

**General Services Administration  
Federal Supply Service  
Authorized Federal Supply Schedule Price List**

*On-line access to contract ordering information, terms and conditions, up-to-date pricing, and the option to create an electronic delivery order are available through GSA-Advantage!<sup>TM</sup>, a menu-driven database system. The Internet address for GSA-Advantage!<sup>TM</sup> is: <http://www.gsaadvantage.gov>*

**Financial and Business Solutions**

**FSC Group: 520**

**Contract No.: GS-23F-0052U**

*For more information on ordering from Federal Supply Schedules, click on the FSS Schedules button at:  
<http://www.fss.gsa.gov>*

**Contract Period: August 7, 2008 - August 6, 2013**



**Credit Bureau Collection Services, Inc.**

**250 East Town Street**

**Columbus, OH 43215**

**Telephone: (614) 223-0682**

**Fax: (614) 360-9735**

**<http://cbcsnational.com/>**

**Business Size/Status: Large**

**Prices shown herein are NET (discount deducted).**

**Pricelist current through modification #Award dated August 7, 2008**



**DISAST  
RECOV**

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## GENERAL CONTRACT INFORMATION

- 1a. Table of Awarded Special Item Numbers (SINs): 520-4 Debt Collection Services  
(Please refer to [page #4](#) for a more detailed description)
- 1b. Lowest Priced Model Number and Lowest Price: Please refer to our rates on [page #8](#)
- 1c. Labor Category Descriptions: Not Applicable
2. Maximum Order: \$1,000,000
3. Minimum Order: \$300
4. Geographic Coverage: Domestic Only
5. Point (s) of Production: Not Applicable
6. Discount from List Price: All Prices Herein are Net
7. Quantity Discounts: Not Applicable
8. Prompt Payment Terms: Net 30 days
- 9a. Government Purchase Card *is* accepted at or below the micro – purchase threshold.
- 9b. Government Purchase Card *is* accepted above the micro – purchase threshold.
10. Foreign Items: None
- 11a. Time of Delivery: To Be Negotiated with Ordering Agency
- 11b. Expedited Delivery: To Be Negotiated with Ordering Agency
- 11c. Overnight and 2-Day Delivery: To Be Negotiated with Ordering Agency
- 11d. Urgent Requirement: To Be Negotiated with Ordering Agency
12. F.O.B. Point(s): Destination
- 13a. Ordering Address: Credit Bureau Collection Services, Inc.  
Attn: Mike Fordham/GSA Orders  
250 East Town Street  
Columbus, OH 43215
- 13b. For supplies and services, the ordering procedures, information on Blanket Purchase Agreements (BPAs), are found in Federal Acquisition Regulation (FAR) 8.405-3.
14. Payment Address: Credit Bureau Collection Services, Inc.  
Attn: Christina Bagnoli/Accounts Receivable  
250 East Town Street  
Columbus, OH 43215
15. Warranty Provision: Not Applicable
16. Export Packing Charges: Not Applicable
17. Terms & Conditions of Government Purchase Card Acceptance: Contact Contract Administrator

GENERAL CONTRACT INFORMATION (CONTINUED)

- |   |  |
|---|--|
| 18. Terms and conditions of rental, maintenance, and repair:  | Not Applicable                                       |
| 19. Terms and conditions of installation (if applicable):   | Not Applicable                                       |
| 20. Terms and conditions of repair parts indicating date of parts, price lists and any discounts from list prices:  | Not Applicable                                       |
| 20a. Terms and conditions for any other services (if applicable):   | Not Applicable                                       |
| 21. List of service and distribution points (if applicable):  | Not Applicable                                       |
| 22. List of participating dealers (if applicable):  | Not Applicable                                       |
| 23. Preventative maintenance (if applicable)  | Not Applicable                                       |
| 24a. Special attributes such as environmental attributes (e.g., recycled content, energy efficiency, and/or reduced pollutants.):   | Not Applicable                                       |
| 24b. Section 508 compliance information is available on Electronic and Information Technology (EIT) supplies and services and show where full details can be found (e.g. contractor's website or other location.) The EIT standards can be found at: <a href="http://www.Section508.gov/">www.Section508.gov/</a> : | Contact Contract Administrator for more information. |
| 25. Data Universal Number System (DUNS) Number:   | 189415453  |
| 26. Credit Bureau Collection Services, Inc. <i>is</i> registered in the Central Contractor Registration (CCR) database.   |  |

## **CONTRACTOR INFORMATION**

CBCS will increase the recoveries for your existing aged collection accounts. Our proprietary analytical model enable us to identify the collection strategy that will produce the desired response to our collection efforts.

CBCS is an established leader in the collection industry with more than 50 years of experience. Our company specializes in high-volume debt resolution and provides solutions for all stages of account recovery:

- Prime Installment Loans
- Early Out
- Prime Placements
- Secondary Placements
- Tertiary Placements
- Inventory management of old account receivables

CBCS is a licensed and bonded in all 50 states. We comply with all federal, state and local laws.

### **Continuous Improvement**

CBCS strives to stay ahead by using technology and continuously evaluating and improving our processes within the organization. Our company uses Six Sigma as a method to reach our goals of maximizing performance for our customers and our company. Six Sigma is a set of tools that teaches people to make data driven decisions. Six Sigma targets three main areas; improving customer satisfaction, reducing waste and creating greater process efficiency.

### **Superior Performance**

CBCS sets very high standards for superior performance in all areas of the business. **CBCS** is based on the principle that a company can only be as strong as the people it employs. We have an extensive training program for all staff members to insure superior performance. We monitor all aspects of our business to maintain our high performance standards.

### **Commitment**

CBCS has a commitment to offer the most innovative, flexible and comprehensive services in the industry for our customers. Our commitment to people transcends the normal work ethic such as dedication to quality and exceeding expectations. It translates into a personal bond between individuals. The result is true business partnerships combining the honor and respect of friends with that of professionals committed to growing their companies.

## **CONTRACT OVERVIEW**

GSA awarded Credit Bureau Collection Services, Inc. a GSA Federal Supply Schedule contract for Financial and Business Solutions (FABS), Contract No. GS-23F-0052U. The current contract period is August 7, 2008 - August 6, 2013. GSA may exercise a total of up to three additional 5 year option periods.

## **CONTRACT ADMINISTRATOR**

Mike Fordham  
Credit Bureau Collection Services, Inc.  
250 East Town Street  
Columbus, OH 43215  
Telephone: (614) 222-5409  
Email: [gsaadmin@cbcsnational.com](mailto:gsaadmin@cbcsnational.com)

## **MARKETING AND TECHNICAL POINT OF CONTACT**

Mike Fordham  
Credit Bureau Collection Services, Inc.  
250 East Town Street  
Columbus, OH 43215  
Telephone: (614) 222-5409  
Email: [gsaadmin@cbcsnational.com](mailto:gsaadmin@cbcsnational.com)

## **CONTRACT USE**

This contract is available for use by all federal government agencies, as a source for Financial and Business Solutions, for worldwide use. Executive agencies, other Federal agencies, mixed –ownership Government corporations, and the District of Columbia; government contractors authorized in writing by a Federal agency pursuant to 48 CFR 51.1; and other activities and organizations authorized by statute or regulation to use GSA as a source of supply may use this contract. Additionally, contractors are encouraged to accept orders received from activities within the Executive Branch of the Federal Government.

## **SPECIAL ITEM NUMBER (SIN) DESCRIPTIONS**

### ***520 4 Debt Collection Services***

The Contractor shall provide debt collection services. This may include but is not limited to the following:

- Collect on delinquent/defaulted loans/assets
  - perform collection activities
  - provide information to ensure delinquent/defaulted borrowers understand collection process, their benefits, rights, and responsibilities
  - recover a debt from its endorser when a debt becomes delinquent
  - ensure that all attempts to collect are fair and reasonable and do not involve harassment, intimidation, or false or misleading representation
  - record all collection activity and provide summary reports
- Administrative wage garnishment
  - comply with the regulatory requirements for Administrative Wage Garnishment (AWG)
  - determine if the borrower is eligible for possible AWG
- Litigation preparation
  - determine a borrower's ability to repay
  - submit a case file for approval
- Administer deferments and forbearances
- Discharge loans due to death, disability, bankruptcy, false certification, etc.

## **INSTRUCTIONS FOR PLACING ORDERS FOR SERVICES BASED ON GSA SCHEDULE HOURLY RATES**

GSA provides a streamlined, efficient process for ordering the services you need. GSA has already determined that Credit Bureau Collection Services, Inc. meets the technical requirements and that our prices offered are fair and reasonable. Agencies may use written orders; facsimile orders, credit card orders, blanket purchase agreement orders or individual purchase orders under this contract.

If it is determined that your agency needs an outside source to provide FABS services, follow these simple steps:

### **Step 1. Develop a Statement of Work (SOW)**

In the SOW, include the following information:

- Work to be performed,
- Location of work,
- Period of performance;
- Deliverable schedule, and
- Special standards and any special requirements, where applicable.

### **Step 2. Select Contractor and Place Order**

- If the order is at or below the micro-purchase threshold, select the contractor best suited for your needs and place the order.
- If the order is exceeding but less than the maximum order threshold (MOT), prepare an RFQ;
- If the order is in excess of the MOT, prepare an RFQ. Consider expansion of competition and seek price reductions.

### **Step 3. Prepare a Request for Quote (RFQ)**

- Include the SOW and evaluation criteria;
- Request fixed price, ceiling price, or, if not possible, labor hour or time and materials order;
- If preferred, request a performance plan from contractors and information on past experience; and include information on the basis for selection.
- May be posted on GSA's electronic RFQ system, e-Buy

### **Step 4. Provide RFQ to at least Three Firms**

### **Step 5. Evaluate Offers, Select Best Value Firm, and Place Order**

## REQUIREMENTS EXCEEDING THE MAXIMUM ORDER

In accordance with FAR 8.404, before placing an order that exceeds the maximum order threshold, ordering offices shall:

- Review additional schedule contractors' catalogs/price lists or use the "GSA Advantage!" on-line shopping service;
- Based upon the initial evaluation, generally seek price reductions from the schedule contractor(s) appearing to provide the best value (considering price and other factors); and
- After price reductions have been sought, place the order with the schedule contractor that provides the best value and results in the lowest overall cost alternative (see FAR 8.404(a)). If further price reductions are not offered, an order may still be placed, if the ordering office determines that it is appropriate.

Vendors may:

Offer a new lower price for this requirement (the Price Reduction clause is not applicable to orders placed over the maximum order in FAR 52.216-19 Order Limitations.)

- Offer the lowest price available under the contract; or
- Decline the order (orders must be returned in accordance with FAR 52.216-19).

A task order that exceeds the maximum order may be placed with the Contractor selected in accordance with FAR 8.404. The order will be placed under the contract.

Sales for orders that exceed the Maximum Order shall be reported in accordance with GSAR 552.238-74.

## BLANKET PURCHASE AGREEMENT

Ordering activities may establish BPAs under any schedule contract to fill repetitive needs for supplies or services. BPAs may be established with one or more schedule contractors. The number of BPAs to be established is within the discretion of the ordering activity establishing the BPAs and should be based on a strategy that is expected to maximize the effectiveness of the BPA(s). In determining how many BPAs to establish, consider:

- The scope and complexity of the requirement(s);
- The need to periodically compare multiple technical approaches or prices;
- The administrative costs of BPAs; and
- The technical qualifications of the schedule contractor(s).

Establishment of a single BPA, or multiple BPAs, shall be made using the same procedures outlined in 8.405-1 or 8.405-2. BPAs shall address the frequency of ordering, invoicing, discounts, requirements (*e.g.* estimated quantities, work to be performed), delivery locations, and time.

When establishing multiple BPAs, the ordering activity shall specify the procedures for placing orders under the BPAs.

Establishment of a multi-agency BPA against a Federal Supply Schedule contract is permitted if the multi-agency BPA identifies the participating agencies and their estimated requirements at the time the BPA is established.

Ordering from BPAs:

Single BPA. If the ordering activity establishes one BPA, authorized users may place the order directly under the established BPA when the need for the supply or service arises.

Multiple BPAs. If the ordering activity establishes multiple BPAs, before placing an order exceeding the micro-purchase threshold, the ordering activity shall:

- Forward the requirement, or statement of work and the evaluation criteria, to an appropriate number of BPA holders, as established in the BPA ordering procedures; and
- Evaluate the responses received, make a best value determination (see 8.404(d)), and place the order with the BPA holder that represents the best value.

BPAs for hourly rate services. If the BPA is for hourly rate services, the ordering activity shall develop a statement of work for requirements covered by the BPA. All orders under the BPA shall specify a price for the performance of the tasks identified in the statement of work.

Duration of BPAs. BPAs generally should not exceed five years in length, but may do so to meet program requirements. Contractors may be awarded BPAs that extend beyond the current term of their GSA Schedule contract, so long as there are option periods in their GSA Schedule contract that, if exercised, will cover the BPA's period of performance.

Review of BPAs:

The ordering activity that established the BPA shall review it at least once a year to determine whether:

- The schedule contract, upon which the BPA was established, is still in effect;
- The BPA still represents the best value (see 8.404(d)); and
- Estimated quantities/amounts have been exceeded and additional price reductions can be obtained.

The ordering activity shall document the results of its review.

## DEBT COLLECTION SERVICES PRICING

Debt Collection Services	CBCS Percentage Commission Fees
Prime Installment Loans	32.09%
Early Out	5.92%
Prime Placements	11.85%
Secondary Placements	22.71%
Tertiary Placements	31.60%
Inventory Placements	34.56%

### **Early Out Programs**

CBCS can customize a program consisting of telephone calls, letters, or both for accounts in the early stages of delinquency. We maintain a separate team for this service, and we are able to operate under the Government's name or as CBCS on your behalf.

Unresolved accounts can be transferred to our collection group automatically, returned to the Government, or forwarded to an agent at your discretion.

### **Traditional Third Party Recovery (Primary – Tertiary)**

CBCS has a unique advantage in working delinquent accounts due to the fact that we are a sister company to the nation's fourth largest repository of credit information called Innovis. CBCS has unlimited free access to over 250 million consumer credit files and unlimited access to many unique and proprietary databases that enable CBCS to find consumers on delinquent accounts, especially the consumers whose circumstances have recently changed.

CBCS assigns a proprietary collection score to every account that is placed, regardless of age or balance. Then, a credit report is pulled for each account and run through various automated data scrubs for detecting bankruptcy, new phone numbers, new addresses, and new employment information. The accounts are then rank ordered by the highest probability of payment, using the exclusive CBCS proprietary scoring model before being presented for collection. This enables CBCS to yield the highest amount of money for the City within a short period of time.

Primary Agency—CBCS is the first agency that works the portfolio

Secondary Agency—CBCS is the second agency that works the portfolio

Tertiary Agency—CBCS is the third agency that works the portfolio

### **Inventory Management--CPR**

CBCS turns old accounts into new on-going revenue. Only CBCS has the proprietary technology to recover money from your aged accounts. After you have exhausted all efforts, including those of collection agencies, our sophisticated and automated system will identify accounts that still have value. Unlike other agencies, CBCS will segment the accounts by the highest probability of payment and constantly update the data so we can identify and return lost revenue as consumers' circumstances change.