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Thank you for your interest in the NCSPlus Cash Recovery System. We are recovering more money faster at a dramatically lower cost for over thirty five thousand creditor clients throughout the country. We would love to do the same for you.'

We recover more money, faster at a dramatically lower cost. The average collection agency in the country today recovers approximately 20% of the accounts placed for collection according to the American Collectors Association.

The average collection fee in the country today is 40% and the money is sent to the collection agency – not to you so it usually takes 60 to 90 days for you to receive the recovered monies.

NCSPlus clients recover on over 50% of the accounts placed for collection or one out of every two placed for collection. Our recovery rate is over twice the national average of just 20%.

NCSPlus clients enjoy a dramatically lower fee. We guarantee that our fee won't exceed 25%, but the average NCSPlus client is paying less than FIVE PERCENT to recover their money.

And the payments are always sent directly to you! Not only does this reduce your risk of using a collection agency, but it also increases your cash flow from slow and delinquent receivables. There is nothing faster than direct remit. You get your money two to three times faster using the NCSPlus Cash Recovery System.

We are fully compliant with the Fair Debt Collection Practices Act (FDCPA), The Telephone Consumer Protection Act (TCPA), The Health Information Patient Protection Act (HIPAA), The Center for Medicare and Medicaid Services (CMS) regulations and The Fair Credit Reporting Act (FCRA)

NCSPlus is licensed and bonded in all states and localities where required. Collection Agencies are required to be licensed in 23 states and many different localities throughout the country. Most licenses also require that the collection agency post a surety bond.

NCSPlus has recovered many billions of dollars for over 35,000 clients since 1984.



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We Start with Trust.

NCSPPlus is an Accredited Business with the Better Business Bureau. We enjoy an “A” rating and our clients can rest assured that we will deal with their delinquent accounts in an ethical and honest manner. All complaints of any sort are immediately answered and resolved according to the high standards of the Better Business Bureau. As an accredited business, NCSPPlus agrees to comply with all of the Better Business Bureau ethical guidelines and to submit to binding arbitration if a satisfactory resolution to a complaint is not reached.



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NCSPPlus is a member of the ACA International, the Association of Credit and Collection Professionals (ACA). The ACA is a trade association of approximately 4500 collection agencies located throughout the country. Members are held to the highest ethical and financial standards.

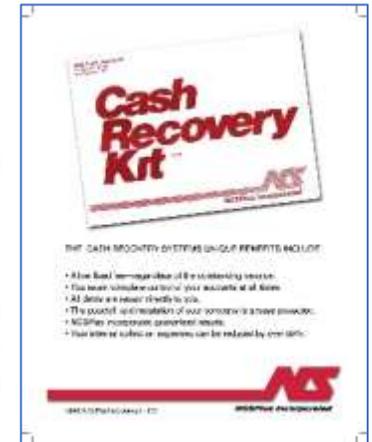
NCSPPlus is also sponsored by some 500 national, state and local trade associations for use by their members. Trade associations are especially careful about sponsoring a vendor because the quality of the vendor reflects upon the trade association's reputation.



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The Cash Recovery System's Unique Benefits Include:

- A low fixed fee is charged – regardless of the outstanding balance. This means that when you recover \$100, \$500, or even \$1000, you only pay our low fixed fee – Usually \$20.00 or less.
- You retain complete control of your accounts at all times. This means that if you placed the account in error, or you decide to accept less than the full balance, you won't owe us anything when you withdraw the account or tell us to mark it Settled in Full. This allows you to work with the debtor and not have to worry that you'll end up paying a percentage fee even when you didn't recover any money.
- All debts are paid directly to you. You know exactly who paid, how much they paid and when they paid. You don't have to wait for us to tell you AND the money is in your bank ready to use in your business.
- The goodwill and reputation of your company are always protected. Your accounts are not being worked by an agency that has to collect the accounts to earn a fee. Percentage based agencies sometimes resort to harsh and scorched earth collection tactics just to earn a fee. With our service you are in complete control. You can collect the money AND keep the client.
- We guarantee our results. If our service is used properly, you will most likely recover \$20.00 for each \$1.00 you pay us. That's a collection cost of just 5%! But even if you don't get the average return that the NCSPlus clients enjoy, we guarantee that you will get at least \$4.00 for every \$1.00 you spend with us.
- Using our services will reduce your internal costs. Many of our clients now place claims at 60 or 90 days past due – or even sooner because there is no percentage charged. So they are able to save the costs of working the accounts internally for two to six months or more!



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Here is a typical cost benefit comparison of using NCSPlus versus a common percentage collection agency.

This illustration shows a client placing 500 claims with an average balance of \$500.00 for collection. These accounts could have been placed over several months or all at once. The gross placement is \$250,000.00.

The next line shows the average recoveries. The American Collectors Association says that the average percentage based collection agency in the USA today recovers approximately 20% of the claims placed for collection or \$50,000.00. NCSPlus clients enjoy a much higher recovery rate – usually over 50%! The average is actually 57%, but for this illustration we used 50% to keep the math easy. The recoveries with the NCSPlus system are \$125,000.00.

Why are we able to recover so much more? I'll get to that in a moment. Almost as exciting as the recoveries is the NCSPlus fee! We don't charge a percentage of the money collected. Our fee would be approximately \$7000.00 versus the 40% or \$20,000.00 that a percentage based collection agency is charging.

That leaves a very different net return. With NCSPlus your net is \$118,000.00 versus the \$30,000.00 net you would receive from a percentage based collection agency. This results in MORE MONEY in your business.

Cost - Benefit Comparison		
<small>NCSPlus Fixed Fee Collection Service VS Common Percentage Agency</small>		
<small>500 accounts @ \$500.00 average balance = \$250,000.00 total placement.</small>		
<small>The accounts may be placed all at once or over time.</small>		
	NCSPlus	Percentage CA
Total Placement	\$ 250,000.00	\$ 250,000.00
Recoveries	125,000.00	50,000.00
Fees	7,000.00	20,000.00
Net	<u>\$ 118,000.00</u>	<u>\$ 30,000.00</u>

Not only do you recover more, you pay less and the money is in your bank!

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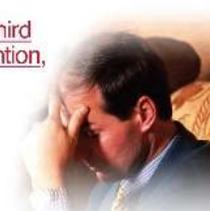
So why is it that a collection agency is able to collect money even after the original creditor has failed to collect?

First, all of the accounts that are assigned to collection agencies for collection have already been worked by the original creditor. Nobody gives accounts over to a collection agency without first trying to collect it themselves.

But collection agencies are not living on love alone – obviously they are able to recover money even after the creditors have given up. Otherwise they wouldn't be in business!

Collection agencies are able to collect money from the debtors even after the original creditor has failed for four reasons.

- First, the collection agencies are able to get through to the debtor. When you are continuing to send mail to the debtor, do you think that they will open your notice and read it? NO! It's a short trip from the mail box to the garbage can – unread. They already know who it's from and what it's about. Now when we send a notice, they don't know what it is so they open the mail and get the message. And each letter we send is a different size and has a different return address, so they keep opening them and getting the message that it's time to pay.
- Second, the debtor knows that we can affect his credit standing. While they are receiving notices from you the original creditor they know that the account won't be referred to the credit bureaus. And just to leave no doubt about what we intend to do, the third notice and the fifth notice tell them that the account will be reported. No one who values his or her credit rating wants the account to be reported. They know how hard it is to get it off – even after it's paid. So, what happens? Your bill moves from the bottom of the stack to the top. Somebody that month doesn't get paid – but YOU DO!



Because of third party intervention, collection agencies can:

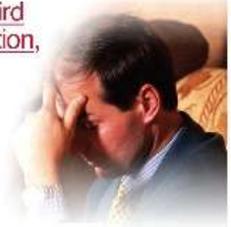
- ✓ Get through to the debtor.
- ✓ Affect the credit standing of the debtor.
- ✓ Threaten legal action against the debtor.
- ✓ Present a strong negative image.

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- Third, we threaten legal action against the debtor. Have you ever been sued? It's not a pleasant situation. And it's not like there is a defense. It's an open and shut case. The debtor owes the money. So when we go to court, most times the debtor doesn't show up. Why waste the time. So we get a default judgment with legal costs and court fees and the debtor may end up owing twice what the original bill was. One of the biggest secrets in the collection business is that far more money is collected by the THREAT of legal action rather than ACTUAL legal action. That's why we include a lawyers letter as the fourth contact in our five letter set.
- Fourth, we present a strong negative image. No one knows what a collection agency is liable to do. These days there are laws against harassment, etc., but the fact is not many people want to discuss the fact that they are in collection with a friend or neighbor, so many times – you guessed it, your bill goes from the bottom of the stack to the top. Somebody doesn't get paid that month, but YOU DO!

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Taken together, these four factors are referred to in the collection business as THIRD PARTY INTERVENTION; the first party being you, the creditor, the second party is the debtor who owes the money and the third party being the collection agency.

Third party intervention has been the collection agencies stock in trade since the early 1900's.

AND you had to pay a percentage of the collected money to get the agency to work for you.

We are bringing the full impact of third party intervention to use in your business for a one-time flat fee per account. NO PERCENTAGE IS CHARGED!

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The common collection agency and NCSPlus both use third party intervention to recover money from debtors even after the creditor has been unable to collect.

So why is it that NCSPlus recovers on average 57% while the common percentage collection agency recovers only 20% according to the American Collectors Association?

The reason is simple. The biggest factor in determining your recovery ratio when using a collection agency is the average age of the accounts. The older the account is, the less likely that you will be able to recover. As time goes by, people move, lose their jobs, go out of business, file bankruptcy, get sick or DIE. And your money goes out the window – never to be recovered.

The problem with the old percentage based collection agency model is that you the creditor would not place a claim for collection until you figured it will never be recovered because you don't want to pay 30, 40 or 50 percent of the money when they collect. So what do you do? You wait and wait and wait. Maybe they will pay. We'll put it over in the prayer pile!

The average agency gets the claim when it is almost 330 days old according to the American Collectors Association. That's why the agencies don't collect much.

But we don't charge a percentage. In fact, if you look at the cost of our service, you couldn't do what we do for the cost we charge. So instead of spending your money on internal efforts for collect, you can spend the same money (or less!) and get the full impact of third party intervention. You'll collect more with us. With our service, you can afford to place the accounts at 60 days when they are still highly recoverable.



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Here's how it works. We need to know where you want us to have the debtors send the payments. We fill out an order form with the name of your business, your telephone and fax number and how many accounts you would like to start with. We also ask you if you would like us to report the claims to the credit bureaus and if you would like us to include the lawyer's letter in your service.

Once your account is set up in our system, we give you your user name and password and you can start placing claims for collection and the letters and calls will start immediately with 100% of your money coming directly to you!

Quantity of Claims - Level One Service	30-49	50-99	100-249	250-499	500-999	1000+
Price Per Claim	\$45.00	\$35.00	\$25.00	\$20.00	\$17.00	\$16.00
Please Enter the Number of Claims Ordered	<input type="text" value="10"/>		Price Per Claim	<input type="text" value="0.00"/>	Total Price	<input type="text" value="0.00"/>

Please Enter Your E-mail Address:

Please enter your NC\$Plus Promotional Code:

Tell Us Where To Direct Your Debtor Payments

Business Name:
Attn:
Address:
City: State: Zip:
Telephone: Fax:

Click Here To Create Your Free Ten Claim Account



BBB Rating:
A-

as of 7/2/2017

[Click for Profile](#)

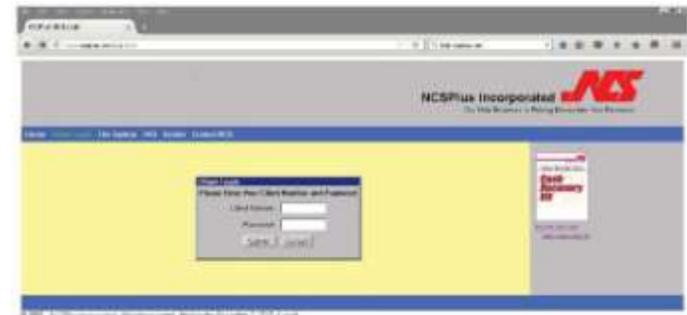


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With the password and user name we give you today, we help you load your first few accounts into get the system to get you started, then as your accounts hit 60 to 90 days delinquent, you simply go to www.ncsplus.com and login to our service with your special client number and password and enter the new slow pay and delinquent accounts yourself.



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Here's how it works....Once you log in you will be at the Client Services page. Here you can:

- Place claims for collection
- Update claims
- Generate a progress report of all claims
- Or even login into the trouble ticket system



To place a claim, you just click on 'Place Claims for Collection.'

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The Place Claims / Start Service page will come up.

It is here where you enter the debtor demographic information, the DOS (*Days Outstanding Service*), the amount owed and any salient comments that you may have that will aid us in recovering the money for you.

We also ask for employment information, if you have it.

Then you'll need to tell us what type of claim it is, Medical, Retail, Commercial or Bad Check. Then tell us how to begin contacting them – A diplomatic audit letter asking the debtor to verify the amount owed, or a strong collection letter.

Then just click on 'Submit Claim' and we will start collection action immediately.

A screenshot of the 'Place Claims / Start Service' form. The form is on a yellow background and has a blue header with navigation links. The form fields are as follows: 'Claim Number:' (text input), '(Assigned when submitted) Report to Credit Bureaus?' (checkbox, checked), 'Debtor Name:' (text input), 'Attention:' (text input), 'Address:' (text input), 'City:' (text input), 'State:' (dropdown), 'ZIP:' (text input), 'Your Reference:' (text input), 'Claim Date:' (mm/dd/yyyy), 'Debtor SSN or EIN:' (text input), 'Social Security Number or Tax ID (if available):' (text input), 'Phone:' (text input), 'Phone (alt):' (text input), 'Amount Due:' (text input), 'Include Dollars and Cents (format is \$\$\$\$.00):' (checkbox), 'Employer Name:' (text input), '(if available):' (text input), 'Employer Address:' (text input), 'Employer Address:' (text input), 'Employer City:' (text input), 'State:' (dropdown), 'ZIP:' (text input), 'Employer Phone:' (text input), and 'Comments:' (text area).

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We start by sending either a Strong collection letter



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..... or an Audit Balance Verification letter according to what you chose when you placed the account

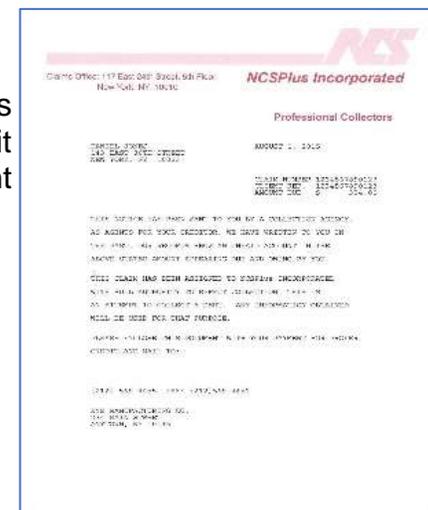
The letters are sent immediately from our offices, first class mail directly to the debtor.

We include the disclaimer required by the FDCPA and we direct all monies be paid directly to you – not to us. When you get paid, simply log on to our site and mark the claim paid, or mark a part payment if you didn't receive the full amount. The money goes into your bank.



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Approximately thirty days later, we send the second letter in our service. Again, the letter is sent first class mail from us to the debtor and the letter demands that the debtor remit payment directly to you. The letter is a large format letter and is sent from a different address than the first letter to maximize readership.



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After the claim has been aged for thirty days, the claim is loaded on to the NCSPlus auto dialer system which connects a live US based NCSPlus collector to the debtor. Our professional collectors are trained to be very diplomatic and recover as much money for you as possible **without alienating the debtor**. Our professional telephone collectors can often isolate and overcome problems with the payment of the debt. Including disputes, problems with the invoicing, or even debtor cash flow problems can often be worked out by our professional telephone collectors.



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The third notice goes out 21 days after the second letter. This notice is formatted on the smaller executive type stationary and comes from a different address that the first and second notices. This notice also highlights that we have the legal right to report the amount due and owing to the three national credit reporting bureaus. The third notice again directs that all monies and remittances be made directly to you the creditor. When you receive payment, simply log on to our site and mark the claim paid. And put the money in the bank.



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The fourth notice in the NCSPlus system is sent from Gary Cooke, Esq. Gary is a New York Attorney and licensed with the New York Bar Association. The letter he sends on your behalf is known as an attorney opinion letter. In the letter, he does not threaten to sue, because that would be misleading. He simply notifies the debtor that the claim is due and owing and he also gives the debtor 30 days in which to dispute the claim so that he is in full compliance with the FDCPA. Gary is in fact a third party in his own right and must give the disclaimer notice just the same way as we had to in our first notice.



But the fact of the matter is that most debtors stop reading the letter after 'Attorney at Law' and again the result is the same. Your bill goes to the top of the stack. Some body doesn't get paid this month, but YOU DO!

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The fifth contact sent from the NCSPlus system is sent first class mail 21 days after the Gary Cooke letter. This letter clearly tells the debtor that if the account is unpaid after thirty days we WILL report the account to the three national credit reporting bureaus. After thirty days, the account is reported as an unpaid collection account. The report shows our claim number and the original creditor's name.



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Whenever the account has been paid in full, you may at your option have the NCSPlus system send a 'Thank You' letter to the debtor. This is a great way of making sure that you'll get some future business from the debtor – on your terms of course!

At this point I would love to show you some actual results from clients that are using our services.



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We TREAT EVERYONE THE SAME PROFESSIONAL WAY – AND BECAUSE WE ARE AFFORDABLE ENOUGH TO SUBMIT THE CLAIM EARLIER – USUALLY BETWEEN 90 AND 120 DAYS DELINQUENT - WE GET THREE TIMES MORE MONEY FOR TYPICALLY ONLY ONE THIRD THE COST!

Here are actual wholesale reorder claim form purchases our clients have made with us because they know that when NCSPlus does the work we always treat everyone in the same professional way - we never skip over the little ones just to focus all the attention on beating up the bigger more recently delinquent accounts like most collection agencies do!



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When you become a client of NCSPlus you can go to your online claim entry website with the password we give you and actually see how much you have collected and at what cost!

Here is an actual client of ours whose cost of collection was only 1.7%!



Objection 1

Yes Mr./Ms. _____ I understand, however, there are really only 4 choices which everyone has with their slow pay and delinquent accounts. You can continue to work them inhouse in which case you will continue to spend money and time and the longer they ignore you the less you will collect and the more you will spend..... or you can do nothing, the accounts will get older and older and eventually they will fall into that proverbial black hole never to be heard from again....or you can assign them to a typical % collection agency in which case your cash flow immediately stops from any that were paying you but worse is that because they skim for and harass the big ones and ignore the little ones, your business can become worse off for using them as they can drive your best clients away!.....or you can use the NCSPlus Cash Recovery System where we not only keep you in control of your accounts meaning if you want you can settle for anything that is fair for the debtor, but also you know that each debtor will be treated fairly and in a professional manner insuring that your good reputation and image in the community is preserved as it should be, can you see that Mr./Ms. _____? (wait for answer)

There Are Really Only 4 Choices

- 1) Work your accounts in-house
- 2) Do Nothing
- 3) Assign to % Agency - cash flow stops
- 4) **USE THE NCSPlus "CASH RECOVERY SYSTEM!"**

Start "10 Free Order" Now!

Great, so do you want your money sent to a physical address or to a P.O. Box? (Open Order Link on Rep Website)

Objection 2

Mr./Ms. _____ NCSPlus has become the most respected debt resolution company in the country because we always take care of both our clients and the debtor in the same professional manner, but most important giving our clients three times more money for usually only 1/3 the cost they are paying now! Let me ask you this, If were able to get you a free trial of our system with no strings attached, that's NO FEE, NO % CHARGED! **Would you give us a try?** (wait for response)

AN INTRODUCTORY TRIAL OFFER - 10 FREE COLLECTIONS

Order Online FREE at: <http://ncsplus.com/order-page.html> Use Code:

Like it? Enter more online at only \$25. Each! No Fee Charged! No Percentage Charged!

FREE Trial Includes: 5 Letters (Including Attorney Letters) - Phone Calls - Credit Reporting - E-Bills

Important - Coupon Valid Once For up to 10 delinquent accounts 150 days past due or less - Limited Time

Questions? Call _____ at (800)-363-7215 Ext. _____ (Over 25,000 Satisfied Clients just like you.)

Value Up To \$450.00

Great! All I need to know for the free trial is where you want the money sent?

(Qualify for # of claims in 60 to 90 day column from AR report then Open Fee Trial Link on Rep URL

<http://webserv.ncsplus.com/scripts/WEB952.EXE?salesman=2340&code=083040827&> (Copy link and replace 2340 with Sales Rep ID)