refund could be the key to closing out those accounts and improving your financial situation. Our hours are Mon - Fri 8AM to 6PM and Sat 8AM to 12PM. Call today to take advantage of this opportunity.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaof.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510287
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

To contact us regarding your account, call: 1-253-620-2222 / 1-800-456-8838. If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number: [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []
Check One: Visa MasterCard

Payment Amt: \$ [] [] [] [] Exp. Date: [] [] / [] [] / [] [] CVV #: [] [] []

Card Holder Name: _____ (Last 2 numbers on back of card)

Signature of Card Holder: _____ Date: _____

S-CUAMFC10 L-DBTAX A-CC O-CC
P100082

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # _____ Evening Phone # _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN :

Client Reference Number :

Client :

Your account has been reported past due, and has now been placed with AllianceOne for immediate collection efforts. It is important to contact us as soon as possible. If remitting payment, please include the payment stub below and be sure your account number appears on your check or money order. All contacts and payments are to be made through this office to ensure proper posting.

Our client may adjust your balance for additional unpaid fees at any time. Please contact our office directly prior to making a full payment.

For your added convenience and immediate credit, you may pay your account at any Western Union location. Please call for details.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaoi.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	-	\$	-	\$

✕ Detach Bottom Portion And Return With Payment ✕

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



↑ Mail return address only; send no letters

AllianceOne

Receivables Management, Inc.

If you wish to pay by VISA or MasterCard, fill in the information below and return.

Credit Card Number Check One: Visa MasterCard

Payment Amt: \$ Exp. Date: / / CW#

Card Holder Name (Last 2 numbers on back of card)

Signature of Card Holder Date

S-CUAMFC10 L-CLNTC1C A-CC O-CC
P 100055

TEST
123 STREET
ANYWHERE ST 12345

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

↑ Please send all correspondence and make check or money order payable to the above address:

Account Number	Amount
CC	\$

Daytime Phone # Evening Phone #



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-458-8838

Name : TEST

Account Number : CC

PIN : XP

Judgment Number:
Judgment Date:

We recently garnished you on the above-referenced judgment. You can prevent further garnishment proceedings and additional court costs by remitting the above amount today. If we fail to hear from you within five (5) days, we will proceed with our collection efforts.

Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION					
Judgment Amount	Interest Rate	Post Judgment Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



↑ Mail return address only; send no letters

S-CUAMFC20 L-AGP A-CC O-CC
P 100351

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Judgment Number:
Judgment Date:

We now have Judgment against you and intend to enforce collection of that Judgment. We are currently conducting an investigation for the purpose of verifying any attachable assets you might have. If non-exempt assets are verified, we intend to proceed with any available legal remedies, such as attachment and/or garnishment.

This means additional court costs and legal fees may be incurred, and charged to you where allowed by law.

Pay in full immediately to avoid further collection activity. We will withhold further activity for five days to give you an opportunity to clear this matter now.

Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION					
Judgment	Interest	Post Judgment	Other Fees	Payments	TOTAL
Amount	Rate	Interest	on Charges	Received	BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



📧 Mail return address only; send no letters

S-CUAMFC20 L-AJP A-CC O-CC
P 100353

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

Dear Sir or Madam:

Our investigator will be handed your file on .

The asset investigation is to determine your employment, means of support, and other assets. Ignoring our request for payment indicates that we must enforce collection. To avoid the additional costs of collection efforts, pay this account now or make arrangements with our office.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payapi.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post-Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES

🏠 Mail return address only; send no letters

S-CUAMFC2D L-CINVESTP A-CC O-CC
P 100355

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

Telephone :

FROM THE DESK OF COURT CLERK

RE:
TOTAL OWING : \$

DEAR SIR/MADAM:

Please be advised that this debt may be assigned to a collection agency for collection if the debt is not paid in full. You will be liable for all collection costs unless this account is paid in full within 30 days of the date of this notice.

**** WHEN CONTACTING THE COURT, PLEASE PRESENT THIS LETTER. ****

Personal checks, if accepted by the court, may delay processing of settlement on this account.

SINCERELY,



PLACE
YOUR
STAMP
HERE

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



📧 Mail return address only; send no letters

S-CUAMFC20 L-COURT1 A-CC O-CC
P 100357

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Case Number :

Please return with your payment.

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number : .

Client : Your Court Clients

Are you expecting a tax refund this year? Have you been contacted by AllianceOne regarding the accounts you have in our office? Call us today at 1-800-456-8838 to find out how your tax refund could be the key to closing out those accounts and improving your financial situation. Our hours are Mon - Fri 8AM to 6PM and Sat 8AM to 12PM. Call today to take advantage of this opportunity.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.pavaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



↑ Mail return address only; send no letters

S-CUAMFC20 L-DBTAXP A-CC O-CC
P I00361

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

I understand that each one of us wants to pay our obligations. Circumstances sometimes make it impossible to pay each bill as agreed. I have now been told that I can accept terms on your account(s) that may fit within your budget. You may be able to choose your own terms.

Payments must be received at least monthly, although you can pay more frequently. Your first payment must be received in not more than thirty days.

Remember, if your account bears interest, the sooner you pay it, the less you will have to pay.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.pavaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post-Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



📧 Mail return address only; send no letters

S-CUAMFC20 L-FINLP A-CC O-CC
P I00363

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

YOUR PAYMENT IS IN DEFAULT

Mail payment in full or contact our office immediately as it must be determined what collection activity our office should take on your account(s).

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaci.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION

Assigned Amount	Assigned Interest	Post-Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES

📧 Mail return address only; send no letters

S-CUAMFC20 L-LATEP A-CC O-CC
P I00367

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Judgment Number:
Judgment Date:

Above is the information you requested regarding your account assigned to AllianceOne. Please call me upon receipt of this.
Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION					
Judgment Amount	Interest Rate	Post Judgment Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



🏠 Mail return address only; send no letters

S-CUAMFC20 L-LREQP A-CC O-CC
P I00369

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-820-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Judgment Number:
Judgment Date:

We have found that very few people deliberately try to avoid paying their obligations, and are looking forward to your reply. If we don't hear from you within ten days from the date of this notice, we will review your account to determine what further steps are appropriate. Any time payment proposal must be approved by this office.

Judgments remain in effect for ten years and are renewable for an additional ten years.

Your account representative is:

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

ACCOUNT INFORMATION					
Judgments / Amount	Interest Rate	Post Judgment Interest	Other Fees / Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



🏠 Mail return address only; send no letters

S-CUAMFC20 L-LRESPONP A-CC O-CC
P I00371

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

Name : TEST

Your account has been reported past due, and has now been placed with AllianceOne for immediate collection efforts. It is important to contact us as soon as possible. If remitting payment, please be sure your account number appears on your check or money order. All contacts and payments are to be made through this office to ensure proper posting.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES

📧 Mail return address only; send no letters

S-CUAMFC20 L-NTC1CP A-CC O-CC
P 100375

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

YOUR PAYMENT IS IN DEFAULT

It is advised that you discontinue driving immediately. Your scheduled payment has not been received. As a result, your payment plan is now in default. The court will be notified of your termination from this program for non-payment, which may result in re-issuance of FTA and/or suspension of your driver's license.

Mail payment in full or contact our office immediately, as it must be determined what collection activity our office should take on your account(s).

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaci.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



🏠 Mail return address only; send no letters

S-GUAMFC20 L-PIALATEP A-CC O-CC
P 100377

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-458-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

Partial payments are satisfactory only when made by mutual agreement. We will not stop our collection efforts until the above account is fully resolved.

AllianceOne has been given permission by many of its clients to offer a license re-issue program (or PIA program). You may qualify for this program if your license has been suspended.

Send us your check or money order for the balance due to avoid further collection activity or come to our office today to discuss your account. Interest accrues when applicable.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



✉ Mail return address only; send no letters

S-CUAMFC20 L-PPAYP A-CC O-CC
P I00379

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client :

Dear Sir or Madam:

PAYMENT PLAN CONFIRMATION
(Plan Established)

Today's Pay-off Balance: \$
Total Interest to Accrue: \$
Total Amount of Plan:
Payment Frequency:
Total Number of Payments:

Payment Amount: \$
1st Payment Due Date:
Final Payment Amount: \$
Final Payment Due Date:
Payment Due Date:

Your account representative is:

All payment plans are subject to review every 90 days. If any payment is not received on or before the due date, your plan will be terminated without further notice and the balance will be due in full.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.paynet.com> or by calling our 24-hour automated phone system at the number above.

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



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



PRESORT
~~FIRST-CLASS~~
U.S. POSTAGE &
FEES PAID
HOV
SERVICES

📧 Mail return address only; send no letters

S-CUAMFC20 L-PPLANP A-CC O-CC
P 100381

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client : Your Court Clients

Thank you for your recent payment. We have credited your account.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



📧 Mail return address only; send no letters

S-CUAMFC20 L-RCPTP A-CC O-CC
P 100383

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____



6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN :

Client Reference Number :

Dear Sir or Madam:

PAYMENT REMINDER

We are sending you this reminder to help you meet your payment obligation on schedule. Please note the amount below and mail your payment so that we may have it in the office by the due date.

Today's Pay-off Balance: \$
Total Interest to Accrue: \$
Total Amount of Plan: \$
Payment Frequency:
Total Number of Payments:

Payment Amount \$
1st Payment Due Date:
Final Payment Amount: \$
Final Payment Due Date:
Payment Due Date:

Your account representative is:

All payment plans are subject to review every 90 days. If any payment is not received on or before the due date, your plan will be terminated without further notice and the balance will be due in full.

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED



PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES

📧 Mail return address only; send no letters

S-CUAMFC20 L-REMINDP A-CC O-CC
P.100385

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-520-2222 / 1-800-456-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client :

Principal:
Collection Fees:
Other Fees:
Post Referral Interest: \$0.00
Balance Owning:

Dear Sir/Madam:

Please be advised that there has been a recent balance revision made to your account by your creditor(s).

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



🏠 Mail return address only; send no letters

S-CUAMFC20 L-REVISED P A-CC O-CC
P 100387

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

SIGNAL CREDIT MANAGEMENT SERVICES
P.O BOX 1849
GIG HARBOR, WA 98335

Telephone : 1-253-820-2239 / 1-800-874-1958

FINE BALANCE: \$
 INCLUDES FTR (if applicable)

Name : TEST

Account Number : CC

PIN : XR

Client :

FEE'S CHARGED TO DATE:

Pay Plan Set-Up Fee:
 Monthly Fee:
 Additional Late Fee:
 Interest:
 Payments Received:
 TOTAL OWING:
 \$

DELINQUENT NOTICE

This is notice of Time Payment Collection account delinquency. The monthly court cost assessed for service fee has been increased by \$3.00 pursuant to your Time Payment Collection Agreement. To bring this account current, please remit payment in full or double your monthly payment. If your payment is not received at the SCMS office within 10 days from the date of this notice, your delinquency will be reported to the court, which might impose additional fees and refer your account to a collection agency for full collection efforts. If this is a traffic offense, the court might suspend your driver's license until all fines are paid in full.

(NOTE: It is your responsibility to keep address and phone numbers current. Your failure to do so is a violation of your agreement and will result in termination of this Time Pay Agreement.)

For your convenience you can now make your debit card or credit card payment towards your Signal Credit Management Services account online at: <http://www.payaol.com>.

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

ACCOUNT NUMBER	PAYMENT DUE DATE	AMOUNT DUE	TO PAY IN FULL
CC		\$	\$



PLACE
YOUR
STAMP
HERE

SCMS
 PO BOX 1849
 GIG HARBOR WA 98335

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



📧 Mail return address only; send no letters

S-CUAMFC20 L-SIGFINL A-CC O-CC
P I00389

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.
Best time to call _____

Signature _____

Date _____

SIGNAL CREDIT MANAGEMENT SERVICES
P.O BOX 1849
GIG HARBOR, WA 98335

Telephone : 1-253-620-2239 / 1-800-874-1958

Name : TEST

Account Number : CC

PIN : XR

Client :

FINE BALANCE \$
INCLUDES FTR (if applicable)
PROBATION FEES \$
FEES CHARGED TO DATE:
 Pay Plan Set-Up Fee: \$
 Monthly Fee: \$
 Additional Late Fee:
 Interest:
 Payments Received: (\$)
TOTAL OWING: \$

STATEMENT OF ACCOUNT

ACCOUNT NUMBER	PAYMENT DUE DATE	AMOUNT DUE	TO PAY IN FULL
CC		\$	\$

If you have any billing questions, please call (253) 620-2239 or (800) 874-1958 for customer service. If you have already made your monthly payment, please disregard this notice.

(NOTE: It is your responsibility to keep address and phone numbers current. Your failure to do so is a violation of your agreement and will result in termination of this Time Pay Agreement.)

For your convenience you can now make your debit card or credit card payment towards your Signal Credit Management Services account online at: <http://www.payaol.com>.

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



PLACE
YOUR
STAMP
HERE

SIGNAL CREDIT MANAGEMENT SERVICES
PO BOX 1849
GIG HARBOR WA 98335

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



📧 Mail return address only; send no letters

S-CUAMFC20 L-SIGMTHLY A-CC O-CC
P 100391

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

AllianceOne

Receivables Management, Inc.

6565 KIMBALL DRIVE SUITE 200
GIG HARBOR WA 98335

Telephone : 1-253-620-2222 / 1-800-466-8838

Name : TEST

Account Number : CC

PIN : XP

Client Reference Number :

Client :

It's the little things that count.

We understand the difficulty in paying a large bill, but to ignore a bill of this size is not in your best interest. Please pay your balance in full or contact our office to discuss this account.

Your account representative is:

For your convenience you can now make your debit card or credit card payment towards your AllianceOne account online at: <http://www.payaol.com> or by calling our 24-hour automated phone system at the number above.

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

ACCOUNT INFORMATION					
Assigned Amount	Assigned Interest	Post-Assigned Interest	Other Fees or Charges	Payments Received	TOTAL BALANCE DUE
\$	\$	\$	\$	\$	\$



PLACE
YOUR
STAMP
HERE

ALLIANCEONE RECEIVABLES MANAGEMENT INC.
PO BOX 2449
GIG HARBOR WA 98335-2449

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



🏠 Mail return address only; send no letters

S-CUAMFC20 L-SMALLP A-CC O-CC
P I00395

TEST
123 STREET
ANYWHERE ST 12345

Account Number : CC

Please call me.

Phone Number : _____

Best time to call : _____

Signature : _____

Date : _____

Name: TEST
Case No:
Violation Date:
Account Number:
Amount Due: \$

YOU MUST TAKE ACTION WITHIN 30 DAYS OF THIS LETTER

Your account with is delinquent. To avoid having the case referred to a collection agency pursuant to Washington State Law, payment in full must be received by the Court within 30 days from the date of this letter. Once this case has been referred to collections, you will be responsible for all additional costs as well as the amount due the Court. Interest will accrue on the unpaid balance at the rate of 12% per annum.

If this is a traffic violation, this case has been reported to the Department of Licensing and your driver's license may have been suspended until you pay this account in full.

Send your check or money order, including your full name and case number, to

...



PLACE
YOUR
STAMP
HERE

PO BOX 510267
LIVONIA MI 48151-6267
RETURN SERVICE REQUESTED

PRESORT
FIRST-CLASS
U.S. POSTAGE &
FEES PAID
HOV
SERVICES



↑ Mail return address only; send no letters

S-CUAMFC20 L-XRNTC1 A-CC O-CC
P I00397

TEST
123 STREET
ANYWHERE ST 12345

Case Number : _____

Please call me.

Best time to call _____

Signature _____

Date _____

Attachment C

THE PORT AUTHORITY OF NY & NJ

PROCUREMENT M/WBE PARTICIPATION PLAN

Office of Business Diversity and Civil Rights

PAGE: 1 OF 1

NOTE: The Proposer/Bidder shall submit to the Manager, Line/Facility Dept. Form PA 3749C - MODIFIED PLAN for any changes to the original plan: i.e.; subcontractor, dollar amount or work performed. If more than 1 page is used, complete totals on last page.

Purchase Order #: 38391
 Proposer/Bidder Name: AllianceOne Receivables Management, Inc.
 Mailing Address: 4890 E. Strout Road, Suite 300, Trevose, PA 19053
 Telephone Number: 215.354.5500

Contract Description: General Collection Services for the Electronic Toll Collection Program (E-Z Pass)
 Contract Amount: \$1,675M/year
 Contract Goals: MBE 12% WBE 5%

Name, Address, Phone Number of PA Certified M/WBE subcontractor (including name of contact person)	Indicate MBE or WBE	Description of Work, Services to be provided. Where applicable, specify, "supply" or "install" or both "supply" and "install."	Anticipated date work will start and finish	Approximate \$ amount of M/WBE Subcontract	M/WBE % of Total Contract Amount
lockbox vendor firm such as PRWT or similar	MBE	Supply Lockbox Services	1/1/15 - 12/31/19	\$1,258,250/year	15%
		Supply Collection Services	1/1/15 - 12/31/19	\$418,750/year	5%
TOTAL:				\$1,675,000/year	20

Signature of Contractor: _____

Print Name: _____

Title: _____

Date 7/27/14

Distribution: Original - OBD CR; Copy 2 - Manager, Line/Facility Department; Copy 3 - Proposer/Bidder; Copy 4 - Procurement Dept - Award File

FOR OBD CR USE ONLY

Contract Goals: Approved Waived Rejected
 Reviewed by: _____
 OBD CR Business Development Representative
 Print Name: JORGE WELDON Date: 7/16/2014