PERDUE BRANDON
FIELDER COLLINS & MOTT LLP

ATTORNEYS AT LAW

DELINQUENT COLLECTION SERVICES

CITY OF LAWTON, OKLAHOMA

When experience, reputation and performance matter

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INTRODUCTION

Perdue Brandon Fielder Collins & Mott, LLP (Perdue Brandon) primarily practices in the recovery of delinquent government receivables. When experience, reputation and performance matter, Perdue Brandon is the right choice.

Experience – 51 years of experience.
Reputation – History of exceptional ethical conduct.
Performance – Proven record of superior results.

We are one of the largest law firms collecting delinquent receivables for more than 2,100 local government clients. Perdue Brandon has a presence in seven states. We represent more than 600 courts for court fines and fees collections as well as dozens of cities for utility receivable collections. Our history of professionalism, upstanding ethical conduct and premier customer service have produced a high degree of ongoing client loyalty.

More than 550 entities have been Perdue Brandon clients for over 15 years.
More than 200 entities have been Perdue Brandon clients for over 30 years.

Perdue Brandon has 14 primary offices and multiple satellite locations. We employee more than 360 personnel, including more than 55 attorneys, who are recognized industry stalwarts with decades of experience implementing and managing collection contracts. Our personnel have in-depth experience in civil and criminal matters.

Our dynamic team coupled with our considerable investment in technological infrastructure enhances our capacity to exceed the expectations of clients. We pioneered the use of specialized collection software and continue to utilize the most advanced tools in the industry.

Clients that have transitioned to Perdue Brandon consistently show marked improvement in their clearance and collection percentages as a direct result of our personalized collection program. We ensure a seamless transition and provide effective services, while maintaining premier customer service and client support. Our in-depth experience, national resources and proven collection record combine to deliver superior results.

We customize a collection plan with the goal of resolving outstanding cases and accounts thus increasing collection of your delinquent fines and fees, while providing due process to defaulters. Our hands-on personal approach ensures that we are accurate, persistent and professional.

**Following is a summary of our services and procedures
that make us a leader in recovering delinquent fines and fees.**

KEY ASPECTS OF OUR COLLECTION PROGRAM

Dedicated Team of Professionals	A team of attorneys and professional staff are assigned to each Client. A client representative and operations manager assists you with individualized needs. All collection programs are overseen by a lead attorney. Team members, including certified court clerks, provide training and assistance to your staff.
Strategic Data Analysis	Our data analytics and performance analysis allow us to create collection strategies that best fit your needs and goals.
Data Transfer	Our data integration process ensures a seamless, secure transmission of data between the City's system to our *Court Trakker*© system. We prioritize the highest level of confidentiality and security with our client's data.
No Cost	Services are at no cost to the Client.
Continuous Address Research	Cases go through extensive skip tracing efforts. This includes doing address research on an account multiple times to ensure we acquire the best contact information available in making contact with defaulters. Updated defaulter information is provided to the Municipal Court as requested.
Customizable Letters and Scripts	Content of letters and scripts are approved by the Client. Letters are automatically generated based on a variety of conditions, such as age of account, duration since last payment and dollar value of the account.
Customizable Reports	In addition to providing our standard reports, we create customized reports for the Client. Your staff also has the ability to generate reports through our online *Automated Assistant*© platform.
Payments and Invoicing	All communication directs defaulters to make payments to the City, unless otherwise requested. We provide invoicing and an easy transfer of money within the timetable set by you. We are only paid on accounts that have been collected. No fee is charged on time served, dismissals, community service, indigency or uncollected accounts.
Skilled, Multilingual Call Center	We employ a diverse group of collection professionals, which includes qualified multilingual staff members. Our team is efficient, while providing excellent service. Our Contact Specialists are courteous, qualified, trained, efficient and considerate.
Dispute Resolution	Disputes raised by defaulters, whether oral or written, are forwarded to an attorney-led team trained in dispute resolution. There is continuous communication between our staff and the Client regarding any disputes.
Web-based Access - Chat, Payments, Mapping	Online access is provided for City personnel and defaulters. *Automated Assistant* gives your staff real-time secure access to view the status and progression of accounts. Staff also sees information such as addresses, closed and pending charges, payments and vehicle information. Your staff can chat online with our staff. Defaulters can view their account and make payments. Our mapping feature allows law enforcement to search for defaulters within certain parameters and place their locations on a map.

COLLECTION PROGRAM

Initial Meeting

Upon hire, Perdue Brandon meets with City staff to review procedures and parameters that the City requests. We quickly implement the items requested, including our defaulter contacts, letters and collection methods.

Our in-house Information Technology (IT) staff writes protocols to carry out the City's instructions for all software updates and data transfer methods. We execute tests using data samples to confirm all files are accurately uploaded. We note partial payment requirements and inform City staff on important aspects of our overall process to answer questions, take suggestions and resolve any remaining details of our program with the City.

Defaulter Contacts

Contact with the defaulter is the most critical portion of the resolution process. Perdue Brandon immediately begins to work your delinquent cases. Once we load and verify your new accounts, all addresses are scrubbed through the United States Postal Service National Change of Address database. Our team then scrubs the data for deceased and incarcerated individuals.

Our next step is to mail collection letters and initiate contact via telephone. When mail is returned, our skilled researchers perform research to determine the location and contact information of the defaulter. Before each mailing, all addresses are verified through a variety of databases. Letters detail all defaulter case information, including docket number, offense description, amount due, payment options, City information and plea options.

Our letters and telephone communication stress the consequences of ignoring court appearance requirements and ensure that defaulters fully understand all options available to them. Our attorneys make sure letters do not violate a defaulter's statutory and constitutional rights. Our Legislative Team ensures we remain compliant with current laws and regulations.

If request for payment is ignored, we continue collection efforts. Resourcefulness and persistence separate Perdue Brandon from other law firms and collection agencies.

Client Control

Case management is ultimately left to the discretion of the the City. It is our duty to provide a level of service that meets your approval. Our collection program and processes are flexible. The City has final approval on notice content, mailing schedule and number of notices to be mailed. The City can suspend our activity on a case at any time.

Perdue Brandon's work is completely transparent to the City. We maintain accurate records of the services performed and make records available for inspection and audit by your staff. Clients also have access to Perdue Brandon collection activity and staff through our online platform, *Automated Assistant*.

Customer Service Support

Our personal collection approach is professional and courteous. Key aspects of our premier customer service are our skilled Contact Specialists, effective Collection Center Managers, continuous staff training and dispute resolution.

Our Skilled Contact Specialists are:
- Courteous when communicating with defaulters. If a defaulter becomes argumentative, a supervisor or attorney completes the phone call.
- Qualified, trained, long-term employees. We do not hire temporary staff.
- Efficient in utilizing the predictive dialer system in conjunction with our specialized software, *Court Trakker*.
- Considerate in leaving messages.
- In open communication with City staff.

Our Effective Collection Center Managers:
- Monitor all staff activities and ensure work is completed efficiently.
- Conduct continual and recurrent training sessions.
- Train all Contact Specialists to be polite, respectful and refrain from threats or anger should a defaulter become verbally abusive or threatening.
- Train our Contact Specialists on how to terminate a conversation in a courteous and professional manner and forward calls, as needed, to the supervisor or an attorney.
- Utilize comprehensive, on-going staff training to stay abreast of changing laws, client requirements, collection techniques and defaulter issues.
- Communicate in writing any changes in regulations to staff followed by training and meetings.
- Remain well-versed in all issues regarding collection of delinquent fines and fees and the daily issues that face existing City staff.

Our Continuous Staff Training includes:
- On-going training related to changing laws, client requirements, collection techniques and defaulter issues.
- Providing American Collector's Association (ACA) skills and techniques training.
- Providing each Contact Specialist a reference manual that includes, but is not limited to, software information, communication techniques and listing of all clients and their specific requirements.
- In-house manuals on company policies and other employment related statutes.
- Utilizing a variety of industry training materials.

Our Dispute Resolution Process includes:
- Handling disputes quickly and effectively.
- Forwarding all documentation to the City for resolution, when necessary, for case disputes such as mistaken identity, non-credited payments, etc.
- Having the manager and supervising attorney address any disputes involving personnel and a defaulter.
- Suspending collection activity on the affected account until an acceptable resolution has been reached.
- Noting all disputes and follow-ups on the account and having information available for the City's review through *Automated Assistant*.

Additional customer service features

Toll-Free Phone Number: We maintain a toll-free (800) telephone number in each of our call centers. We also provide your City with the direct lines and email addresses of our staff. Additionally, our staff regularly check with the City to ensure operations are functioning properly.

Website: City personnel can go to our website, pbfcm.com, and, through our *Automated Assistant* platform, chat in real-time with our staff. Our website also includes links to the City's website for online payments.

Non-English-Speaking Customers: Language is not a barrier in our collection efforts. Perdue Brandon employs a diverse group of collection professionals, including qualified staff members who speak Spanish and other languages. We also utilize Language Line, an on-demand interpreter service.

Case Resolution Campaign

If requested, Perdue Brandon works with the City to conduct a local Case Resolution Campaign. Prior to the initiation of our Case Resolution effort, we research, update and prepare cases for mailout. We provide media packets that can be utilized on your social media platforms and shared with local media outlets. Notices are in postcard format and designed to catch the receiver's attention.

Mapping Program

Our team can coordinate with law enforcement to create an up-to-date list of defaulters for execution of warrants. The list can be sorted by many parameters, such as: total due, number of letters or phone calls made, specific zip codes, street name or age of cases. In addition, the officers can run these lists in real time through our *Automated Assistant*.

In conjunction with the defaulter lists, our *Automated Assistant* has a mapping program that allows officers to search defaulters within certain parameters and place their locations on a map. The multi-direction map creates the pin-point map as well as directions from the current location. This pin-point map includes defaulter information. This helps allocate time in the field as the map shows the best route and contains any updated addresses Perdue Brandon has obtained.

Pin Point Map – Shows selected cases and addresses (at right)
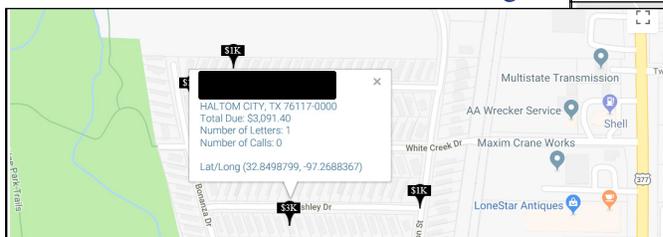
Pin Point Map – Defaulter details (above)

Multi-destination Map – Creates pin-points with the best route layout to different locations (at right)
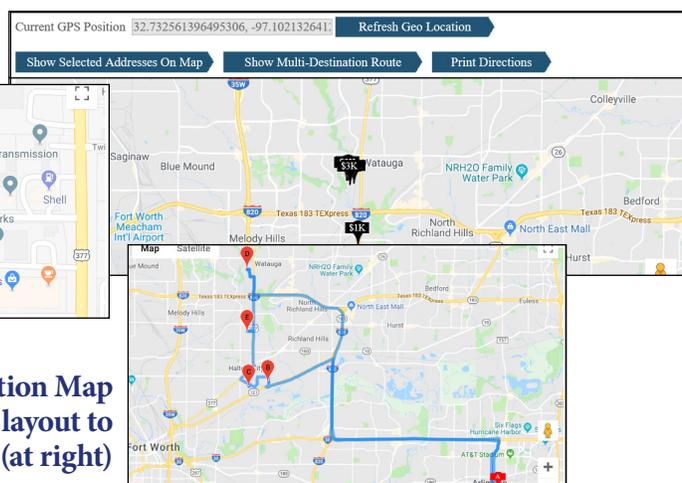
Automated Services

Automated Account Batch/Accurint - Defaulter information is sent to Accurint daily for updated information. Prior to automation, a Contact Specialist selects a particular account, evaluates the need for additional research, conducts the research, then updates the account. The automated process saves time, resources and provides a safeguard against any account "falling through the cracks."

Automated Mailings, Return Mail and Address Updates - Our system automatically generates letters based on a predetermined timeline and case parameters. Mailings can then be tracked online through our mailing system. We utilize the Electronic Address Correction Service (ACS), which automates the return-to sender mail process resulting in a 95% reduction in return-to-sender mail.

We also route mail that cannot be delivered as addressed or is forwarded to a new address through the U.S. Post Office's "NIXIE" system. Through the NIXIE system, we import an electronic file from the Post Office that contains address status and information. For example, if the mail was forwarded to a new address, the process automatically changes the address on the account to the new address provided. If the mail was not deliverable as addressed, the process codes the address as a "bad address."

We also integrate an electronic report from the USPS Delivery Tracking (IMB Track) that documents the date and time individual letters are accepted by the USPS and follows them through the delivery process. Integration of this report into Perdue Brandon's system increases mail effectiveness and resolution.

Automated Workflow Monitoring - *Court Trakker* automatically searches for cases for Contact Specialists to work and tracks case workflow. Research and collection work is divided into tasks and assigned to specific staff to complete. If our system detects a case has not been researched or called in a predetermined amount of time, it automatically sends the case to the Contact Specialists for action.

We set the system to determine workflows that keep our Contact Specialists working accounts without the need to stop and determine what needs to happen next. Quantity of the workflow items change daily. This automation ensures an efficient and effective collection process while maximizing the amount of cases that can be worked at one time.

COLLECTION PROCESS

Our approach to resolving cases for the Client includes state-of-the-art systems, one-on-one contact with your defaulters and in-depth analysis of your data to develop the best collection strategies.

Case management is ultimately left to the discretion of the judicial independence of the City. It is our duty to provide a level of service that meets your approval. Our resolution program and processes are flexible. You have final approval of communication content, mailing dates, frequency and the number of mailed notices. You have the authority to suspend our activity on a case at any time. It is not the intention of Perdue Brandon to operate outside of client control but rather to partner and work with you.

Step 1. Cases Received
We can receive your cases in any format, including but not limited to ASCII, Comma Delimited File, Microsoft Access databases, dBASE, Microsoft Excel, fixed-width text, HTML, SQL tables and XML. Data can be transferred through magnetic media, email, manually or through a Secure File Transfer Protocol (SFTP) site. Data transmission will be seamless and secure.

Step 2. Case Information Verification
Case information is reviewed to ensure it was processed correctly and the correct fee was added. If desired, we provide the City an upload report confirming accurate receipt.

Step 3. Defaulter Location and Address Research
Identifying the best possible contact information is a critical part of our collection program. We invest significant resources developing fast and accurate skip-tracing.

We utilize our analytic capabilities to identify cases to send to our skip tracing resources for updated data. ***Court Trakker*** – works seamlessly with skip tracing resources. Cases continuously go through the skip tracing process - on a monthly, quarterly and annual schedule - in an effort to maintain the most current contact information. If a defaulter is contacted on one case, our researchers do an extensive system search to verify whether additional cases exist.

We have the capability to skip-trace cases through batch processing as well as by individual case. Confidential information in our possession remains confidential. Research specialists scrub cases to determine if the defaulter is deceased or incarcerated. Supporting documents are transferred to the City to help alleviate cases from their dockets.

A wide variety of resources and techniques are used, including:

- idiCORE/Accurint
- Social Media
- Automated return mail
- USPS National Change of Address database and USPS NIXIE program
- Telephone calls and directory
- Court or municipality directory and/or reverse index
- Address verification through municipal utility departments
- Motor vehicle records
- Secretary of State registrations
- Driver license and voter registration records
- Assumed name records
- Deed and court records
- Employer information
- Reverse phone searches
- Social Security and death records
- Criminal records

All Perdue Brandon mailings are coded with a unique barcode. We electronically document forwarded and returned mail daily and provide reports of these changes to our staff. We document these activities in real time, with daily backup, for an up-to-date history. This information is available by written report to the City through our *Automated Assistant*. Upon request, we send reports to the City listing new addresses and telephone numbers located.

Step 4. Letters
Letters are our first contact with your defaulter. Perdue Brandon provides a series of informative and concise letters. In our initial meetings, letters are reviewed and approved by the City. Each letter details all offenses and related charges. All available options are explained.

Step 5. Inbound/Outbound Calls
Phone calls are often the most critical point of any collection strategy. We have collection centers in five locations. Throughout these locations, we have more than 100 Contact Specialists handling accounts daily. We use a multi-level approach utilizing the resources and experience of all our locations.

Standard call times are Monday through Friday 8:00 a.m. to 5:00 p.m. Times are expanded to meet the requirements of our clients.

Our Contact Specialists contact the defaulters. Calls are handled in a courteous and respectful manner. Perdue Brandon staff answer calls and questions in conformity with your preferences.

As allowed by law, a predictive dialer is utilized. This blended inbound/outbound contact solution quickly pairs defaulters with qualified staff and provides transparency. It is a patented proactive predictive dialer that generates more calls and fewer hang-ups.

All calls are recorded. A specialized program verifies whether phone numbers are connected to a mobile device or landline. Based on the information, calls are filtered to the auto dialer. If the number is associated with a landline, the auto dialer automatically calls the number and leaves dispositions as to the result of the call. If the call is answered, they are placed with the first available Contact Specialist and information regarding the defaulter and account details is displayed for the Contact Specialist. If the number is associated with a mobile device, the Contact Specialist is informed and manually "clicks to call" per Telephone Consumer Protection Act (TCPA) guidelines.

A dialer report provides information on total number of outbound call attempts and is divided into categories including call result, line busy and wrong number as well as number of live contacts, right-party contacts and percentage of payments based on the correct contact.

Phone contact services include automated outbound calls, multilingual Contact Specialists, responses to voicemail messages within 24 hours of receipt, voice message retention for after hours calls and call monitoring capabilities.

Step 6. Payments
Perdue Brandon's main goal is to obtain payment for you, our client. Offering a simple payment process is key to achieving that goal.

The following is a summary of our payment process:
  • Payment is requested in all correspondence, website and telephone contacts.

- All correspondence instructs defaulters to make payments directly to the City, unless instructed otherwise, by certified check, money order, credit card or other method accepted by the City.
- If we receive a check, we forward it to the City. If a check is made payable to us, we endorse the check and deliver it to the City.
- Perdue Brandon directs defaulters to pay online through our payment website at https://payments.pbfcm.com/pmts/. Our payment website automatically routes defaulters to the City's website to complete the payment process. We do not require a defaulter to create a user name or password to access this information. Payments can be made 24 hours a day, 365 days a year.
- Upon the request of the City, Perdue Brandon monitors all payment agreements. Not only will supervisors in our office consistently monitor activity but reports are available on a daily basis to cross reference with payments received. Billing reports from our office can be provided daily, weekly or monthly at the City's request. Separate user codes help track our payment activities through our software program. All transactions are date stamped, identifiable and traceable from multiple checkpoints.
- We are paid only on the dollars collected.

Step 7. Continuous Process

Our persistence separates us from competitors. If a letter is returned to us due to a bad address, we conduct additional skip tracing to determine a valid address. Verbal and written contact is then re-initiated based upon new search results.

If payment is not made after a letter is sent, follow-up letters are sent increasing the emphasis on the severity of failing to pay. While our tone is amplified, we are committed to conducting our resolution effort in a professional and ethical manner. The City determines the tone of these letters.

Step 8. Reporting and Documentation

We place a high priority on keeping you continuously informed of our resolution effort, including cases paid, cases in process and cases determined to be uncollectible (i.e. death, incarceration). If we find a defaulter is deceased or incarcerated, Perdue Brandon provides case information with supporting documents, so the City can determine if the case is uncollectible. All action on each case is documented and available for review through a variety of reports. Attorneys also are available to answer questions.

From the day we add an account to our system, we record details and actions taken on it. Our collection software, *Court Trakker*, tracks and captures every letter, phone call, email, payment and address change. Our IT staff utilizes this information to create customized reports using Microsoft's Reporting Services. Once you have approved the report prototype, we generate the "published" report. You may generate a report through our online *Automated Assistant* platform. We also can mail, email or place a report on a SFTP site for pick up.

Utility & Misc Debt Collection Services

Perdue Brandon currently represents more than 40 cities for the collection of delinquent utility accounts and miscellaneous debt collection. Our collection efforts for delinquent utility and other receivables accounts are conducted with added sensitivity as these debts fall under the Fair Debt Collection Practices Act. In communicating with your delinquent defaulters, we follow all City, State and Federal laws, rules and regulations.

Debt pricing

Perdue Brandon provides collections for utilities and other receivables at no cost to the City. Under Oklahoma law, the cost is passed to the defaulter, same as it is for court receivables. .

Data Transfer

For utilities, our staff generates a "bad debt file" from your system of those delinquent accounts to be submitted to the Firm for collections.

For other department accounts, we request a file or spreadsheet containing as much of the following information as possible: name, account number, address, phone number, date of birth, total amount due, driver's license number and/or social security number.

The data can be sent by electronic format through a SFTP or through our Automated Assistant platform. All defaulter's information is held with the upmost confidently and security. Data is never disclosed, shared or sold.

Defaulter contacts

In our initial meetings with City Department(s), we customize these letters to meet requirements that the City may have or request.

Perdue Brandon works to achieve maximum recovery of the delinquent accounts using collection techniques that include, but are not be limited to:
- Telephone calls;
- Skip Tracing and
- Mail letters (customized to each department).

Commercial Accounts

Perdue Brandon's procedures regarding delinquent commercial accounts are the same as those for individual accounts. The Firm will conduct an owner search if the business has been closed and/or filed for bankruptcy.

Partial Payments/Settlements/Returned Accounts

The Firm will not accept any partial payments or settlements on any delinquent account unless approved and parameters set by the City. Payment processing and procedures are the same as set forth with our "Payment Processing and Procedures" section in this proposal.

Upon written or electronic notification by the City, the Firm immediately suspends or terminates collection activity on any delinquent account.

Once the Firm has exhausted all our collection efforts on an account, we provide the City Department a list of potential accounts to be returned for possible closing of account(s).

Credit Bureaus Reporting
Perdue Brandon does not report to credit reporting agencies such as Equifax, TransUnion and Experian. Fair Credit Reporting Act rules and case law (Rodriguez v. Experian Information Solutions, Inc., 2016 WL 3976564 W.D. Wash., July 25, 2016) effectively bans credit reporting for any debt that does not arise from a contract or agreement to pay. This includes such accounts as toll, parking tickets, court fines, vehicle towing and storage fees, etc. Moreover, credit reporting agencies must reject any attempts to report a debt that does not include a complete birthdate for the individual assigned to the debt.

Litigation Referral
If the City should want to refer certain accounts for potential litigation, the Firm will pursue any legal means deemed necessary to collect that debt. We will not file suit, accept any compromise settlement or incur any expenses chargeable to the Client without the Client's approval. By agreeing to the filing of a lawsuit, the Client understands that it must reimburse Perdue Brandon for all costs and fees chargeable as court costs (e.g., filing fees, citation issuance, process service fees).

Coordination with City Departments
The Firm fully coordinates all contract activities with each City department and works with City staff in accordance with the timeframe(s) for the applicable delinquent account type and balances as indicated by the City. Our collection team can provide advice and information on matters covered by the contract to ensure an efficient collection program for their department.

Our team works with City staff on providing training on our collections processes and online accessibility to the Firm's Automated Assistant platform.

Account activity / reports
Perdue Brandon provides online access for City department staff to view account activities, account updates and generate reports through our web-based *Automated Assistant*.

PROPOSED WORK PLAN

Upon award of the contract, Perdue Brandon meets with the Client to begin the implementation process. Our IT staff writes protocols to carry out the City's instructions for all software updates and data transfer methods. Tests are conducted to confirm all files are accurately uploaded. Following is our proposed work plan.

Initial Meeting
Immediately Upon Execution of Contract

Perdue Brandon Project Managers meet with the Client to:
- Determine contract needs.
- Identify corresponding Project Managers for each team (Financial, Operations and Information Technology).
- Define implementation goals.
- Schedule the kickoff meeting.

Implementation teams meet to identify responsibilities, define project needs, outline the scope of services and determine goals and deliverables. Weekly project status meetings will be scheduled.
Scope of Services Analysis – We work with the Client to define system and process requirements including:

Within 30 Days of Contract Execution

Develop a Data Integration Plan
- Data control documents
- Data exchange formats and methods
- Reporting requirements
- Website modifications

Develop a Finance Plan
- Payables process
- Receivables process
- Reporting requirements

Develop an Operations Plan
- Letter formats and language
- Payment methods
- Payment agreement terms
- Contact Specialists scripts and training
- Implementation of specialized collection techniques/processes
- Customer dispute procedures
- Reporting requirements
- Court access to Perdue Brandon's *Automated Assistant©*

Develop a Comprehensive Test Plan
- Determine data control documents for secure transfer file conditions and associated file layouts
- Define data transfer methods
- Define testing methodology
- Define sign-off parameters
- Define timeline for implementation

Weekly Update Meetings

Schedule weekly meetings to report on development timelines and review goals and deliverables.

Once testing is complete, the Client and Perdue Brandon will sign off on the implementation.

Final Approval

Post Implementation Follow-Up

Conduct weekly meetings with Client's staff for at least one month after implementation to ensure all issues are resolved.

Days to Follow

Within the first 30 days of initial turnover
- Mail the first letter
- Identify cases containing incorrect or incomplete addresses
- Skip trace activities initiated
- Verbal contact initiated with the obligor
- Demand payment with contacted obligors

At any time during the collection program
- Close appropriate cases
- Instruct obligors to make all payments as directed by the Client
- Receive new cases
- Report on the status of our research activities

Days 30-60 of initial turnover
- Mail the second letter with increased emphasis on the importance of payment
- Continue skip trace, verbal contact and payment negotiation

Days 60-90 of initial turnover
- Mail the third letter
- Skip trace, verbal contact and payment demand, as needed

Days 90 plus of initial turnover
- Mail additional letters, if needed
- Skip trace, verbal contact and payment reconciliation, as needed

TECHNOLOGY

IT Specialists

Perdue Brandon has an in-house Information Technology Department. Our IT specialists have years of experience and knowledge in the field of technology, specifically related to the collection of government receivables. They continually stay abreast of the latest technology.

We have a staff of network professionals that support our servers, disaster recovery center, Data Center, workstations and printers as well as other types of non-collection software used by our offices to ensure smooth daily operations. Our services include a full-time HELP desk and support ticketing system to provide a central point of contact for support requests.

Software Interface

Perdue Brandon ensures a seamless, efficient data exchange process. We work with more than 50 software programs, quickly interfacing and exchanging data in a secured environment. All information and personal data are confidential and protected. All conversion programming costs, if any, are at our expense.

Clients upload data files through *Automated Assistant* to our SFTP site. After uploading the data, files are moved to archive storage. Reports from the upload automatically are emailed to managers and supervisors for review. Any error in upload automatically suspends the process and sends an email to multiple support people. Data can be received in other formats as needed.

Computer System and Online Access

Court Trakker enables us to tailor and update our collection program to meet our clients' needs. We can provide collection reports in a variety of formats based on different types of information and determine work flow by searching for and detecting cases that have not been researched or called in a specific amount of time. Cases needing action are isolated and automatically sent to a Contact Specialist. This automation maximizes the amount of cases that can be worked at one time.

Automated Assistant gives the City real-time secured Internet access to view the status of accounts as they progress through the collection process. With this specialized platform, City staff see and review the latest collection information on accounts including previous and current defaulter addresses, closed and pending charges, payments and vehicle information.

Following are some features of the web-based platform.
   Login – The platform is accessible through our website, pbfcm.com. Your designated staff can login to our secure, password-protected website anytime. There is no limit on how many users the City can designate for online access.

   Notes/Reports Feature – You can easily add notes to accounts and generate reports through the platform. We provide your staff with a summary of our terms and abbreviations.

Online Chat Feature – City staff can immediately chat with one of our collection managers.

Mapping Feature – The mapping program provides law enforcement the ability to search and find defaulters within certain parameters by placing your defaulter's location on a map.

Security Feature – We use a REST service to isolate the data and 128-bit tokens to ensure user identity. We have protection against SQL injection as well as cross-site scripting (XSS). These features combine with strong passwords and secure socket layers to protect your data from unauthorized access.

User-Friendly – Our menu-driven system is user-friendly and easy to navigate. We train City staff on how to check an account's status and are available to assist as needed.

Language Feature – Supports both English and Spanish languages. Upon activation, the application detects the default language preference and sets the application language desired.

Mobile Device Feature – Seamless transition from your desktop browser to your mobile device. This mobile capability allows law enforcement personnel immediate access to defaulter collection information to facilitate appropriate interactions between your officers and defaulters.

Computer Hardware

Our Data Center is state-of-the-art, utilizing a large failover capable load balancing VMWare server cluster. Dell and Microsoft, our enterprise partners, helped us design and populate our Data Center with the latest products. The Data Center is built for maximum uptime and provides a number of redundant features, including incoming power lines, climate control systems and multiple internet circuits, all of which are failover enabled. The Data Center is constructed to resist flooding and both straight line and tornadic winds.

Our virtual server cluster utilizes VMWare Enterprise Hypervisor solutions running on Dell Hyperconverged infrastructure. The storage infrastructure is comprised of an all-flash drive array with more than 100 Terabytes of storage in a highly redundant VSAN Cluster. Utilizing the two mentioned architectures gives us the ability to migrate a virtual server from one server node to another without powering off the server and to create new servers in a matter of minutes.

Individual offices connect to the Data Center using variable bandwidth fiber circuits provided by AT&T. The Firm also "pushes" system wide antivirus to all connected systems and keeps the antivirus signatures up-to-date on connected machines for a virus-free environment.

Additional highlights of our computer capabilities include:
- Network appliances are Fortinet next generation routers, switches and endpoints. We also use FortiGate enterprise firewalls for advanced security services like Threat Protection and SSL Inspection. We also use FortClient and the FortiTelemetry options.
- Augmentation of our security infrastructure with FortiEDR on all connected systems. FortiEDR is an A1 based next generation threat protection/anti-virus solution. FortiEDR, in conjunction with a FortiClient real-time Threat Prevention Assessment scans, ensure our systems are safe.
- Zerto for our high-end disaster recovery replication. This software enables automated data recovery, failover and failback including orchestration of all replication functions.
- Trustwave as a third-party penetration testing. Trustwave advises Perdue Brandon and helps eliminate the ever-changing attack vectors used.

Disaster Recovery

Data is replicated to our Disaster Recovery Site using Zerto. The site is a large server cluster that closely mirrors the Data Center. As users add or change data in Data Center, the data at the Disaster Recovery Site also is updated. This VMWare product allows for non-disruptive testing of failover plans to ensure recovery success. In the event of a disaster in the primary Data Center, the Disaster Recovery Site immediately assumes operation.

The Data Center and Disaster Recovery Site use storage arrays with "hot swappable" disk drives. If a disk goes down, it is replaced without any loss of time or data. This "hot swappable" feature also is found in server power supplies, network interface cards and other components identified as needing failover.

Our disaster recovery procedures were tested and proven successful when Hurricane Ike impacted our Houston office. Despite damage and power loss at our office, no data was lost. The Houston office resumed operations from a temporary location within two days of the disaster.

Then, as the COVID-19 Pandemic situation evolved in early February 2020, our network team identified the possible need to transition into a telecommuting environment. A plan was created and extensively tested to ensure firm employees maintained secure access to all firm software and voice services from a remote workspace. As stay-at-home mandates were enforced, the network team quickly implemented the necessary configuration changes allowing a smooth transition to a telecommuting workplace.

Confidentiality and Security

All client data is confidential and held in a secure environment. Our Firm's employee policies require strict confidentiality. Staff have restricted access to data and functions and are allowed access only to those areas that are required to fulfill their duties.

Our network is secure and outside entrance is not allowed except with approved credentials and special software. Additionally, outside devices connecting to our network are checked by a discovery agent that ensures anti-virus software is installed and running before allowing initial network access. If the device is found to be compliant, the device is allowed on the network for user sign on.

Perdue Brandon augments our security infrastructure with FortiEDR and Penetration Testing done by Trustwave, both of which are industry leaders in their area. The Firm also "pushes" system-wide anti-virus to all connected systems and keeps the anti-virus signatures up to date on connected machines. Perdue Brandon only works with companies with the same high level of standards regarding security.

Perdue Brandon has encrypted millions of records containing social security numbers, driver's license numbers and dates of birth. These data items are encrypted at rest, meaning that only a program with the proper security certificate installed can view the data. This is another step in reducing risk of compromising personal information.