

ProCollect

Experience | Solutions | Results



Welcome kit

ProCollect

Experience | Solutions | Results

A letter from the President:

I want to welcome you and your staff to ProCollect and thank you for allowing us the opportunity to service your multifamily collection needs. As one of the nation's premier debt collection agencies, our goal is to achieve the best possible collection returns for our clients while treating debtors with respect and understanding.

ProCollect has been earning the trust of our clients since 1995. We continue to be an innovative leader in the multifamily industry and have built a strong reputation as we focus on superior staff training, state of the art technology, and the highest commitment to customer service.

If I can be of any further assistance, please do not hesitate to contact me.

Best regards,



Larry Gingold

President

12170 N. Abrams Rd., Suite 100, Dallas, Texas 75243

800.839.8186 • 214.341.7788

www.procollect.com

Instructions for Placing Accounts for Collections

What we need:

1. **Resident Application.** This gives us important information to find the resident, i.e., name, address, phone numbers, SSN, DOB, emergency contacts, etc. Do not forget to include cosigners.
2. **Final Account Statement (a.k.a. FAS, Security Deposit Disposition, SODA, Move-Out Disposition, etc.).** The charges that were incurred by the resident, the move-in date, move-out date, and lease expiration date.
3. **The Lease.** We will accept the first and last pages, but if an attorney gets involved, we will need the entire lease.
4. **Guarantor.** When applicable, please include all guarantor information.
5. **No SSN?** If possible, please include one of the following forms of identification: Visa, State Issued ID, Driver's License, Passport, Foreign National ID, etc.

Sending via software integration:

Click the correlating logo below for instructions.

entrata



REALPAGE

ResMan

YARDI

Sending by fax:

Send all your delinquent accounts to 888.897.3012.

Send using our Pre-Paid Envelopes:

ProCollect provides pre-paid envelopes by request only. If you have more than one account to send place all the accounts in one envelope.

Sending by email:

Send all your delinquent accounts to: submit@procollect.com.

Please remember to send your accounts each month. The older the accounts become, the more difficult they are to locate and collect.

Entrata instructions for placing accounts into collections

Sending a Resident to Collections

- Go to: Entrata >> Dashboard >> My Dashboard >> Financial >> Pre-Collections
- A resident's financial move-out must be completed before they can be sent to collections. See **Performing an FMO**.

You can send one or more residents to collections from the Dashboard.

- Send multiple residents to collections by selecting the check box in-line with each resident's name and clicking **Send to Collections**.

The screenshot shows the Entrata dashboard with various status counts at the top: Approvals (21), Leads (1), Applicants (0), Residents (13), Res. Portal (0), Maintenance (24), Financial (24), and Help (0). Below these are more specific counts: Check 21 (0), Deposits (9), Notices (8), Collections (5), Delivery Errors (0), and Financial Move-outs (2). The main section is titled 'Past Residents in Collections Process'. It has two buttons: 'Generate Pre-Collection Letters' and 'Send to Collections' (which is highlighted with a green box). Below the buttons is a table with the following data:

PRIORITY	RESIDENT	FINANCIAL MOVE-OUT	LAST LETTER	OVERDUE	UNIT	PROPERTY	WHAT'S NEXT	NOTES
Normal	Warren, Katie (822) 436-7239			485.00	Building A - A-A	University Villas	Options	
Normal	Peters, Samson			640.00	A15	Garden Villas	Options	

- Send a single resident to collections by selecting **Send to Collections** from the Options drop-down menu in-line with the resident's name.
- Click **Yes** in the confirmation window to confirm that you want to send the resident to collections.

Removing a Resident from Collections

- Go to: Entrata >> Residents >> All Residents >> [select a resident]
- Select **Remove From Collections** from the More Actions drop-down menu.
 - Click **Yes** to confirm that you want to remove the resident from collections.
 - The resident is removed from collections and the resident's status is changed from Past to "In Collections".

Excluding a Resident from Collections

- Go to: Entrata >> Residents >> All Residents >> [select a resident]
- Select **Exclude From Collections** from the More Actions drop-down menu.
 - Enter an explanation for why you are excluding this resident from collections in the text box, and click **Submit**. The resident's status is changed to **Excluded From Collections**.

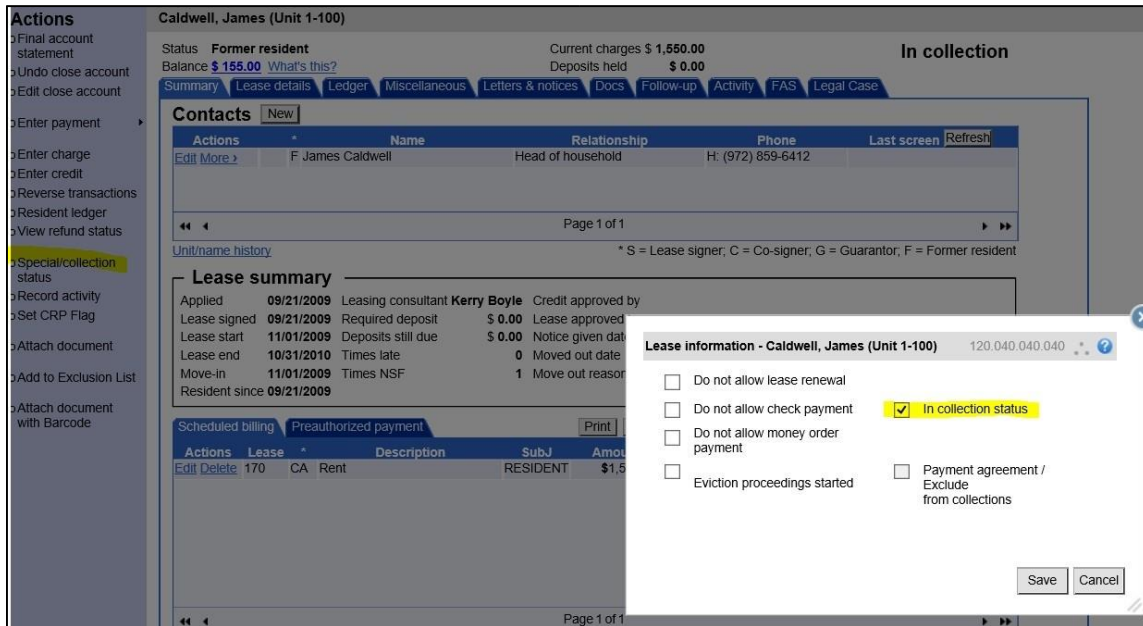
Resuming the Collections Process for a Resident

- Go to: Entrata >> Residents >> All Residents >> [select a resident]
- Select **Resume Collections** from the More Actions drop-down menu.
 - Click **Yes** to confirm that you want to resume collections for this resident.

OneSite instructions for placing accounts into collections

Manually placing a resident in collections:

You can manually place a resident in collections by going to special status from resident at a glance. Navigation -> Resident at a Glance -> Special status -> In collection status



Actions

- Final account statement
- Undo close account
- Edit close account
- Enter payment
- Enter charge
- Enter credit
- Reverse transactions
- Resident ledger
- View refund status
- Special/collection status**
- Record activity
- Set CRP Flag
- Attach document
- Add to Exclusion List
- Attach document with Barcode

Caldwell, James (Unit 1-100)

Status: **Former resident** Current charges \$ 1,550.00
Balance \$ 155.00 Deposits held \$ 0.00

In collection

Summary Lease details Ledger Miscellaneous Letters & notices Docs Follow-up Activity FAS Legal Case

Contacts New

Actions	Name	Relationship	Phone	Last screen	Refresh
Edit More	F James Caldwell	Head of household	H: (972) 859-6412		

Page 1 of 1

Unit/name history * S = Lease signer, C = Co-signer, G = Guarantor, F = Former resident

Lease summary

Applied	09/21/2009	Leasing consultant	Kerry Boyle	Credit approved by
Lease signed	09/21/2009	Required deposit	\$ 0.00	Lease approved
Lease start	11/01/2009	Deposits still due	\$ 0.00	Notice given date
Lease end	10/31/2010	Times late	0	Moved out date
Move-in	11/01/2009	Times NSF	1	Move out reason
Resident since	09/21/2009			

Scheduled billing Preauthorized payment Print

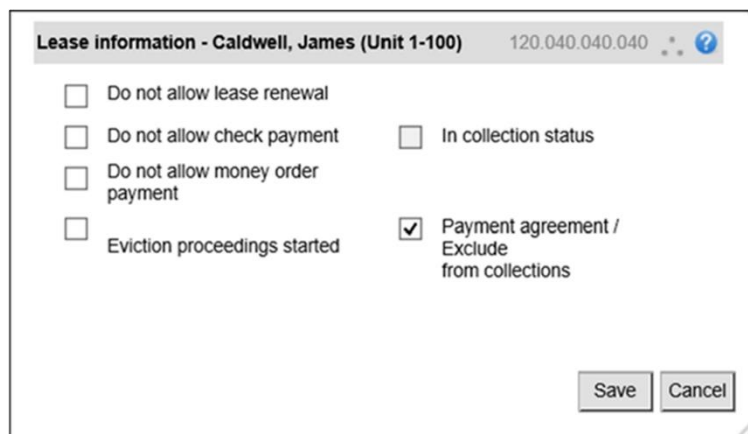
Lease information - Caldwell, James (Unit 1-100) 120.040.040.040

- ☐ Do not allow lease renewal
- ☐ Do not allow check payment
- ☐ Do not allow money order payment
- ☐ Eviction proceedings started
- ☒ In collection status
- ☐ Payment agreement / Exclude from collections

Save Cancel

Can I make sure a resident will not be sent to collections?

Yes, you can do so by clicking on Payment agreement/Exclude from collections. Payment Plans will be reviewed by many of our collection partners for nonpayment. Payment plan residents who have not paid in several months will generally be reported back to your collections manager.



Lease information - Caldwell, James (Unit 1-100) 120.040.040.040

- ☐ Do not allow lease renewal
- ☐ Do not allow check payment
- ☐ Do not allow money order payment
- ☐ Eviction proceedings started
- ☐ In collection status
- ☒ Payment agreement / Exclude from collections

Save Cancel

ResMan instructions for placing accounts into collections

Accounts requiring a collection agency can be marked in collection's status and as a result, the accounts are made available to ProCollect. We check each week for new accounts. Here are the steps:

Step 1. Find the resident you want to send to collections. When doing your Move Out Reconciliation, make sure that the third option is selected in the "Outstanding Balance Action" section.

This will transfer the Resident's balance from the Resident's ledger to the Collections area of ResMan.

Move Out Reconciliation

Specify the move out charges that should be posted for this resident and then make any necessary changes to the deposit application or refunds. If the resident owes money after the reconciliation, indicate which collections process will be used to collect their remaining balance.

Account: 1213 - Maxine Guerra
Date: 05/21/2015

Outstanding Charges

Date	Description	Charge	Open Balance	Action
	Resident Damage Charges	200.00		
	Total	200.00		
	Current balance	0.00		
	Adjusted balance	200.00		

Deposit Application and Refunds

Deposits: 0.00
Deposit applied to balance: 0.00
Deposit refund: 0.00
Payment refund: 0.00
Amount to refund: 0.00
Amount to collect: 200.00

Outstanding Balance Action

☐ Post to ledger ?
☐ Post to ledger and write off balance ?
☒ Post to ledger, write off balance, and create collections account ?

Available Deposits

Date	Reference	Description	Deposit	Available	Apply to Balance	Refund
Totals:						
			0.00		0.00	0.00

Personal Information

Unit: 1128 Resident: Jesse Porter (F) Tristan Porter (F)

Balance: 0.00 Collection: 200.00

Personal Information

Name Full name: Jesse Porter
Phone numbers: (943) 555-1234 (M), (808) 555-9876 (H), (476) 555-5678 (V)
Email: jporter@gmail.com
Drivers Lic.: 1234568 \ TX
Identification (SSN): *****6789
Gender: Male
Date of Birth: 12/19/1985
Primary language: English
Household status: Head of Household

Lease

Step 2. Notice that your resident's balance is now zero, and there is now a new "Collection" balance showing. Click on the Collection Balance (in red).

Step 3. This takes you to a "Collections" page. Click "Send to Collections".

Collections

Account: 1128 - Jesse Porter, Tristan Porter Move-out date: 11/1/2012 Collections Total: 200.00 Total unpaid: 200.00

Agreements

No agreement setup

Buttons: Close Account, Send To Collections, Set up Agreement

Charges

Description	Amount	Billed to Date	Unposted	Paid or Credited	Notes
Resident Damage Charges	200.00	0.00	200.00	0.00	
	200.00	0.00	200.00	0.00	

Buttons: Post Charges, Back, Add, Edit, Delete

Send To Collections

Select the third party collections agency to which you want to send this account below. Place a check mark next to any additional documents that you would like to send to the collections agency along with this account's ledger. If needed you may upload additional documents directly on this page.

Account 1128 - Jesse Porter, Tristan Porter

Amount remaining 200.00

Notes

Collections Agency* Other

Documents Other

File	Date	Size	Attached by	
<input type="checkbox"/> LeaseAgreement.pdf	5/7/2015	105 KB	Marco Lopez	✓

Manage documents

Send

Step 4. This takes you to a "Send to Collections" page. From the dropdown menu, select ProCollect.

Step 4. At the bottom of the page, you'll see any files you have associated with the resident(s). Please, select the **application** of each person associated with the account, the **final account statement**, the **lease**, and if applicable, the **guarantor agreement**. If you do not have the required documents associated with the account yet, you can click on the "Manage documents" link to upload the **required documents**.

Step 6. Click "Send"

Important Note: If we do not receive the required documentation, we still work the account. However, in the event the previous resident disputes the debt, we are required by law to provide the documentation to validate the debt. If we do not send them within thirty (30) days, we must cancel the account.



Yardi instructions for placing accounts into collections

Uploading Attachments

This procedure describes how to upload attachments. This process also associates the attachment with a Voyager record--for example, a property or owner record. You can associate an attachment with any record that has an **Attachment** menu item on its **Links**, **Data**, or **Functions** menu.

When you upload an attachment, Voyager copies the file to the **Attachments Path** specified on the **Accounts & Options** screen and associates the attachment with the active record. Each attachment can be associated with only one record. If you detach an attachment from a record, the file remains on the server. [Linking an Attachment](#) describes how to associate a detached attachment with a record.

To upload an attachment

1. Open the record you want to associate the attachment with.
2. From the **Links**, **Data**, or **Functions** menu, select **Attachment**. The **Attachments** screen appears.

The screenshot shows the 'Attachments' screen with the title 'Available Attachments for Bank: Bank of Santa Barbara (webank)'. It contains a table with the following columns: Type, Description, Date, Attachment, Secure, Show on Portal, and Detach. There are three rows of data, all for 'Bank Reconciliation' type, with descriptions 'webank_bankrecreport_073115.docx', 'webank_bankrecreport_083015.docx', and 'webank_bankrecreport_093015.docx', all dated '10/20/2015'. Below the table are buttons for 'Save', 'Close', 'Add', and 'Upload'.

Type	Description	Date	Attachment	Secure	Show on Portal	Detach
Bank Reconciliation ▼	webank_bankrecreport_073115.docx	10/20/2015	webank_bankrecreport_073115.docx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank Reconciliation ▼	webank_bankrecreport_083015.docx	10/20/2015	webank_bankrecreport_083015.docx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank Reconciliation ▼	webank_bankrecreport_093015.docx	10/20/2015	webank_bankrecreport_093015.docx	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save Close Add Upload

3. Click **Upload**. The **File Attachment Upload** screen appears. (The appearance of the screen varies depending on the browser.)

The screenshot shows the 'File Attachment Upload' screen. It has a title bar 'File Attachment Upload' and a message 'Select up to 3 files to upload and attach'. Below this are three 'Choose File' buttons, each followed by the text 'No file chosen'. At the bottom are 'Upload' and 'Close' buttons.

File Attachment Upload


Select up to 3 files to upload and attach

Choose File No file chosen

Choose File No file chosen

Choose File No file chosen

Upload Close

4. Click a **Browse** buttons. The screen for selecting the file you want to upload appears.
5. Locate and select the file.
6. Click **Open**. The window closes and the file name appears in the **File Attachment Upload** screen.
 - a.  If you want to upload additional attachments, repeat steps 4-6. You can upload up to three files at once.
7. On the **File Attachment Upload** screen, click **Upload**.
8. Click **Close**. The newly uploaded file appears on the **Attachments** screen.
9. Complete the row for the attachment:

Type	Sort category. Your system administrator defines the Type options. For more information, see Attachments Security in the <i>Voyager Core Administration Guide</i> .
Secure	Limits access to users for whom the View secured attachments check box is selected on the User Security screen. Available only if your security setting permits viewing of secured attachments.
Show on Portal	Makes an attachment accessible through the Café portals including COMMERCIALCafé and RENTCafé. Check your Café implementation guide for details.

10. Click **Save**.
11. Click **Close**.

Marking a Resident for Collections from the Resident Screen

There may be situations when it's more convenient to use the resident screen for the purpose of collections. This section describes the procedure for marking a resident for collections directly from the resident screen in Voyager.

To mark a resident for Collections from the Resident screen

1. Select the resident record you are marking for collections. For information on how to locate a resident record, see "[Reviewing and Editing Resident Records](#)" in the *Voyager Residential User's Guide*.



a. You can also access the **Resident** screen by selecting the link located in the **Resident ID** column of the *Collections Resident Delinquency Summary*.

2. While on the **Resident** screen, select the **Collections Interface** link located on the **Data** menu. The **Collections History** page displays, containing the transaction history of all collections for the resident.

Collections Status	Notes	Marked For Collections	Date Sent To Collections	Agency	Amount Sent	Date Canceled	Attachments	Edit
EFT Plan		02/15/2016	04/05/2016	FCO	2605.00			
Sent		02/04/2016	02/04/2016	FCO	2625.00		0/2	

3. Select the desired agency from the **Collections Agency** drop-down list.
4. Click the **New** button. This button is only active if the current status of the record is at an appropriate state. Refer to the [Collections Status Rules](#).
5. Select **Ready** from the **Collections Status** drop-down list.
6. Click **Save**.
7. Select any attachments you wish to include in the collections record.



You Only attachments which have already been associated to the resident can be sent to the collections agency. See [Attachment Procedures](#) in the *Voyager Core User's Guide*.

Collections attachments are only associated to a specific collections record, not all collections records for the resident.

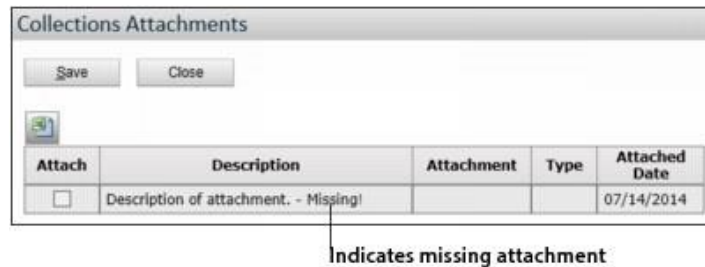
- a. On the **Collections History** screen, click on the link located in the **Attachment** column. The **Collections Attachment** page displays.

Attach	Description	Attachment	Type	Attached Date
<input type="checkbox"/>	ClientMeterNonConvergent_1.docx	ClientMeterNonConvergent_1.docx	Documents	06/10/2016
<input checked="" type="checkbox"/>	Ord 29837 Restrictions_1.pdf	Ord 29837 Restrictions_1.pdf	Documents	06/10/2016
<input checked="" type="checkbox"/>	Past Due Invoice Breakdown_1.pdf	Past Due Invoice Breakdown_1.pdf	Tenant doc	06/10/2016

- b. Click the link in the **Attachment** column to view the document.
 - c. Select the **Attach** check box for any attachment to be included in the collections record.
 - d. Click **Save**.
8. Click **Close**.

Missing Attachments

If an attachment has Missing! displayed after the filename in the Description column (see following example), it is an indication that the attached file that has since been moved from its original location.



A missing collections attachment cannot be selected to be included in the collections record until it has been reattached to the resident record. See [Attachment Procedures](#) in the *Voyager Core User's Guide*.

To view attached documents that have been sent in a collections record

1. From the **Collections Delinquency Summary** report, click on the link located in the **Attachments Sent to Collections** column for the record you wish to view. The **Collections Attachment** page displays.



2. Click the link in the **Attachment** column you wish to view. A copy of the attached document displays.

Marking a Resident for Collections from the Delinquency Summary

You can mark multiple residents for collections from the *Collections Resident Delinquency Summary*.

To mark a resident for Collections from the Resident screen

1. Go to **Interfaces > Collections > Collections Resident Delinquency Summary**.
2. Enter the property code.
3. Select the agency from the **Collections Agency** drop-down list.
 - The collections statuses displayed on the page are only associated to the selected agency.
 - This selection determines which agency to be used for collections actions when performed from the summary.
4. Select the residents to be sent to the selected agency by selecting the corresponding check box in the **Mark for Collections** column.

Marked for Collections

Resident ID	Mark For Collections	Current Collections Status	Date Marked for Collections	Date Sent to Collections	Attachments
674.19	<input checked="" type="checkbox"/>	Ready	01/20/2015		
645.00	<input type="checkbox"/>	Not Marked	01/20/2015	01/20/2015	2/3

You also have the option to select or clear *all* check boxes, as follows:

Check All	Select if you want all displayed records to be marked for collections using the agency displayed in the Collections Agency field.
Uncheck All	Select to clear the Marked for Collections check boxes on any records in the summary that were marked for the collections agency that is displayed.

5. Click **Save**. Some fields will change for the records which were marked for collections, as described below:

Field	Change, as the result of being marked for Collections:
Mark for Collections	Check box is selected
Current Collections Status	Status is changed to <i>Ready</i> .
Date Marked for Collections	Displays the date that the resident was last marked for collections.
Attachments	Attachments link will appear.

- Select any attachments to include in the collections record.



Only attachments that have already been associated to the resident can be sent to the collections agency. See Attachment Procedures in the *Voyager Core User's Guide*.

Collections attachments are only associated to a specific collections record, not all collections records for the resident.

- From the **Collections Delinquency Summary** report, click the attachment link (located in the **Collections Attachment** column), for the record. The **Collections Attachment** page displays.

Attach	Description	Attachment	Type	Attached Date
<input type="checkbox"/>	ClientMeterNonConvergent_1.docx	ClientMeterNonConvergent_1.docx	Documents	06/10/2016
<input checked="" type="checkbox"/>	Ord 29837 Restrictions_1.pdf	Ord 29837 Restrictions_1.pdf	Documents	06/10/2016
<input checked="" type="checkbox"/>	Past Due Invoice Breakdown_1.pdf	Past Due Invoice Breakdown_1.pdf	Tenant doc	06/10/2016

- Click the link in the **Attachment** column to view the document.
- Select the **Attach** check box for any attachment to be included in the collections record
- Click **Save**.

Missing Attachments

If an attachment has *Missing!* displayed after the filename in the **Description** field (see following example), it is an indication that the attached file that has since been moved from its original location.

Attach	Description	Attachment	Type	Attached Date
<input type="checkbox"/>	Description of attachment. - Missing!			07/14/2014

Indicates missing attachment

A missing collections attachment cannot be selected to be included in the collections record until it has been reattached to the resident record. See [Attachment Procedures](#) in the *Voyager Core User's Guide*.

To view documents that have been sent in a collections record

- From the **Collections Delinquency Summary** report, click the link in the **Attachments Sent to Collections** column for the record you wish to view. The Collections Attachments page displays.

Description	Attachment	Type	Sent Date
GeorgeA2	SamPDF1.pdf	Agreement	02/04/2016
GeorgeA3	SamPDF2.pdf	Lease Files	02/04/2016

- Click the link in the **Attachment** column for the attachment you wish to view. A copy of the attached document displays.

Frequently Asked Questions

How do I send my collection accounts?

Please, refer to “Instructions for Placing Accounts for Collection” on page 2.

How will I know that ProCollect has received my accounts?

You will receive an acknowledgement of the names placed via email or mail. You can also use our Online Client Access portal at www.procollect.com and obtain a Debtor Inventory report which will list all previous residents assigned to ProCollect.

Is there a minimum balance we can submit for collections?

No. We will accept any amount owed. Small balance accounts are usually easier to collect, and they can add up quick.

How long after move-out should I keep the account before sending it to collections?

Please, adhere to your property management companies’ policies on the time you are to wait before sending a previous resident to collections. Our recommendation is 30-60 days.

What should I do if a past tenant contacts me once they’ve been turned over to collections?

It’s okay to talk with a past resident and verify the account has the correct balance. Should there be an adjustment, please contact us. Try not to get involved with collecting the outstanding balance as once you do, the residents will not want to deal with ProCollect and you will end up spending a lot of your time doing what you hired us to do.

What should I do with bankruptcy notices received from a previous resident sent to collections?

It is important to send a copy of the bankruptcy notice or call ProCollect as soon as possible to avoid liability issues for both ProCollect and your company.

What if I need to revise an account placed for collections?

Call our client services staff with the update or email the revised final account statement to submit@procollect.com.

What if I have new information on the tenant?

Contact our office with any new information. You can also notify us using your online client access portal by going to “debtor look-up” and clicking “submit new information” button.

What should I do if I receive a payment from a previous resident after sending it to ProCollect?

Please call or email us immediately so we can notate the account and stop all collection calls.
No matter if the payment was made out to ProCollect or your property, please send the payment to:

ProCollect

Experience | Solutions | Results

12170 N. Abrams Rd. Suite 100
Dallas, Texas 75243

Can I just deposit the payment into our account?

To prevent accounting issues and confusion, we prefer the payment is sent to ProCollect. We will then take our portion and mail you your portion updating their credit in a more expeditious manner.
If you forget and deposit the payment, just remember to notify ProCollect so we can update the balance and stop all collection efforts.

How will you know ProCollect has collected anything?

If there is a collection, ProCollect will mail you an account statement, listing each debtor, their customer number, amount paid, and balance.

Your participation is important and can help us maximize the results. We welcome any questions you may have and look forward to a long and successful partnership.



Improve Your Collections

There are several ways you can help to maximize your collections; timely placements, accurate information/data, SSN and DOB. As important as these factors are, we have identified one simple change that may increase the likelihood of collecting more money and more of your accounts – reasonable balances.

What is a reasonable balance?

Using the large amount of data accumulated, we have obtained key insights. In general, we see the best success when the balance owed averages 2-3 times your average rent. Accelerating rent may work against collecting your debt. Also, there are the legal liabilities should the unit be re-leased and no one notifies us with the revised balance.

What if I don't want to use the reasonable balance option?

It is completely your decision. If you are not sure, we can produce a report breaking down the collections by amount and give you a better understanding of what your past residents are willing to pay.

Other tips:

- Place accounts within 60 days.
- Get new application when resident renews.
- Contact ProCollect with any new information.
- Try not to get involved with ex-residents.
- Stricter resident screening = less resident problems.



Why Use ProCollect?

50 Person Collection Floor

Bi-lingual staff, 4 supervisors, and a full-time collection trainer: certified in FDCPA, FCRA, & ACA.

Client Services Staff

Our client services staff is here for your needs. Whether it's to receive a report, ask about former resident or explain how to send your files. If you need help, someone is always here for you.

In House Law Office

PCI retains an attorney for the best possible results. In a climate of changing collections laws, regulations, and lawsuits, our attorney is here to protect yours and our best interests in avoiding frivolous lawsuits. Our attorney's primary focus is collection law, giving PCI and our client an important edge should we ever need it.

Specializing in Multifamily & Student Housing?

Our focus is multifamily and student housing collections. Our collectors are trained to understand leases, final account statements, move-out walkthroughs and to listen to a resident's issues. This allows our collectors to make better decisions when offering payment solutions.

Collections are Our Only Business

Many screening and verification companies claim they can handle both your screening and collection needs. Collections are not a part time business and cannot be run without a 100% commitment. They are two entirely different entities and should NEVER be combined.

Right Party, Predictive & Auto Dialers

PCI uses state of the art software to maximize our collector's time. Our Right Party Contact (RPC) campaigns allow us to speak directly to the debtor as soon as the phone is answered. Our auto dialer campaigns make tens of thousands of calls per day, allowing PCI to thoroughly work every account by leaving messages and automated settlement offers, thus creating thousands of incoming calls each day. We make it clear to the debtor, our collection efforts will continue unless a resolution is obtained.

High Speed Document Imaging

Documents received from clients are scanned into our system and stored. Our collectors can access all supporting documentation while speaking to the responsible party to answer questions or to validate the debt without disconnecting the call. If a debt is verbally disputed on the call, the documents are emailed or faxed to them for verification which dramatically increases the chance of a resolution.

Collections Reports

Our collection reports are the most thorough and easy to read reports in the industry. Whether you need an inventory of all debtors or wish to see our collection performance, we have a report for you. Simply call, email, or visit our Online Client Access and receive the report you need.

Online Client Access

Clients have 24/7 access to our live database. Allowing them to create customized reports, pull past collection statements, inventory of debtors, and look up individual debtors. They can update any debtor's information or communicate their specific desires as needed to PCI. The Online Client Access is an ongoing project as we add features and improve existing features by implementing the ideas that come from our clients.

Ease of Placing Accounts

Receiving your collection files in a timely manner is crucial to optimizing our results. There are four options to transmit the delinquent accounts:

Account Placement Options:

Email: Submit@ProCollect.com
Fax: 888.897.3012
Mail: Postage Paid Envelopes
Integration: Entrata, RealPage, ResMan, Yardi



National Locator Databases

All accounts are processed through TLO, widely considered the best skip tracing database in the nation. Each collector has unlimited use of the database allowing a continuous search for new information.

Debtor Payment Options

All major credit cards, checks, Western Union Money Gram and ACE are accepted. All payments can be made by calling our office, [visiting our website](#), or through the mail. Online payment options are available 24/7.

Credit Bureau Reporting

All accounts are uploaded to the three major credit reporting agencies:



Collection Process

1. New accounts are entered into our system by the client services team.
 - a. Accounts are reviewed for complete documentation. If anything is missing, we will contact the property.
2. All documents are scanned into the collection management software (CMS) for storage and collector access. Our initial 'Notification Letter' is queued to be mailed to the former resident.
 - a. The notification letter is required by the Federal Debt Collections Practices Act (FDCPA) to alert the past resident that the account has been assigned to ProCollect, giving them the opportunity to dispute the validity of the debt.
 - b. At the end of each day, all cued letters are run through the National Change of Address (NCOA) to verify the address or to obtain any new addresses.
 - c. All accounts are processed through TLO, a national skip trace database to identify updated addresses and phone numbers.
3. Within 5-7 days the accounts are uploaded into the collector queue. Auto, Predictive & Manual dialing campaigns are set to begin. Due to the enactment of Regulation F (December 2021) changes have been made with regards to contacting past residents.
 - a. ProCollect is only allowed to make one contact every seven days with a past resident (unless given permission for more). We are only allowed seven attempts per seven days to contact the past resident. Once contact is made, our collector will inform them of the charges and ask their intentions. If no contact is made, a message will be left when possible, the account is then placed into a follow up category waiting for the next allowable attempt.
 - b. If phone numbers or address are found to be invalid, the account is moved to "skip trace" to try to find more information on the former resident.
4. When the account reaches one month in our CMS, the debt becomes a true and valid debt. Demand for the balance in full can now be made legally, unless a dispute has been given by the former resident.
 - a. Additional letters are mailed, phones calls continue.
 - b. If the collector concludes the balance in full cannot be made, payment plans are offered.
5. At one month, all non-disputed accounts are uploaded to the three major credit bureaus; Trans Union, Equifax & Experian and will remain there for seven years or until the statute of limitations expire.
6. During the first year, our goal is to contact the former resident as many times as allowable by law using our Auto, Predictive and Manual dialers. If contact is made, each collector has the ability to suspend the account for an appropriate follow-up call. Collection efforts will continue until the balance is paid in full or a payment plan has been secured.

7. At one year, our settlement process begins. Special offers with limited response times will go out informing the debtor they have twenty days to respond for the special reduction of balance.
 - a. Settlement offers are as follows:
 - 1 year – 25% reduction
 - 2 years – 30% reduction
 - 3 years – 35% reduction
 - 4 years – 40% reduction
 - 5 years or more – 50% reduction
 - b. All settlement letters and phone messages are notated in the CMS notes. Each collector can see the settlement offer and its expiration date. If the debtor calls well after the expiration date, the collector knows they are not calling because of any offer, but instead are trying to move or make a purchase requiring good credit. Our collectors can negotiate the balance in full or offer a settlement depending on the age of the account per our settlement parameters.



Company Reports

As a client of ProCollect, you can expect the most comprehensive reports in the industry. We give you the information needed to keep up to date with your collections. To better serve you, all reports are available online.

Client Acknowledgement

Upon receiving and entering new accounts, an acknowledgement is mailed to your office for confirmation purposes. It includes names, amounts and account numbers. Please, review for accuracy.

Inventory Report

The Inventory Report lists all debtors placed and includes names, account numbers, amount placed, balance, account placement date, account status and the average age of the accounts (average time it took from move out to get to ProCollect). The report can be sorted by placement date, apartment number, or alphanumerically.

Monthly Statements

The Monthly Statements are an accounting of all monies collected in each month. Statements include name, account numbers, amount paid, balance remaining, and status of account (Paid in Full, Settled, or Active). Statements and checks are mailed on the 25th of each month. In the event no accounts are collected, no monthly statement will be issued.

Detail Collection Report

The Detail Collection Report shows year by year accounting allowing you to review each month's account(s) placed, amount placed, amount collected, overall collections and percentages.

Summary Collection Report (Upper Management Only)

The Summary Collection Report is designed for upper management with multiple properties to quickly ascertain the most relevant statistics. It is widely considered our best report and gives vital information that allows a better understanding of each property's placements, collections, percentages, and account averages. This report can be automatically emailed to authorized recipients each month.

Placement Report (Upper Management Only)

The Placement Report identifies all properties that have not sent collection accounts in at least ninety (90) days. This allows you to take action with each offending property by reminding them to submit their collection accounts in a timely manner. This report is included with the Summary Collection Report.

Trend Report

The Trend Report follows each month's placements from the month the accounts were originally placed until the statutes expire (7years). This allows you to see the total amount recovered and collection per-cycle.

Online Client Access

For your convenience we offer easy to use Online Client Access. If you have questions, we will be happy to walk you through it.

First time user:

- Go to www.procollect.com
- On the top-right, click the green button "Client Login".
- When a login screen pops up, click the last sentence, "Click here to receive client access".
- Fill out the form used to verify you are a client and submit.
- Once we verify you are a client and create your credentials, you will receive an email confirming access.

Already signed up:

- Go to www.procollect.com
- Click the green button on the top right, "Client Login".
- Fill in the blanks and click "OK" or hit the "Enter" key on your keyboard.

Once you've entered the site, you can:

- Obtain past account statements.
- View and Print Reports. Debtor Inventory, Monthly Statements, Collection Reports.
- Upper Management can run a Summary Report viewing all properties.
- Earn \$25.00 by sponsoring a new apartment to use our services.
- Change passwords

Contact Information

Corporate Headquarters:

12170 Abrams Road, Suite 100
Dallas, Texas 75243

Contact Numbers:

Debtor Services: **800.732.3799**

Client Services: **800.839.8186**
214.341.7788

Fax: **888.897.3012**

Larry Gingold President
Ext 103 gingold@procollect.com

Barry Curtis Vice President / Collection Manager
Ext 150 curtis@procollect.com

Lesley Llorente Business Manager
Ext 104 llorente@procollect.com

Davin Smith Vice President of Operations
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