

ARTIVA RM™

Your Industry's Premiere Receivables Management Platform

Manage workflow in real time, enable ironclad compliance and turn account inventory into cash with maximum efficiency using the ARM industry's most-trusted technology.

ONTARIO SYSTEMS: TRUSTED IN THE INDUSTRY SINCE 1980

Ontario Systems is a leading provider of accounts receivable and strategic receivables management solutions for the ARM and healthcare industries. Offering a full portfolio of software, services and business process expertise to companies of all shapes and sizes, our customers include nine of the 10 largest receivables management companies and three of the top six best health systems in the U.S., with 55,000 representatives in more than 500 locations.

For more than 30 years, we've helped receivables leaders turn their account inventory into cash. For many professionals in the space lately, that's meant investing in technology to run profitably compliant operations, while continuing to discover and drive new efficiencies for their clients. Ontario Systems technology helps you reach those new milestones.

In particular, our industry-leading Artiva RM™ software helps you automate the complex workflow that defines your business's operation, with standard processes for medical, non-medical, telcom, and student loan receivables. And for the unique processes that give your business the edge over competitors, the Artiva RM solution is quickly- and highly-customizable, enabling enhanced agility in an environment with ever-stringent expectations from clients and government bodies alike. We are committed to providing product solutions like these that can assist your efforts to comply with security, regulatory and contractual mandates.

For many reasons, we've led the way in both ARM and healthcare. Our co-founder, Ron Fauquher, still leads our organization as CEO. Our associates are the best in the business and the the Indiana Chamber of Commerce has named us a Best Place to Work in Indiana two years in a row. We've dedicated ourselves to service as part of our stated values. We recognize that our business is built by and for the communities we interact with. That's why we have such close relationships with our clients, and why our Chief Compliance Officer, Rozanne Andersen, continues to work with the ACA and government bodies alike.

Learn more, and move forward.



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THE ONTARIO WAY: INTEGRATED, LIKE YOUR BUSINESS

There's no one metric, regulation or operation that defines success in the receivables industry – It's a balancing act between **strategy, execution, performance** and **compliance**. Your systems must operate as one to gain the advantage you need in a competitive and consolidating marketplace.

The Artiva RM product is based on our rich history working in concert with our clients to deliver proven operational advantages to your business. We've built our products with and for our customers for more than 35 years: It's your knowledge driving the Artiva RM product's trajectory, and the encapsulated, collective experience of other sophisticated collection agencies. That's demonstrated by the standard workflows the Artiva RM solution delivers, including models for medical, non-medical, telcom and student loan operations. But we recognize that each of our customers has unique business requirements that make them stand out to their own customers; that's why the Artiva RM software includes designer tools that enable your organization to take control of workflow changes, screen designs and field manipulation.

Ontario Systems gives you the option to use the Artiva RM product with a variety of technologies, allowing you to continue using tools that have made you successful. But for the ultimate integrated experience, we've developed the functions within the Artiva RM system in tandem – including the Contact Savvy® contact management solutions – to be natively fused with one another, providing massive system synergies that give you unmatched agility and performance enhancements for your business, including:

- Zero repeat data entry
- Real-time workflow adjustment
- Operation from a single database for silo elimination
- Crucial information included on a single account screen

Ontario Systems maintains an extensive data partner network that includes built-in data exchange for a number of payment processing providers, scoring and more. And we're adding new partners every day who understand the track record we've established with our other business relationships.

Moving forward, our organization has focused development on our technology's migration to the cloud, making it easier for you to lower upgrade and update costs, take advantage of flexible scalability and streamline communication between disparate systems. That means as you grow, merge and acquire, the Artiva RM system steps up with you.

We're always looking for new ways to drive efficiency, because we know you are too.



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PROFITABLY COMPLIANT: OUR DNA

Your clients, your government and your industry demand it – That's why compliance is a top-of-mind concern for every receivables leader. Fortunately, we've been at tables with attorneys, meeting with policymakers in Washington and visiting call centers and offices for nearly four decades. We know the compliance environment and we know its practical impact.

We know how to help you weather the storm.

Ontario Systems employs a designated five-member compliance team responsible for managing internal compliance and security requirements related to our products and services. Lead by VP and Chief Compliance Officer Rozanne Andersen, Esq., a recognized national thought leader, attorney and compliance advisor for the credit and collection industry, our team uses a number of tools to monitor compliance issues and manage regulatory changes stemming from a number of different policies, including:

- Health Information Portability and Accounting Act (HIPAA)
- Gramm Leach Bliley Act (GLBA)
- Fair Debt Collection Practices Act (FDCPA)
- Consumer Financial Protection Bureau (CFPB)
- Payment Card Industry (PCI-DSS)
- Telephone Consumer Protection Act (TCPA)
- Uniform Deceptive and Abusive Acts and Practices (UDAAP)



Rozanne Andersen
Vice President
Chief Compliance Officer
Ontario Systems

The Artiva RM solution has evolved ahead of these policies by way of monthly compliance and risk management work group meetings, organized and led by Rozanne, with participants that include CEOs, general counsels, and chief compliance officers from 22 larger market participants. These meetings go beyond providing answers to new questions – they serve as a tremendous source of information for the Ontario Systems product team, who, driven by Rozanne, participates in those meetings to build solutions with compliance at top of mind.

Learning the myriad requirements of state law, payment standards, federal mandates and consumer communication is a full-time job. Keeping up on their evolution and how you translate to technology is another. Our products are built with compliance woven into their fabric, to give you the peace of mind you need to keep your car running at full speed. Step on the gas and let our technology tell you when to brake.

Automating your business to its fullest capacity requires efficient compliance management. We've built in compliance, so you can focus on your bread and butter.



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BUSINESS PROCESS AUTOMATION: ADVANCED AUTOPILOT FOR BETTER COCKPIT DISCUSSION

Getting from Point A to Point B quickly and safely requires important coordination between pilots in flight. Give your company time to focus on where it's going and trust in the mechanics of the jet getting you there.

The Artiva RM system provides two varieties of workflow automation: standard workflows developed from our experience in the market and tools to create custom business processes you've used to get ahead in the marketplace. Our customizable workflow automation tools help deliver strategic execution with fewer resources and less human error. The approach enhances documentation, provides event-triggered workforce management and reduces your compliance burden in a single, holistic package. The result? A renewed approach to your company's growth.

The Artiva workflow engine allows you to quickly and easily turn your business knowledge into a treatment strategy and automate recovery operations while increasing revenue. Using workflow actions – functions that drive collection activity or administrative processes, like calls, letters, internal tasks or queuing – the Artiva RM software prescribes the exact account treatment based on timeframes, required actions and event responses.

That broad feature set solves needs for creditors, hospitals, agencies, law firms and debt buyers across the debt continuum, enabling collection specialization by meeting unique line-of-business requirements including student loan, healthcare, financial services, auto deficiencies and more. The system provides a toolset to extend the application while maintaining your upgrade path, an approach that combines the benefit of a custom system with the roadmap of a commercial software application.

Don't sweat the small stuff – The big ideas are the ones that demand your attention. Spend more time strategizing and use the Artiva RM system to efficiently put that strategy into action.

The Artiva RM™ product has provided us with the flexibility to grow and serve clients that we previously would not have been able to based on today's stringent requirements. As our clients' demands increase, Ontario Systems and the Artiva RM product allow us to be agile and conform to their needs."

Ernie Pollak

*President and CEO
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CONTACT MANAGEMENT: WHERE THE RUBBER MEETS THE ROAD

Ontario Systems contact management capabilities go beyond dialing: We maximize your organization's efficiency with a hosted dialer, IVR and messaging capabilities, and we automatically manage your inbound and outbound call flow with cloud-based technology for reduced cost, managed IT resources, and mitigated TCPA compliance risk.

While many telephony platforms rely on an upload/download approach, Ontario Systems Contact Savvy solutions have been developed with the Artiva RM software to leverage a uniform database. Functionality including Interactive Voice Response (IVR), unattended messaging, call recording and predictive dialing are available through the Contact Savvy solutions. Taking advantage of their integrated capabilities provides a number of benefits, including faster inventory workthrough, collecting the maximum number of dollars along the way.

Stressed about TCPA compliance and cell phone dialing consent? The Contact Savvy solutions can include a manual calling approach that isolates specific account inventory from the rest of your operation. Our solution includes manual dialing hardware kept entirely separate from your remaining infrastructure.

The Contact Savvy software is fully fused with Ontario Systems applications, which reduces operational costs, increases agent efficiency and enables smooth transition from a premise dialer. Highly sophisticated answering machine detection technology sends fewer voicemail connections to agents, increasing their effectiveness and enabling better flexibility. And on the back end, insight, analysis and heightened call reporting reduces bad redials, increases good number penetration and provides proactive advice to optimize your contact technology and staff.

It all adds up to more cash and collection profitability.

Our dialing technology has improved so substantially that we only have to make a fraction of the call attempts that we were dialing previously with significantly improved results. Our connect rate has tripled and our increase in live answers has more than doubled.

Derek Whitaker

*Chief Information Officer
Convergent*



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DATA SERVICES: THE BEST PARTNERS SUPPORTING YOUR PLATFORM

Just like no single factor delivers success in the ARM industry, no single piece of technology delivers a successful platform. That's why we've cultivated strategic partnerships with those who provide the industry's best payment systems, data, analytics, scoring and more. We've worked with our partners to help ensure their products' seamless delivery right to your business through the Artiva RM solution, giving you the option to select the best fit for your business.

You have options. With nearly 40 partners and more than 300 services integrated with our core products through our Data Link™ software, we not only give you partnerships with other industry leaders, but options. Connect with our partners to learn more about their products and services at ontariosystems.com/about/partners.

Whether it is technology, data, or other measures, Ontario Systems partners are the biggest and best in the market. It is part of our commitment to provide our customers with the best services available.



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OUR TECHNOLOGY: RIGHT-SIZED FOR YOUR BUSINESS

The unique nature of your operations means no single solution, out of the box, fits your needs. We understand. That's why the Artiva RM system has been developed for the flexibility you need to tailor it specifically to your business.

We offer:

- Premise or hosted deployment options
- Broad security functionality
- Scalability to both size and complexity in your business
- Consultants on hand to work with your IT and development teams

Using the hosted option for your Artiva RM product allows you to minimize the overhead of maintaining your own systems. The hosted center provides 24x7 network and server operations staff, proactive management and support of server operations, backup management, and change management in addition to other benefits. We hold certifications in PCI-DSS, HIPAA, and SSAE16/SOC1, and FISMA. We offer a wide range of optional services including disaster recovery, professional and managed application services (including application upgrades), proactive health monitoring, root cause analysis, and escalation management.

Shops small and large have effectively scaled their operations with the Artiva RM software: It's scalable to more than 3,000 concurrent sessions, and our largest deployed customer has been able to execute up to 6,500. We work with you, closely, to determine your needs when it comes to system configuration, processor capability, hosting infrastructure, network design, and load balancing. Whether you're an established entity looking to gain ground, or an industry leader trying to maintain your position, we can help with a solution that meets your needs.



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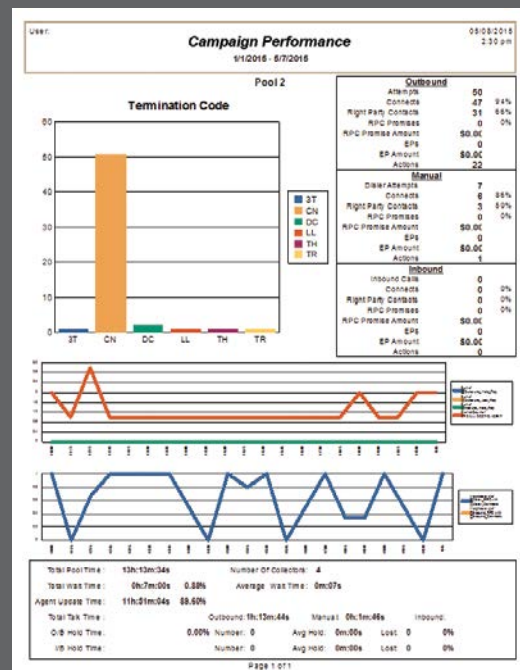
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REPORTING & DATA ACCESS: THE BEST NAVIGATION FOR TURBULENT WATERS

Knowing everything you want to know about your business is key to making effective business decisions. Test new strategies, examine how well they're executed, and gauge their payoff accurately and efficiently: With several hundred standard reports to be used as-is or modified with Ontario Reports™ – our report-writing tool – the Artiva RM solution lets you examine and course-correct even the most minute goings-on at your operation.

Every report generated by Artiva RM software can be copied/modified to adjust columns, groupings and subtotals and can be pivoted on each account/collection business segment criteria. It even allows new customer-created reports to be embedded and run within their own systems, while third-party reporting tools may be accessed through ODBC connection.

Together, these tools give you the visibility you need to identify opportunities, adjust and move forward.



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ONTARIO SERVICES: TAKE ADVANTAGE OF THE PEOPLE BEHIND OUR PRODUCTS

We can help! Deployment, support, consultation, education and development – Ontario Systems provides your business with the most comprehensive services organization in the ARM space. We know receivables are your bread and butter, and that technology is simply the vehicle that brings you to your destination. Our services personnel help you focus on what's important and lend you the guidance and support to help you build your business and drive better returns.

We offer a number of services, including:

- Support Services – Immediate access to all our technical expertise online, or to a live specialist the first time you call us, every time
- Managed Services – Administration and support for application management, database management and contact management
- Compliance Consulting – Consumer financial law and regulation adherence assessment, with testing, reporting and recommendations to provide a clear risk profile
- Management Consulting – On-site discovery and recommendations to drive accountability and prioritize action items

Contact our representatives today, and learn how we can help bring your tech-driven vision to life more efficiently than you might think.



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POWER TOOLS: FUELING YOUR COMPETITIVE ADVANTAGE

Power Tools™ from Ontario Systems help take your operation to the next level and command a more sophisticated strategy. The Artiva RM software helps construct a foundation for a successful receivables platform. But it's the additional products and solutions you leverage that truly help address the unique needs of your business.

Power Tools enable:

- Smarter, higher-volume dialing
- Less human error, timely corrective action and resolution
- Mitigated TCPA compliance risk
- Enhanced convenience for customers ready to pay
- Efficient support and service due to the rapid routing of consumers to the right person



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FEATURES

- Workflow designer offering flexibility to automate account flow through the collection process
- Action/Result Codes to streamline account rep activity and training, and improve efficiency
- Efficient, business line-specific account screens
- Automated account prioritization – only work accounts that need to be worked
- Automated batch process scheduling, including imports, exports
- User-extendable data structures for storing and reporting on any data necessary
- Multi-level security for account, action, and report access
- Standard reporting and a delivered report writer.
- ODBC-compliant report writing tool integration
- Scorecard for compliance audit management automation
- Financial management with electronic payments, client/vendor statements and invoices, payment history, and general ledger. Integrated contact management, accessed through the Artiva RM account screen, enabling real-time access to account information and simpler procedures for account representatives
- Calling Restrictions for automated state and local calling regulations management
- IVR which offers consumers a method of establishing a payment, account balance check or transfer to an account rep during business hours
- Data Services for real-time and batch request connections to independent service providers



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