**Section III – Proposer Questionnaire**

**Please submit your responses in order beginning with question #1 by restating the question or prompt and then providing your response. Be specific with names and numbers. Clear, concise answers directly responsive to OUS’s inquiries will be looked upon favorably by the evaluation committee.**  **Materials/exhibits should to be provided if requested.**

**Note:** Proposers that provide only international collection Services must respond to each of the following questions. If a question is not relevant to international collection Services, Proposer must clearly indicate as such and state the reason.

Proposers that provide both international and domestic Account Services should clearly describe differences between international and domestic Accounts (if any) with respect to their answer.

1. **Documentation/Reporting.** 
   1. Describe your firm’s method of documenting collection attempts including recordkeeping, frequency, verification and the use of technology. Please note how these methods ensure compliance with OUS’s Contract terms and how your firm invests in technology upgrades.
   2. Provide samples of reports provided to clients summarizing collection activity both on an Account-by-Account basis and on a monthly, quarterly, or annual basis. All samples should exclude or redact Debtor information.
   3. Describe the level of client access to collection attempt documentation (online, upon request, etc.).
   4. Is your firm able to provide customized reports?
   5. What is the turnaround time for generating and delivering reports on demand?
   6. Does your firm allow clients to create custom reports online? If so, please describe the process your firm offers in detail.
   7. Provide a detailed plan for how your firm would comply with the reporting requirements set forth in Section 35 of Exhibit A.
2. **Ability to Handle OUS Volume.** List the number of Accounts on a monthly basis for which your firm can timely and effectively provide collection Services. (Example: “our firm can work an additional 1,000 Accounts at current staffing levels. For each 3,000 Accounts above that, one additional collector would be added).
3. **Method of Locating Debtors.** 
   1. Clearly described the step by step strategy your firm uses to locate Debtors.
   2. Do the procedures vary based on amount or type of educational debt to be collected? If so, describe the differences.
   3. Indicate the specific sources your firm uses to locate Debtors, such as the following: on-line database information, social media, reverse/cross/other directory, US Post Office, and credit report.
   4. If your firm uses the US Post Office to locate debtors will the firm provide notices of change of Debtor address to Institutions at least monthly?
   5. Please describe types of international resources your firm uses to locate and collect international Accounts or Debtors? Note any resources that are specific to one country.

1. **Collection and Communication Techniques.** 
   1. Please provide a clearly written description of collection attempts your firm will make if Assigned Accounts. Describe how your firm utilizes collection letters, telephone contacts, personal contacts, asset location attempts, social media and email as part of the collection attempt.
   2. Please provide the scoring methodology your firm uses to prioritize Services on Accounts, including timelines for each action.
   3. Please include a sample of each letter, email and current calling script utilized. Samples MUST NOT include real Debtor names, identifying numbers, or addresses.
   4. Does your firm have an automated dialer collection system? How often are Accounts worked and followed up on by actual employees?
   5. How does your firm use auto-dialers to contact cell-phone numbers?
   6. Will your firm offer payment plans to Debtors if they cannot make payment in full? Describe how your firm allows for rehabilitation plans for Perkins loans.
   7. List all types of Accounts serviced by your firm.
   8. Provide your firm’s historical performance statistics (at six month and twelve months after Assignment) for each of the following:
      1. First Assignment student loans
      2. Second Assignment student loans
      3. First Assignment account receivable/institutional loans
      4. Second Assignment account receivable/institutional loans
2. **Debtor Payment/Cash Management Methods.**
   1. Please provide a summary of how your firm handles collected funds including a detailed description of internal controls for recording payments, collected funds, cash management, bank deposits, remittances, bad checks, overpayments, and audit procedures.
   2. Describe the payment methods Debtors can use to pay on their Accounts. Do you accept ACH payments? Check payments? Third party payments? For credit cards, please specify types of credit cards accepted (e.g. Visa, MasterCard, American Express, Discover, etc.).
   3. Does your firm allow Debtors to make payments online?
   4. In Exhibit A OUS outlines how collected funds shall be handled. Describe the extent to which your current procedures comply with this process or changes you will make to ensure appropriate fund control and transfer.
   5. Indicate whether firm can electronically remits funds and statements to the Institution.
   6. Indicate banks, including name, branch address, and account type where collected funds are held.
   7. Indicate whether Proposer has ever been terminated by a client for failure to timely remit collected funds.
3. **Customer Service.** 
   1. Please describe your firm’s overall customer service plan or approach.
   2. Describe distinguishing customer service features your firm offers (examples may include multi-lingual staff, extended office hours, etc).
   3. Does your firm have secure voicemail, email, or other secure online communication method for Debtors and Institutions to utilize?
   4. Please estimate your response times to voicemail and email messages from Debtors and Institutions under normal circumstances.
   5. Is your firm willing and able to route non-sensitive email message directly to Institution representatives?
   6. Does your firm provide internet access to data on Accounts to allow for tracking and verification by Institution representatives? Explain the features of this process, where it exists, and any software necessary to access data. Can Institution manipulate data or is it read-only?
   7. Does your firm allow clients to upload data regarding accounts to its database? If so, please describe.
   8. Please describe how often your firm updates Account information in its database and/or website for clients to access.
   9. Please note any restrictions on access to Account information your firm imposes.
   10. Please provide a detailed description of security measures your firm utilizes to safeguard client and Debtor information.
4. **Employee Training and Policies**
   1. Describe processes employed to ensure that your employees have not been convicted of or pled guilty to fraud, embezzlement, or any other act which may pose a risk to an Institution or its Debtors.
   2. Describe initial employee training processes as they relate to state and federal regulation, as well as ongoing training to ensure continuing compliance.
   3. Provide a copy of any company guidelines or policies to provided employees on ethics, customer service, courtesy, professionalism, and Account collection rules and regulations. Copies should be provided as an appendix.
   4. Indicate whether collection personnel are ACA certified.
   5. Describe your firm’s internal control mechanisms and/or monitoring techniques. On what basis is an internal control report produced? Please provide a copy of your most recent internal control report (confidential or sensitive information may be redacted).
5. **Litigation.**
   1. Is your firm willing and able to perform litigation, including prosecuting legal proceedings, enforcing and collecting on judgments, and other actions necessary to collect debts owed to the Institutions for the Category-2 rate?
   2. Describe your firm’s plan to provide legal services including detailed plans for how these legal actions will be brought in Oregon and any of the other forty nine states (please specify each state in which litigation services would be offered).
6. **Minority, Women and Emerging Small Business (MWESB) Certification**. Please note that this question is for statistical purposes only. OUS does not use this information in the evaluation or selection of any Proposal.
   1. If your firm is certified with the Oregon Office of Minority, Women, and Emerging Small Businesses in accordance with OAR 445-050-0030 please provide the certification number. If your firm wishes to self report as a minority owned, women owned, or emerging small businesses, please indicate.