

Title	Collection Services
Number	RFP-603466-19/BJC
Phase	RFP-603466-19/BJC - Collection Services

## Terms

The following terms have been agreed upon by all evaluators that have conducted an evaluation for this bid solicitation

- Conflict of Interest Statement – Policies and Procedures address employee and elected official conflicts, ss. 112.313, FL Statute; Seminole County Code; Personnel Policies and Procedures of Seminole County. Conflicts may occur when public officials or employees are in a position to make decisions which affect their private gain or the gain of family members and friends. County policy encourages the disclosure process to remind officials or employees of the obligation to put the public interest above personal considerations. I state that I have considered my obligation to put the public interest above personal interest.
- Congratulations on your selection as an Evaluation Team Member! Your evaluation is key in awarding quality contracts. You must examine each proposal against the evaluation criteria in the solicitation and provide supportive narrative for your selection. Are you willing to evaluate in a fair, comprehensive, and impartial manner? Are you willing to present a clear picture of the issues considered during the evaluation? I have read and will comply with the above requirement.
- Instructions: Describe strengths, weaknesses and deficiencies to support your assessment for each of the categories. I have read and comply with the above requirement.

## Scores

Criteria	Conflict of Interest Statement	Work Approach, methodology and quality	Experience of Firm and Personnel related to the County's requirements	Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements	Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services	Compliance, audit process and overall collection system program and suitability	Calculated Formula Pricing	Total
FEDChex, LLC	0.00	11.02	14.61	10.61	11.88	11.20	14.00	73.3
WILA LLC d/b/a Municipal Service Bureau	0.00	12.81	16.53	12.92	13.00	13.31	14.00	82.5
Life Line Billing Systems, LLC d/b/a LifeQuest Services	0.00	8.74	14.17	9.42	10.61	11.36	13.00	67.3
STR Financial Services, Inc.	0.00	14.21	18.61	12.62	13.82	11.42	20.00	90.6
Herloq Financial	0.00	11.33	18.44	12.19	12.63	12.53	9.00	76.1
Ballings Financial Group	0.00	7.90	16.52	10.27	7.49	7.67	11.60	61.4

Respondent: FEDChex, LLC

- Criteria: Conflict of Interest Statement**

Evaluator: David Shields

Comment: \_

Evaluator: Carrie Grein

Comment: I state that I have considered my obligation to put the public interest above personal interest.

Evaluator: Matt Kinley

Comment: agree

Evaluator: Jaquelin Massaline

Comment: no scoring

Evaluator: Carole Coleman

Comment: yes

- **Criteria: Work Approach, methodology and quality**

Evaluator: David Shields

Comment: The proposal reflects a good understanding the of the scope of services and the firm`s approach seems effective to accomplish the scope.

Evaluator: Carrie Grein

Comment: FEDChex uses mailed collection notices, email notifications, live agent phone calls, text messages and pre-recorded voicemails as methods of collection. If an account has not been resolved within 120 days, FEDChex offers clients the opportunity to use an attorney network for further collection efforts. This service is provided at a higher contingency rate. Credit reporting capabilities are provided to clients using the attorney network. At no additional charge, FEDChex utilizes skip tracing credit scoring and litigant alerts. Payments can be collected via customer portal and IVR.

Evaluator: Matt Kinley

Comment: Well explained multifaceted approach to collections

Evaluator: Jaquelin Massaline

Comment: Firm has a good understand of scope of services and the proposal was acceptable

Evaluator: Carole Coleman

Comment: Mails 4 letters- one mailed letter example given. Individual client report not provided if any

- **Criteria: Experience of Firm and Personnel related to the County`s requirements**

Evaluator: David Shields

Comment: The proposal listed 8 personnel with ten or more years experience in collections.

Evaluator: Carrie Grein

Comment: The collective list of personnel assigned to the client has at least 10 years of experience in the collections industry. Most of the personnel have limited experience outside of FEDChex. (-4) There is no additional information regarding industry certifications.

Evaluator: Matt Kinley

Comment: Core group of experienced leadership with a small team of collection agents

Evaluator: Jaquelin Massaline

Comment: Firm was founded in 2001, management team all have over 10years experience. Proposal was acceptable

Evaluator: Carole Coleman

Comment: established in 2001 (18 years)

- **Criteria: Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements**

Evaluator: David Shields

Comment: The proposal explains all the steps that the firm will take to meet collection requirements. However, the proposal is marred with numerous typographical errors that call into question the firm's attention to detail.

Evaluator: Carrie Grein

Comment: FEDChex utilizes a customer-centric website with features including real time chat, ACH and credit card payments and account information. Payment are also accepted via IVR. There is no indication that FEDChex offers bilingual services. (- FEDChex accepts file data through secure FTP.

Evaluator: Matt Kinley

Comment: appear to have the ability

Evaluator: Jaquelin Massaline

Comment: acceptable ability to meet all collection requirements, revenue processing, invoicing and accounting requirement's

Evaluator: Carole Coleman

Comment: Would want individual client reports

- **Criteria: Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services**

Evaluator: David Shields

Comment: The resumes provided for key personnel indicate they have significant experience in the industry.

Evaluator: Carrie Grein

Comment: FEDChex has not stated if they are eligible to collect in all 50 states. (-2) All customer service agents are required pass a proficiency exam every six months. Calls are monitored in real-time and audited monthly through random sampling. Additional training is provided after failure of exams or call audits.

Evaluator: Matt Kinley

Comment: Appear to have an experienced leadership with a smaller group of collection reps with various years of experience

Evaluator: Jaquelin Massaline

Comment: Acceptable capability, resources and skills

Evaluator: Carole Coleman

Comment: Most executive staff over 15 years experience

- **Criteria: Compliance, audit process and overall collection system program and suitability**

Evaluator: David Shields

Comment: The firm has a compliance and audit program.

Evaluator: Carrie Grein

Comment: The company employs a compliance officer who is responsible for regulations, case law review, congressional reports and participation in industry forums. There is no information regarding the audit process. (-2)

Evaluator: Matt Kinley

Comment: Good access to reporting for client through web portal

Evaluator: Jaquelin Massaline

Comment: acceptable compliance and overall collection system.

Evaluator: Carole Coleman

Comment: Overall appears to meet requirements except for individual client reports

- **Criteria: Calculated Formula Pricing**

Evaluator: David Shields

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carole Coleman

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carrie Grein

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Matt Kinley

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Jaquelin Massaline

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

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espondent: GILA LLC d/b/a Municipal Service Bureau

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- **Criteria: Conflict of Interest Statement**

Evaluator: David Shields

Comment: \_

Evaluator: Carrie Grein

Comment: I state that I have considered my obligation to put the public interest above personal interest.

Evaluator: Matt Kinley

Comment: agree

Evaluator: Carole Coleman

Comment: yes

Evaluator: Jaquelin Massaline

Comment: N/A

- **Criteria: Work Approach, methodology and quality**

Evaluator: David Shields

Comment: The proposal reflects a good understanding the of the scope of services and the firm`s approach seems effective to accomplish the scope.

Evaluator: Carrie Grein

Comment: MSB will utilize call center resources to skip trace for contact information, create collection letters, scoring of accounts, data scrubbing for deaths and bankruptcy, and manual skip tracing when automated batch processing is not successful. MSB has provided a collection flow chart illustrating the letter and phone strategies. MSB also makes an effort to identify special collection campaigns to align with County values. An example of a special campaign is the tax season campaign which reminds debtors to utilize any tax refunds to settle their outstanding balances.

Evaluator: Matt Kinley

Comment: appear to have a good methodology

Evaluator: Carole Coleman

Comment: 3 collection letters sent. Focused on government, many Florida accounts.

Evaluator: Jaquelin Massaline

Comment: acceptable proposal based on understanding and scope

- **Criteria: Experience of Firm and Personnel related to the County's requirements**

Evaluator: David Shields

Comment: The proposal listed several personnel with ten or more years experience in collections and related services, including attorneys, which should help with compliance matters. The proposal listed several clients in and Florida.

Evaluator: Carrie Grein

Comment: The dedicated program manager is based in Florida and available for on-site meetings. This individual has 10 year of experience in government procurement. The director of collections, responsible for collections operations, has over 19 year of experience in the collections industry. MSB has worked with over 600 government entities, with more than a dozen in Floric MSB states their sole purpose is to provide collection services for government agencies nationwide.

Evaluator: Matt Kinley

Comment: Good leadership experience and robust number of collection agents

Evaluator: Carole Coleman

Comment: in business for 28 years

Evaluator: Jaquelin Massaline

Comment: Firm has been established and had acceptable documentation and response to meet requirement's

- **Criteria: Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements**

Evaluator: David Shields

Comment: The proposal explains all the steps that the firm will take to meet collection requirements.

Evaluator: Carrie Grein

Comment: MSB is licensed to collect throughout the United States and has the ability to effect collections in all areas regardless of the location of the debtor. They provide bilingual printed collection notices and over 25% of the collection staff h: bilingual capabilities, guaranteeing bilingual assistance to all debtors. MSB maintains a 24x7 IVR system, 24x7 web portal and multiple other options for payments. The centralized office will offer Seminole County phone, email and online portal access, i addition to daily electronic file transfer capability.

Evaluator: Matt Kinley

Comment: Appear to have good ability to meet requirements, used by many Clerk of Court's

Evaluator: Carole Coleman

Comment: Appears to meet requirements

Evaluator: Jaquelin Massaline

Comment: firm has an acceptable ability to meet collection requirements and has processes and procedures identified within proposal

- **Criteria: Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services**

Evaluator: David Shields

Comment: The resumes provided for key personnel indicate they have significant experience in the industry.

Evaluator: Carrie Grein

Comment: MSB is an active member of ACA International. MSB has been recognized as a winner for their training program, which includes listening skills and negotiation skills. In addition, MSB training is supported by an annual compliance recertification. The initial training is 10 days and covers every phase of operations. During the next 30 days, the agent is paired with a Collection Supervisor and the new agent shadows the supervisor. Continuing education consists of an annual course with a corresponding exam. MSB also utilizes an agent scorecard to measure productivity.

Evaluator: Matt Kinley

Comment: Appear to have robust capabilities that are used by multiple governmental clients

Evaluator: Carole Coleman

Comment: Most executive staff have over 15 years experience

Evaluator: Jaquelin Massaline

Comment: provided documentation to support staff competency to perform job

- **Criteria: Compliance, audit process and overall collection system program and suitability**

Evaluator: David Shields

Comment: The firm has a compliance and audit program.

Evaluator: Carrie Grein

Comment: MSB has general counsel responsible for the compliance program, including overseeing the implementation of changes in operational and security processes to ensure full compliance. The general counsel is certified by the Association of Credit and Compliance Professionals and serves on panels as an industry expert in the collections industry. There is no information regarding the audit process. (-1)

Evaluator: Matt Kinley

Comment: Appear to have a thorough process and robust system

Evaluator: Carole Coleman

Comment: Appears to meet requirements

Evaluator: Jaquelin Massaline

Comment: documented Florida client lists firm is familiar with Florida laws and requirements for compliance

- **Criteria: Calculated Formula Pricing**

Evaluator: David Shields

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carrie Grein

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carole Coleman

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Matt Kinley

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Jaquelin Massaline

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

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Respondent: Life Line Billing Systems, LLC d/b/a LifeQuest Services

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- **Criteria: Conflict of Interest Statement**

Evaluator: David Shields

Comment: \_

Evaluator: Carole Coleman

Comment: yes

Evaluator: Matt Kinley

Comment: agree

Evaluator: Jaquelin Massaline

Comment: N/A

Evaluator: Carrie Grein

Comment: I state that I have considered my obligation to put the public interest above personal interest.

- **Criteria: Work Approach, methodology and quality**

Evaluator: David Shields

Comment: The proposal generally reflects an understanding the of the scope of services, but the firm included with its proposal an alternative agreement that contains numerous unacceptable provisions such as out of state choice of law and venue, indemnification from the County to the firm, inappropriate designation of confidential material, and other objectionable provisions. In view of the firm`s proposed agreement, the firm`s work approach is unacceptable.

Evaluator: Carole Coleman

Comment: Letter examples and references all about health care collections

Evaluator: Matt Kinley

Comment: Consistent work approach

Evaluator: Jaquelin Massaline

Comment: acceptable work approach and methodology

Evaluator: Carrie Grein

Comment: LifeQuest will utilize a custom client plan along with a litigious customer scrub, recovery score modeling, skiptracing telephone campaigns, customized letters and credit bureau reporting. LifeQuest combines these processes with other protocols including hardship programs, payments plans and settlement discounts, to create a full revenue recover program.

- **Criteria: Experience of Firm and Personnel related to the County`s requirements**

Evaluator: David Shields

Comment: The proposal listed several personnel with ten or more years experience in collections, but listed only one client reference that is a Florida entity.

Evaluator: Carole Coleman

Comment: Lifequest established in 2012 (7 years)

Evaluator: Matt Kinley

Comment: Good experience especially with Fire/EMS, well educated leadership

Evaluator: Jaquelin Massaline

Comment: company started 1992

Evaluator: Carrie Grein

Comment: The Collections Team will consist of the Vice-President, a Certified Professional Collection Specialist accredited by



ACA International, and Senior Collectors with over 13 years experience in the collections industry. All collection professionals take the Professional Collection Specialist certification exam, certified by ACA International.

- **Criteria: Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements**

Evaluator: David Shields

Comment: The proposal explains the steps that the firm will take to meet collection requirements, but the methodology seems restricted to health care debts. Part of the scope of services includes the collection of ambulance fees, but the scope also includes other types of debts including utilities and fines. It is not clear that the firm collects non-health care debts.

Evaluator: Carole Coleman

Comment: All examples are for medical collections.

Evaluator: Matt Kinley

Comment: meets requirements

Evaluator: Jaquelin Massaline

Comment: has been working with City of Coral Springs since 2010 should be familiar with state laws and requirements

Evaluator: Carrie Grein

Comment: LifeQuest indicates their team is multilingual, with Spanish-speaking agents. Translation is offered to over 250 languages through Telanguage, with no delays in communication with speaking with non-English speaking customers. A standard file export will occur via secure FTP to LifeQuest. A customer portal is available 24x7 for payments and information requests. Payments may also be made via ACH and credit card. There is no mention of an IVR system. (-2)

- **Criteria: Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services**

Evaluator: David Shields

Comment: The resumes provided for key personnel indicate they have significant experience in the industry.

Evaluator: Carole Coleman

Comment: Top executive staff did not have years of experience listed. Experience of staff in relation to EMS mentioned several times. Senior collection staff over 10 years

Evaluator: Matt Kinley

Comment: Appear to be capable, professional, competent

Evaluator: Jaquelin Massaline

Comment: changes to agreement would not be acceptable

Evaluator: Carrie Grein

Comment: LifeQuest is licensed nationwide and serves government, healthcare and other private industries. The organization (as primary expertise in EMS, Corrections, Sheriff Department and Healthcare. The collection agents are ACA certified.

- **Criteria: Compliance, audit process and overall collection system program and suitability**

Evaluator: David Shields

Comment: The firm has a compliance and audit program.

Evaluator: Carole Coleman

Comment: Letters sent on Client preferences

Evaluator: Matt Kinley

Comment: good reports

Evaluator: Jaquelin Massaline  
Comment: acceptable compliance

Evaluator: Carrie Grein  
Comment: LifeQuest states they have a dedicated compliance officer with ongoing quality assurance audits. The compliance program includes written policies and procedures regarding confidentiality, standards for ethical and legal conduct and education on laws, regulations and collection procedures. LifeQuest partners with a law firm and CPA firm to ensure management is up-to-date with regulatory items. LifeQuest states they perform daily, monthly and annual audits and review.

- **Criteria: Calculated Formula Pricing**

Evaluator: David Shields  
Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carole Coleman  
Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carrie Grein  
Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Matt Kinley  
Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Jaquelin Massaline  
Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

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Respondent: RTR Financial Services, Inc.

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- **Criteria: Conflict of Interest Statement**

Evaluator: David Shields  
Comment: \_

Evaluator: Matt Kinley  
Comment: agree

Evaluator: Carrie Grein  
Comment: I state that I have considered my obligation to put the public interest above personal interest.

Evaluator: Carole Coleman  
Comment: yes

Evaluator: Jaquelin Massaline  
Comment: N/A

- **Criteria: Work Approach, methodology and quality**

Evaluator: David Shields  
Comment: The proposal reflects an excellent understanding of the scope of services and the firm's approach seems effective to accomplish the scope. The proposal laid out a very detailed plan of implementation. The proposal provides information that the firm has been able to obtain high recovery rates.

Evaluator: Matt Kinley  
Comment: Appears to have a thorough understanding of the scope of work and detailed approach/methodology in delivering

the requested service.

Evaluator: Carrie Grein

Comment: RTR performs a data scrub against the initial file, while also scrubbing for bankruptcy and death. A final scrub identifies cell phone numbers to ensure compliance with TCPA. Immediately thereafter, letters and phone calls are initiated with customers. RTR also utilizes scoring and analytics to determine collectability. Skip tracing is performed automatically via batch and manually when batch processing fails to locate the customer. RTR offers online payment options via a customer payment portal.

Evaluator: Carole Coleman

Comment: Letters written with polite language. Bilingual letters also used.

Evaluator: Jaquelin Massaline

Comment: proposal was well prepared and easy to follow with supporting documentation and information. proposal was highly acceptable.

- **Criteria: Experience of Firm and Personnel related to the County's requirements**

Evaluator: David Shields

Comment: The proposal listed over a dozen senior personnel with ten or more years experience in collections and related services. Two of these persons are attorneys, which should be very helpful in compliance matters. The proposal listed several impressive clients in New York and Florida.

Evaluator: Matt Kinley

Comment: Appear to have a proven track record with multiple types of clients for 20+ years.

Evaluator: Carrie Grein

Comment: RTR has been a debt collection agency for 21 years, serving government, health and private industries. The president of RTR has been in the collections industry for over 40 years and will serve as the primary contact for the contract. The secondary contact has 10 years of experience in collections, manages the day-to-day operations and will be the key liaison between RTR and Seminole County. This individual will ensure continuous support and open communication.

Evaluator: Carole Coleman

Comment: in business since 1998 (21 years)

Evaluator: Jaquelin Massaline

Comment: Firm established in 1998 and has personnel details to support and meet County requirements

- **Criteria: Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements**

Evaluator: David Shields

Comment: The proposal explains all the steps that the firm will take to meet collection requirements in a very detailed and convincing way.

Evaluator: Matt Kinley

Comment: Multiple locations with one being in Florida.

Evaluator: Carrie Grein

Comment: RTR will establish an electronic data transfer and test the initial transfer to ensure smooth operations. Thereafter, the county will utilize the data transfer to upload information into the collection system, with an acknowledgement of file receipt. RTR indicates bilingual collection letters will be used to enhance communication with Spanish speakers, but it is not mentioned if bilingual capabilities exist via phone. (-1)

Evaluator: Carole Coleman

Comment: Example reports a little hard to understand

Evaluator: Jaquelin Massaline

Comment: highly acceptable proposal with ability to meet requirements, for collections, revenue processing and invoicing and accounting.

- **Criteria: Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services**

Evaluator: David Shields

Comment: The resumes provided for key personnel indicate they have significant experience in the industry demonstrating the professional competence to perform collection services.

Evaluator: Matt Kinley

Comment: Good number of employees to adjust to volume of work.

Evaluator: Carrie Grein

Comment: RTR states they are licensed nationally. The company maintains an active membership in ACA International and hold themselves accountable to the ACA International Member Code of Conduct. RTR utilizes a 90-day training program created by ACA International, which covers compliance, communication skills, negotiation techniques and company policies. New employees are required to take and pass an FDCPA exam before being assigned to collection's duties.

Evaluator: Carole Coleman

Comment: Most executive staff have over 15 years experience

Evaluator: Jaquelin Massaline

Comment: provide lots of information reflecting staffs ability to provide professional and competent services

- **Criteria: Compliance, audit process and overall collection system program and suitability**

Evaluator: David Shields

Comment: The firm has a compliance and audit program.

Evaluator: Matt Kinley

Comment: Appear to have good systems in place.

Evaluator: Carrie Grein

Comment: RTR utilizes quality control to monitor calls and account notes. Accounts are audited weekly for compliance, accuracy and quality. The proactive monitoring program includes review of recorded phone calls on a routine, on-going basis. Managers monitor inventory reports and dashboards, with communications being monitored and reviewed weekly to highlight teachable scenarios and improve service. RTR has a dedicated quality control division.

Evaluator: Carole Coleman

Comment: Appears to meet requirements

Evaluator: Jaquelin Massaline

Comment: provided detailed information regarding processes and ability to collect and systems and programs in place.

- **Criteria: Calculated Formula Pricing**

Evaluator: David Shields

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carole Coleman

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carrie Grein

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Matt Kinley

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Jaquelin Massaline

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

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## Respondent: Sherloq Financial

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- **Criteria: Conflict of Interest Statement**

Evaluator: David Shields

Comment: \_

Evaluator: Carrie Grein

Comment: I state that I have considered my obligation to put the public interest above personal interest.

Evaluator: Matt Kinley

Comment: agree

Evaluator: Carole Coleman

Comment: yes

Evaluator: Jaquelin Massaline

Comment: n/a

- **Criteria: Work Approach, methodology and quality**

Evaluator: David Shields

Comment: The proposal reflects a good understanding the of the scope of services and the firm`s approach seems effective to accomplish the scope.

Evaluator: Carrie Grein

Comment: Sherloq utilizes a scoring engine to derive propensity to pay, during which they access consumer`s credit information. A data scrub occurs and immediately thereafter a PL95 Disclosure Notice is delivered to the consumer. Additional efforts for collection are made through phone, with secondary notice without resolution. High balance amounts are moved to a separate work queue and assigned to manual skip tracing. Payments can be taken over the phone or through a payment portal. Sherloq highly emphasizes the system developed by the Senior VP of Operations as the ability to "focus 100% of our efforts on yielding the highest return to our customers." There is no further detailed information on methodology. (-1)

Evaluator: Matt Kinley

Comment: simple collection strategy

Evaluator: Carole Coleman

Comment: 5 mailed letters. Reports are complex

Evaluator: Jaquelin Massaline

Comment: General understanding is highly acceptable proposal was informative and easy to follow

- **Criteria: Experience of Firm and Personnel related to the County`s requirements**

Evaluator: David Shields

Comment: The proposal listed several personnel with ten or more years experience in collections, including an attorney, which

should be helpful with compliance. The firm itself has been in business for many decades. The firm is based in Florida and the proposal listed several clients in Florida.

Evaluator: Carrie Grein

Comment: Rebranded as Sherloq in 2018, the collection division of the parent company, was formed in 1958. Sherloq has worked with both healthcare, government and utilities companies. The primary contact for Seminole County will be Customer Experience and Development, who has 12 years of service with Sherloq and 20 years in the collection industry. The secondary contact is the Collection Manager, a certified trainer for the bad debt collection division, with 15 years of experience in the collections industry. The Collection Manager will be responsible for the day to day operations of collections for Seminole County.

Evaluator: Matt Kinley

Comment: long history in collections with multiple long term clients in Florida

Evaluator: Carole Coleman

Comment: collections established in 1958

Evaluator: Jaquelin Massaline

Comment: established in 1958 - collection division

- **Criteria: Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements**

Evaluator: David Shields

Comment: The proposal explains all the steps that the firm will take to meet collection requirements.

Evaluator: Carrie Grein

Comment: Sherloq refers to a full feature Integrated Voice Response (IVR) with English and Spanish scripts, but does not state whether collections staff has bilingual capabilities. (-1) Sherloq uses integration to allow for real-time data transfer and web access for Seminole County. Sherloq states that any changes in key personnel would be relayed via email with no interruption of service.

Evaluator: Matt Kinley

Comment: collection rate

Evaluator: Carole Coleman

Comment: Appear to meet requirements

Evaluator: Jaquelin Massaline

Comment: proposals submitted demonstrates firms ability to meet collection needs and requirements

- **Criteria: Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services**

Evaluator: David Shields

Comment: The resumes provided for key personnel indicate they have significant experience in the industry.

Evaluator: Carrie Grein

Comment: Sherloq is licensed to collect in all 50 states, participates as a member in The Association of Credit and Collection Professionals (ACA International), and includes ACA certified trainers. Sherloq has indicated they will utilize their Senior VP of Operations, an individual who is Six Sigma certified and implemented some of the largest collection projects in the country, as direct consultant for Seminole County. Sherloq utilizes training courses facilitated between the chief compliance officer and ACA trainers, and tests staff upon completion of training, with a 90% or higher required score. Training courses cover ethics, data security, professional telephone collector techniques, fair debt collections practices, dispute handling and complaint prevention.

Evaluator: Matt Kinley

Comment: Long history, good training

Evaluator: Carole Coleman

Comment: most executives over 10 years experience

Evaluator: Jaquelin Massaline

Comment: Firm provided staff credentials and information is highly acceptable regarding capability, resources and skills within industry.

- **Criteria: Compliance, audit process and overall collection system program and suitability**

Evaluator: David Shields

Comment: The firm has a compliance and audit program.

Evaluator: Carrie Grein

Comment: Sherloq has a general counsel/chief compliance officer with over 20 years of experience in civil litigation and financial regulatory compliance. This individual has litigated debt collection cases in civil courts in Florida. They are also an active member of ACA International's Member Attorney Program. Sherloq has also obtained the Professional Practice Management System (PPMS) certification, which focuses on customer treatment and internal audit.

Evaluator: Matt Kinley

Comment: Appear to have a process

Evaluator: Carole Coleman

Comment: Appear to meet requirements

Evaluator: Jaquelin Massaline

Comment: proposal provide information regarding collection approach as well as reporting. good understanding of collection methodology.

- **Criteria: Calculated Formula Pricing**

Evaluator: David Shields

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carrie Grein

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carole Coleman

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Matt Kinley

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Jaquelin Massaline

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

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espondent: Stallings Financial Group

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- **Criteria: Conflict of Interest Statement**

Evaluator: David Shields

Comment: \_

Evaluator: Carrie Grein

Comment: I state that I have considered my obligation to put the public interest above personal interest.

Evaluator: Carole Coleman

Comment: yes

Evaluator: Matt Kinley

Comment: agree

Evaluator: Jaquelin Massaline

Comment: n/a

- **Criteria: Work Approach, methodology and quality**

Evaluator: David Shields

Comment: The proposal seemed a generic response and not tailored to the County's request. Little attempt seems to have been made to respond to the County's specific requests for information.

Evaluator: Carrie Grein

Comment: Stallings generates a first letter, which initiates a demographics inquiry, updating address or phone. Thereafter, the account is sent to skip tracing specialists. Stallings references using software that is the "most sophisticated data processing application available to the collection industry." No other details are available. (-4)

Evaluator: Carole Coleman

Comment: No examples of collection letters. One letter sent then no mention of any other collection letters.

Evaluator: Matt Kinley

Comment: consistent collection practices

Evaluator: Jaquelin Massaline

Comment: the proposal was marginally acceptable and addressed to Orange County BCC ??

- **Criteria: Experience of Firm and Personnel related to the County's requirements**

Evaluator: David Shields

Comment: The proposal listed two personnel with several years experience in collections. The firm itself has been in business since 1983. The firm listed only a few client references, none of them in Florida.

Evaluator: Carrie Grein

Comment: Stallings emphasizes their work in the Southeast, with registration in Florida. The president has 35 years of experience in the collections industry, with the general manager listed as a certified collector by the American Collector Association.

Evaluator: Carole Coleman

Comment: in business since 1983 (36 Years).

Evaluator: Matt Kinley

Comment: good leadership experience

Evaluator: Jaquelin Massaline

Comment: Firm has been established since 1983

- **Criteria: Ability to meet all collection requirements, revenue processing, invoicing and accounting requirements**

Evaluator: David Shields



Comment: The proposal provided minimal explanation of the steps that it will take to meet collection requirements.

Evaluator: Carrie Grein

Comment: Stallings does not indicate bilingual capabilities. (-4) The company is able to accept files electronically. Additionally upon implementation, the client is provided web portal credentials and training.

Evaluator: Carole Coleman

Comment: easy to understand

Evaluator: Matt Kinley

Comment: appear to meet requirements

Evaluator: Jaquelin Massaline

Comment: not a lot of detail was given regarding ability, no Florida references provide

- **Criteria: Capability, resources and skills – qualifications and prior job experience of staff members in customer service, and their professional competence to perform collection services**

Evaluator: David Shields

Comment: The proposal provided background for only two persons and minimal information about their qualifications and prior experience.

Evaluator: Carrie Grein

Comment: Stallings does not indicate if they are capable of effecting collections in all 50 states. (-4) The company states they are a mid-sized accounts receivable management firm established in 1983, keeping up-to-date on accounts receivable market and data automation. They list references as a Water and Sewer Authority, Power Company and EMS. There is no additional details.

Evaluator: Carole Coleman

Comment: 35 years experience for the CEO. No experience time listed for the General Manager. No experience time listed for any other employees

Evaluator: Matt Kinley

Comment: somewhat diverse clients

Evaluator: Jaquelin Massaline

Comment: only listed experience of president as 35 years no info on additional staff experience

- **Criteria: Compliance, audit process and overall collection system program and suitability**

Evaluator: David Shields

Comment: The proposal did not explain its audit and compliance program.

Evaluator: Carrie Grein

Comment: Stallings utilizes an accounting firm to perform a monthly reconciliation of payments. There are no further details of compliance within the collection system. (-4)

Evaluator: Carole Coleman

Comment: not clear- how many letters, how often for phone calls,

Evaluator: Matt Kinley

Comment: appear to have a good process

Evaluator: Jaquelin Massaline

Comment: not much information provide regarding program. gave info on procedures but didn't seem complete

- **Criteria: Calculated Formula Pricing**

Evaluator: David Shields

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carrie Grein

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Carole Coleman

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Matt Kinley

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.

Evaluator: Jaquelin Massaline

Comment: Procurement Use Only – Pricing calculated by Formula – Total added to Final Score Tab for each proposal.