



# Caine & Weiner

— Excellence in Global Receivable Solutions —

"Caine & Weiner and NACM Connect have formed an incredible relationship that is of great benefit to our members. The scope of their operation is such that they are able to offer our membership service that few can rival, like legal representation in each and every state - something only an elite group of agencies can match. Most importantly, Caine & Weiner gets results. And if you're a member of one of the NACM Connect affiliates, those results come to you at a very favorable rate. NACM Connect continues to be extremely proud of our relationship with this outstanding firm."

*Phil Lattanzio, CCE, President & COO, NACM Connect*



The diversity of this alliance partnership provides the credit and collection professional with the tools they need to make prudent credit decisions, properly manage their receivables and have access to collection solutions when 3rd party assistance is necessary. **Caine & Weiner - dedicated to the credit and collections industry since 1930.**

- 30% of Caine & Weiner commissions go directly to NACM Connect for member support and education
- Founding member of the former Commercial Collection Agency Association (CCAA)
- Certified by the Commercial Law League of America (CLLA)
- Sustaining member of the International Association of Commercial Collectors (IACC)
- Longstanding member of the American Collectors Association (ACA)
- ACA Certified Credit and Collections Compliance Officer
- IACC Certified Commercial Collectors on staff
- 2018 SOC 1 Type 2 Audited
- 10-day remittance policy
- Affiliated law firm of Pucin & Friedland
- Commercial and consumer, 1st and 3rd party file handling expertise
- Results-driven through external and internal benchmarking and champion challenge
- National network of state-of-the-art, full-service collection centers
- Global coverage via our international partners
- 100% accountability and transparency through our proprietary PIF2 file-handling procedure
- Compliant with federal and individual licensing requirements in each state
- Secure online client access portal

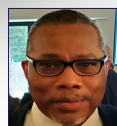
**www.caine-weiner.com**

**Los Angeles | Chicago | Louisville | Buffalo | Dallas**

*Supporting U.S. and global commerce in the Receivables-to-Cash Cycle since 1930*



*Proudly serving our  
NACM Affiliate Partners*



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UPSTATE NEW YORK/MIDWEST/NEW ENGLAND





## The Partnership Continues ... Stronger Than Ever!



In 2004, NACM Connect set out to find a collection agency who shared their values and could deliver exceptional service and unmatched collection performance to their members.

While conducting their comprehensive national search for an alliance partner, they scorecarded America's leading agencies. After conducting a methodical evaluation of each one, which included their financial stability, industry expertise, flexibility, certifications and longevity, Caine & Weiner was chosen.

Today, the Caine & Weiner relationship is stronger than ever with the NACM Affiliates united together as NACM Connect Companies.

As a trusted alliance partner whose commitment to excellence has been demonstrated through optimal collection performance and outstanding client service, the Caine & Weiner and NACM Connect Companies alliance partnership continues to prosper.

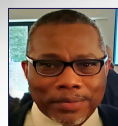
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# Caine & Weiner

—Excellence in Global Receivable Solutions—

## Caine & Weiner has the cost-effective, results-driven outsourcing solutions!

### 1st Party Outsourcing

Through our 1st party service, Caine & Weiner's presence is undetected by your customer. Contacted in a professional customer service-manner, they are politely requested to remit payment directly to you. The program is an extension of your internal collection efforts and is structured to significantly enhance cash flow while keeping your customer's payment history current.

Our presence, by design, is undetected by your customers—each of whom are contacted for payment in a courteous, timely manner by our team of professionals, using the industry's leading technology.

As an extension of your credit/collection department you derive several immediate benefits—increased cash flow, 100% coverage of your A/R, complete accountability, maintaining and preserving customer loyalty and more ...

We will customize the perfect plan to help you accomplish your accounts receivable priorities.

This customizable service is an effective strategy for companies faced with quarterly or annual A/R "clean-ups" or having to rapidly address newly acquired receivable portfolios. It's also ideal for understaffed collection departments to increase their cash flow, decrease delinquencies and minimize their bad debt write-offs.

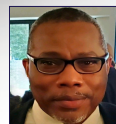
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## THE LAW OFFICES OF PUCIN & FRIEDLAND, P.C.

Recognizing client needs during fluctuating economic times, Caine & Weiner offers yet another distinct advantage to recover lost dollars.

The Law Offices of Pucin & Friedland, P.C. (P&F) is Caine & Weiner's affiliated legal entity who shares our mission to provide our stakeholders with enhanced due diligence, accountability, control, lower costs and increased results throughout the entire recovery cycle specifically focused on pre-litigation and litigation services. Its team of highly skilled and experienced creditors' rights attorneys serves the entire enterprise and is strategically located in our Chicago and Los Angeles centers.

The P&F process occurs as the next logical step in the collection cycle initiated by Caine & Weiner. This process involves legal professionals, who are specifically trained in the art of negotiation, financial analysis, skip tracing and reporting all in furtherance of client requirements focused on the ultimate goal of final resolution. Caine & Weiner and P&F use the same collection system and database, sharing key information thus eliminating redundancy and loss of time. Furthermore, our clientele are able to view our respective activity within the account notes from our CW Connect online portal, accessible 24/7 via our website at [http://www.caine-weiner.com/client\\_access/](http://www.caine-weiner.com/client_access/)

Our objective is to avoid litigation and P&F will make every attempt to amicably resolve the matter and mitigate the cost of collection without recommending the filing of a lawsuit. If litigation is the only alternative, our team will verify the debtor's financial situation, attachable assets, bank accounts, employment, etc. so as to analyze any settlement offer propounded or post-judgment execution needed. Based on the aforementioned analysis, litigation is recommended and submitted to Caine & Weiner and the client. Suit will be filed only with prior client approval.

P&F attorneys are licensed in Illinois, Ohio and California and can litigate certain accounts where jurisdiction falls within those states. On all other accounts, Caine & Weiner will utilize its long standing network of licensed, bonded and insured Commercial Law League of America attorneys.

P&F and Caine & Weiner will manage the entire legal process for maximized results, eliminating wasted time, efforts, frustration and money. The services provided and results obtained are compelling advantages for our clients.



PUCIN & FRIEDLAND



Est. 1930

# Caine & Weiner

*—Excellence in Global Receivable Solutions—*

## Does Your Collection Agency Meet Your Expectations?

Compare them with Caine & Weiner's longevity, professional certification, account handling expertise, collection performance International presence and more... Caine & Weiner, the smart choice!

	Caine & Weiner	Other Agencies
Year Started	1930	?
How long is your money held prior to remittance	10 Days	?
Do they serve a diverse client & industry base?	Yes	?
Is their corporate culture results-driven and highly accountable?	Yes	?
Are they SOC 1 Type 2 Audited and ISO 27001:2013 Certified?	Yes	?
Are they an IACC Certified Agency?	Yes	?
Do they utilize certified, honor roll collectors?	Yes	?
How many full-service national centers do they have?	5	?
Do they offer domestic and international service?	Yes	?
Do they have a separate, but inclusive legal entity?	Yes	?
Do they provide a full range of ARM services?	Yes	?
Do they provide 24/7 secure web-based access for account status, data-mining and reporting?	Yes	?
Is their collection platform based on state-of-the-art technology?	Yes	?
Are they a CLLA member, and founding member of the former CCAA?	Yes	?
Are they compliant with all federal requirements and the individual regulations in each state?	Yes	?
Do they provide maximization on your recoveries?	Yes	?

## The results speak for themselves!

Know your agency. Over the past several years the 10,000+ U.S.-based agencies have dwindled down to around 4,000. Caine & Weiner provides large agency resources with personalized service.

Now more than ever, it is important to use an agency you can trust—one that will always be there for you!

**Caine & Weiner—The right choice, since 1930!**



**Professional Service, Personal Attention—Proven Results!**

[www.caine-weiner.com](http://www.caine-weiner.com)

**The Smart Choice**

## IS YOUR AGENCY COMPLIANT WITH THE COLLECTION REGULATIONS IN EVERY STATE?

With separate requirements regulating debt collection in each of the 50 states, some agencies may not be compliant in every state—which includes licensure, registration or posting a bond.

Alabama	License not required	Nebraska	Licensed
Alaska	Letter of Exemption	Nevada	Licensed
Arizona	Licensed	New Hampshire	License not required
Arkansas	Licensed	New Jersey	Licensed
California	License not required	New Mexico	Licensed
Colorado	Licensed	New York State	Licensed not required
Connecticut	Licensed	NYC, New York	Licensed
Delaware	Licensed	Buffalo, New York	Licensed
Florida	Licensed	North Carolina	Licensed
Georgia	License not required	North Dakota	Licensed
Hawaii	Agency Registration	Ohio	License not required
Idaho	Agency Registration	Oklahoma	License not required
Illinois	Licensed	Oregon	Licensed
Indiana	Licensed	Pennsylvania	License not required
Iowa	Registered	Rhode Island	License not required
Kansas	Registered	South Carolina	License not required
Kentucky	License not required	South Dakota	License not required
Louisiana	COA	Tennessee	Licensed
Maine	Licensed	Texas	License not required
Maryland	Licensed	Utah	Registered
Massachusetts	Licensed	Vermont	License not required
Michigan	Licensed	Virginia	License not required
Minnesota	Licensed	Washington	Licensed
Mississippi	License not required	West Virginia	Licensed
Missouri	License not required	Wisconsin	Licensed
Montana	License not required	Wyoming	Licensed



**Caine & Weiner adheres to the requirements in EVERY state, protecting the best interests of our clients.**



# Caine & Weiner

*Excellence in Global Receivable Solutions*



## WHAT DIFFERENTIATES US FROM THE REST



# Caine & Weiner

—Excellence in Global Receivable Solutions—

## THE PIF<sup>2</sup> PROCESS

30 Days

### PRIMARY HANDLING

During the initial handling period, the debtor receives an FDCPA text compliant payment request by mail and a 2-3 day call cycle commences. The Account Resolution Specialist assigned to the file is a certified collection professional, regulation-compliant and highly skilled in debtor communication and problem solving.

If payment is not received or a client-approved payment plan is agreed upon, the file moves to the next step.

60 Days

### INTERMEDIATE HANDLING

In this stage, the 2-3 day collection activity cycle continues and, depending on the circumstances, a secondary specialist may enter the picture. A supplemental FDCPA compliant letter is sent to the debtor to convey greater urgency. The Account Resolution Specialist's file-handling and call cycle is supervisor-reviewed to make sure that maximum collection efforts are undertaken and that file-handling is compliant with all regulations in the area where the debtor is located. If payment is not received or a payment plan agreed to, with the client's approval, management reviews the file and moves it to the final handling stage.

90 Days

### FINAL HANDLING

Final handling is performed by a specialist—whose sole objective is to fully explore all final opportunities to amicably resolve the debt. Their involvement includes a review of all previous activity and direct contact with the debtor. The specialist operates within a very narrow area, between intermediate handling and before the commencement of legal action—when client approved.

In the final handling stage, the assigned specialist, an articulate and persuasive communicator, is often able to convince the debtor to remit payment "to avoid a blemish on their credit record" and convey the client's rightful entitlement to payment. In keeping with Caine & Weiner's "culture of excellence", at all times the debtor is treated in a courteous, yet firm manner.

If the debtor refuses to cooperate, the file is forwarded to Caine & Weiner's Legal Department for review, after which recommendations are made to the client. If legal activity is approved, the file is managed from "cradle to grave" up through execution of judgment. Assigned attorneys are located in the debtor's jurisdiction. If the file is considered for closure, it undergoes a two-step management review.

Review

**2—Throughout the collection cycle the progress is continuously analyzed and reviewed by management.**



## CAINE & WEINER'S PRECISION FILE MANAGEMENT PROCEDURE

The process, resulting from nine decades of file handling, produces optimal collection results, precise follow-up, continuous management oversight and 100% accountability.

### Features include:

- A Primary, Intermediate and Final handling specialist is assigned to each file
- At each stage the progress is evaluated by a collection supervisor
- Embedded management oversight throughout the process guarantees 100% file accountability
- Prior to closure, the file undergoes a multi-step management review

The three-tiered integrated collection process incorporates multiple collection actions governed by ongoing supervisory/management review and intervention throughout the collection cycle.



## CERTIFIED COLLECTORS

**Accounts referred to Caine & Weiner are managed by experienced, trained and certified collectors**

Caine & Weiner's commercial collectors receive extensive in-house training and undergo certification through the Commercial Collection Agency Association (CCAA) of the Commercial Law League of America (CLLA)—one of the oldest and most respected creditors' rights organizations in the country. The CCAA's certification program is the most comprehensive and highly regarded program of its kind in the credit and collection industry.

The rigorous certification program addresses all aspects of the regulations that govern collection activity and includes; effective techniques, lawsuit procedures, insolvencies, customer service and collection office management.

Caine & Weiner takes considerable pride in the fact that a.

Upon completion of the program, which requires passing a final examination, the collector has attained industry certification designating them as a Certified Collection Professional (CCP). Graduates of the advanced program attain the designation of Senior Certified Collection Professional (SCCP).

Caine & Weiner's recruitment, training, retention and certification of our collection team ensure that your files are in the hands of the industry's "best of the best."



**Professional Service, Personal Attention—Proven Results!**

[www.caine-weiner.com](http://www.caine-weiner.com)





## Take the Caine & Weiner Champion Challenge

### Does your collection agency guarantee they will increase your revenue?

Take us up on our Champion Challenge and let us show you the money that your current agency may be leaving on the table. The challenge is simple. If you are using an outside third party to collect your bad debt, allow us to go head-to-head with them over a 6-month period. We will meet their rate—simply split the business 50/50 and make sure you inform them of the challenge.

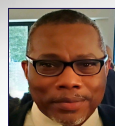
If Caine & Weiner outperforms your current agency (and we are confident we will), then we have earned the right to your future business. If your current agency outperforms us you can expect they will have improved over their current recovery rate because of the threat that we posed. Either way, the bottom line is increased revenue for your company.

### We do at Caine & Weiner!

**Competition is Healthy. Let us challenge your current agency —  
you have nothing to lose and everything to gain!**



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# Caine & Weiner

— Excellence in Global Receivable Solutions —

## Your Accounts Receivable Partner

For nine decades the world's leading businesses have relied on Caine & Weiner's team of certified collectors to collect their bad debts and past due accounts.

Caine & Weiner is a leading Full-service Accounts Receivable Management Enterprise, with a network of National Collection Centers strategically located throughout the country. Client satisfaction is our highest priority. Since 1930 we have delivered outstanding performance and unmatched service to our world wide clients.

Our team of tenured collection professionals, supported with cutting-edge technology, has the skills to help you accomplish your accounts receivable management objectives. Collections are handled on a contingent collection basis—no collection, no charge.

*On accounts paid direct or accounts withdrawn pending collection, commissions will be charged. Returned merchandise and equipment will be charged at one-half the normal fee. Commission not exceeding 50% will be charged on accounts that require considerable time and attention and where the money is collected in small installments over a period of time. If our collection efforts reveal that an account was paid prior to placement, one-half the normal fee will apply. Caine & Weiner may retain as compensation for its costs and expense all lawful sums collected in excess of the principle amount of each claim.*

### Contingency Fee Schedule

#### Commercial Accounts

- 18% - Accounts 180 days or less
- 20% - Accounts 181-365 days
- 40% - Accounts 365 days+
- 50% - Accounts less than \$250 and 2nd placements
- 35% - Forwarded
- 40% - Litigation
- \$10 - Letter writing only (series of 3 collection letters)

*The above rates are for commercial accounts located within the continental United States; otherwise they will be considered as international claims.*

#### International Accounts

- 35% - Collected in-house
- 35% - Forwarded
- 40% - Litigation

#### Consumer Accounts

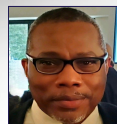
- 35% - Accounts 365 days or less (\$300+)
- 40% - Forwarded
- 50% - Accounts 365 days + (\$300-)
- 50% - Litigation

*Negotiable rates for volume placements and/or claims in excess of \$20,000*

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Excellence in Global Receivable Solutions



# Commercial Placement

Assign by Mail, Fax or E-mail

☐ **West Coast**

5805 Sepulveda Blvd.  
Sherman Oaks, CA 91411  
818-226-6000  
866-501-1906 Fax  
ca@caine-weiner.com

☐ **Midwest**

935 National Parkway  
Schaumburg, IL 60173  
847-407-2320  
866-871-4967 Fax  
il@caine-weiner.com

☐ **Northeast**

338 Harris Hill Rd.  
Buffalo, NY 14221  
716-633-0235  
866-269-6327 Fax  
ny@caine-weiner.com

☐ **Southwest**

12005 Ford Road  
Dallas, TX 75234  
972-248-6499  
866-517-7313 Fax  
tx@caine-weiner.com

Debtor Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Debtor Contact: \_\_\_\_\_  
Additional Responsible Party: \_\_\_\_\_  
SS# (Primary Responsible): \_\_\_\_\_

Amount Assigned: \_\_\_\_\_  
Last Invoice Date: \_\_\_\_\_  
Date Delinquent: \_\_\_\_\_  
Last Payment Date: \_\_\_\_\_  
Creditor Reference#: \_\_\_\_\_  
Email: \_\_\_\_\_  
Date of Birth (Primary Responsible): \_\_\_\_\_  
Customer Website: \_\_\_\_\_

**\*\* Social Security and/or Date of Birth required for reporting guarantors to Credit Bureaus**

*We assign the above account exclusively to you for collection. As our agent, you are authorized to proceed at once to collect the account. In the event it becomes necessary to forward the claim to attorneys for legal action, we direct and authorize you, as our agent and as a convenience to us, to send the account to an attorney. You or our attorneys are authorized to accept payments and to endorse checks, notes, money orders or drafts for extension. We further understand that if we authorize legal action, a suit fee or charge for cost of legal services provided by the attorney may be made in addition to the regular collection fees. We also understand that upon withdrawal of this account, any payments, settlements, or return of merchandise received by us after the assigned date will be subject to regular fees. In the event the submitted debtor is a consumer vs. a business, we attest that the Social Security number or date of birth submitted has been validated with information received from the consumer and is necessary in order for Caine & Weiner to submit the claim to the credit reporting agencies.*

Creditor: \_\_\_\_\_  
Client # if applicable: \_\_\_\_\_  
Submitted By: \_\_\_\_\_  
Date Submitted: \_\_\_\_\_

Creditor Telephone Number: \_\_\_\_\_  
Creditor Fax number: \_\_\_\_\_  
Creditor Email: \_\_\_\_\_

Creditor Address: \_\_\_\_\_  
Creditor City/State/Zip: \_\_\_\_\_

**Other information available and attached:**

- |                                     |  |
|-------------------------------------|--|
| <input type="checkbox"/> Invoices   | <input type="checkbox"/> Bank Reference      |
| <input type="checkbox"/> Statements | <input type="checkbox"/> Bank Account Number |
| <input type="checkbox"/> NSF Checks | <input type="checkbox"/> Other               |

Creditor Remarks: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**Caine & Weiner**  
Est. 1930 Excellence in Global Receivable Solutions



# Consumer Placement

Assign by Mail, Fax or E-mail

Debtor Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Debtor Contact: \_\_\_\_\_  
 Additional Responsible Party: \_\_\_\_\_  
 SS#\*\* (Primary Responsible): \_\_\_\_\_  
 Date of Birth \*\* (Primary Responsible): \_\_\_\_\_  
 Email: \_\_\_\_\_

Creditor Reference#: \_\_\_\_\_

**\*\* SS# and/or Date of Birth required for reporting to Credit Bureaus**

Date of First Invoice or contract \_\_\_\_\_  
 Date of Last Invoice \_\_\_\_\_  
 Last Invoice Due Date \_\_\_\_\_  
 Date of Last Payment \_\_\_\_\_  
 Last Payment Amount \_\_\_\_\_  
 Principal Amount Due \_\_\_\_\_  
 Interest Amount Due \_\_\_\_\_

## **Complete ONE of the following Validation dates:**

- ☐ Transaction Date      ☐ Last Statement Date  
☐ Last Payment Date      ☐ Judgement Date  
☐ Charge Off Date

Date of Selected validation item: \_\_\_\_\_

Balance as of Validation Date: \_\_\_\_\_

*Provide amounts by transaction type that altered the balance after the date from above (please add Zero if applicable):*

Interest Amount: \_\_\_\_\_

Fees Amount: \_\_\_\_\_

Payments: \_\_\_\_\_

Credits Amount: \_\_\_\_\_

**Total Amount Assigned:** \_\_\_\_\_

*We assign the above account exclusively to you for collection. As our agent, you are authorized to proceed at once to collect the account. In the event it becomes necessary to forward the claim to attorneys for legal action, we direct and authorize you, as our agent and as a convenience to us, to send the account to an attorney. You or our attorneys are authorized to accept payments and to endorse checks, notes, money orders or drafts for extension. We further understand that if we authorize legal action, a suit fee or charge for cost of legal services provided by the attorney may be made in addition to the regular collection fees. We also understand that upon withdrawal of this account, any payments, settlements, or return of merchandise received by us after the assigned date will be subject to regular fees. In the event the submitted debtor is a consumer vs. a business, we attest that the Social Security number or date of birth submitted has been validated with information received from the consumer and is necessary in order for Caine & Weiner to submit the claim to the credit reporting agencies.*

Creditor: \_\_\_\_\_  
 Client # if applicable: \_\_\_\_\_  
 Submitted By: \_\_\_\_\_  
 Date Submitted: \_\_\_\_\_

Creditor Telephone Number: \_\_\_\_\_  
 Creditor Fax number: \_\_\_\_\_  
 Creditor Email: \_\_\_\_\_

Creditor Address: \_\_\_\_\_

Creditor City/State/Zip: \_\_\_\_\_

## **Other information available and attached:**

- ☐ Invoices      ☐ Bank Reference  
☐ Statements      ☐ Bank Account Number  
☐ NSF Checks      ☐ Other

Creditor Remarks: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# Bad Debt Warning Signs A-Z

- A. Debtor payment already 90+ or 120+ days past due
- B. Changes in payment pattern from "on-time payer" to "late payer"
- C. Debtor breaking promises for payment
- D. Debtor ignoring demands for payment
- E. Debtor asks for re-negotiation of payment terms
- F. Debtor makes partial payments without your agreement
- G. Debtor skips payments
- H. Debtor pays with cheques with not sufficient funds ("NSF")
- I. Debtor claims payment delay due to bank or government problem
- J. Debtor claims they do not have the money to pay
- K. Debtor claims they cannot pay until they get paid by their customer
- L. Debtor claims they lost a major client and thus cannot pay you
- M. Debtor threatens company bankruptcy if you demand payment
- N. Debtor executive responsible for authorizing or processing payment is "not available" and "will not be able to respond for a long period of time"
- O. Debtor asks you to be patient because they have new investors
- P. Debtor tells you to be patient because their company is being sold soon and they then will be able to pay
- Q. Rumors in the industry (from customers' staff, your sales staff, other creditors) of debtor financial trouble
- R. Rumors in the industry (from customers' staff, your sales staff, other creditors) of debtor company sale
- S. Debtor buying from your competitor(s) without having paid you yet
- T. Your competitor(s) calls asking for credit references on your debtor
- U. Debtor buys product at quoted price, but wants a bigger discount after receipt of merchandise
- V. Debtor asks you to accept return of merchandise long after the delivery has been made (and perhaps with goods not in resale-able condition)
- W. Debtor (falsely) claims you supplied defective products or services
- X. Debtor refuses to cooperate with reasonable and appropriate inquiries about their delinquent payment
- Y. Debtor lies to you
- Z. Debtor avoids contact, not returning messages / e-mails

**ACCOUNTS DISPLAYING ANY OF THE FOLLOWING 'BAD DEBT WARNING SIGNS' SHOULD BE FORWARDED IMMEDIATELY TO CAINE & WEINER FOR COLLECTION.**

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