Top 10 Steps to Vendor and Service Provider Oversight

Checking Your Progress

By Rozanne M. Andersen, Esq., Chief Compliance Officer, Ontario Systems, LLC
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By now you should have your compliance team in place, your policies and procedures finalized, and your complaint management system humming. But if your organization is a typical collection agency, debt buyer, or collection law firm, you know you have one final hurdle to overcome on your CFPB readiness path: Vendor and service provider management.

A risk management process at its core, vendor and service provider management first hit the collection industry’s radar in October of 2012. On this date the CFPB published a myriad of vendor and service provider oversight requirements for banks and nonbanks that use third parties in the Unfair, Deceptive and Abusive Acts and Practices (UDAAP) section of its Supervision and Examination Manual.

To follow, the Consumer Financial Protection Bureau (CFPB) issued a bulletin in April 2013, reiterating its expectation that supervised banks and nonbanks must oversee their business relationships with service providers in a manner ensuring compliance with federal consumer financial law, in order to protect consumer interests and avoid consumer harm.

Finally, as if the CFPB’s take on the vendor management issue was unclear, in October 2013 the Office of the Comptroller of the Currency (OCC) released a Guidance Bulletin for national banks and federal savings associations detailing how risks associated with third-party relationships must be assessed and managed.

Given that background, vendor and service provider management must be on your organization’s compliance road map:

- Your bank and credit grantor clients will apply these risk management standards to you
- The CFPB will expect you to consider apply these risk management standards as a critical part of your own vendor and service provider oversight program

This ebook outlines 10 steps YOU can take now to evaluate your organization’s vendor and service provider oversight program.
Introduction

Charting Your Progress

Start by following the continuum graph below to help you chart your progress. Steps are presented in a logical order of progression, where one prepares you for the next. You may need to adjust the order in which you follow to fit the needs of your organization, and the resources – both human and financial – you have at your disposal.
#1

Start with the Basics: Definitions
Let’s start your path to effective vendor and service provider oversight with perhaps the toughest step: getting everyone on the same page. Compliance relies on consistent communication across your entire enterprise. It’s a fundamental, necessary requirement that you align yours with the personnel you hold accountable for its execution. Never interesting - but always important to the foundation of any project - is a thorough understanding of terms. Many projects have been thwarted by misaligned team members speaking different languages. A solid vendor and service provider management program must be built using consistent definitions, common themes, and well-articulated goals.

**Third-Party Service Provider [general]:** Understanding who must be managed is the first order of business. The CFPB and the OCC use the term service provider to describe a business with which your organization has an established business relationship by contract or other agreement. Sometimes the term vendor is used interchangeably with the term service provider. However, be aware the CFPB does not expect you to manage all of your business relationships with the same degree of oversight.

Generally speaking, businesses that support your ability to uniquely function as a debt collector, debt buyer, or collection law firm, or process consumer financial data, are service providers that require your management and oversight. In contrast, businesses that simply provide you with a service available to businesses of all kinds are exempt from the definition of service provider.

In other words, if the third-party business directly supports your work as a debt collector, debt buyer, or collection law firm, or touches consumer financial data, you need to manage them. If they generally support any type of business, they are not a service provider and you don’t need to manage them for purposes of CFPB compliance.

For example, credit card processors, software vendors, letter service vendors, dialer service vendors, process servers, and document destruction vendors are all service providers that require a very high level of CFPB-type oversight. The services they offer support your unique function as a debt collector and touch consumer financial data. But businesses such as heating and electrical companies, lawn and snow plowing services, waste management companies, promotional item vendors, florists, the U.S. postal service and the like, which provide more of a ministerial service, are exempt from the definition of service provider and do not require CFPB type oversight.

**Service Provider:** The term service provider is defined in section 1002(26) of the Dodd-Frank Act as “any person that provides a material service to a covered person in connection with the offering or provision by such covered person of a consumer financial product or service, including a person that:

(i) Participates in designing, operating, or maintaining the consumer financial product or service; or
Start With the Basics: Definitions

(ii) Processes transactions relating to the consumer financial product or service (other than unknowingly or incidentally transmitting or processing financial data in a manner that such data is undifferentiated from other types of data of the same form as the person transmits or processes). (12 U.S. Code § 5481)

The term “service provider” does not include a person solely by virtue of such person offering or providing to a covered person:

(i) A support service of a type provided to businesses generally or a similar ministerial service; or
(ii) Time or space for an advertisement for a consumer financial product or service through print, newspaper, or electronic media.

**Federal Consumer Financial Law:** One of the basic principles of service provider management includes your ability to hold your service providers accountable for their compliance with “federal consumer financial law.” The term federal consumer financial law means the Dodd Frank Act and a list of laws formally referred to as “enumerated consumer laws.” The term does not include the Federal Trade Commission Act [15 U.S.C. 41 et seq.].

You need to have a solid understanding of how the Dodd Frank Act and the enumerated consumer laws affect the services your service providers perform on your behalf. Once you have this understanding in mind you can include specific provisions in your service provider contracts that in turn hold them accountable for compliance with these laws.

**Enumerated Consumer Laws:** The CFPB’s Supervision and Examination Manual provides a list of the eighteen federal financial laws that protect consumers in connection with credit and collection transactions. These laws are collectively referred to as enumerated consumer laws. The five laws that impact most debt collectors, debt buyers and collection law firms are highlighted below in bold text. But the full list of “enumerated consumer laws” includes:


#1

Start With the Basics: Definitions

The Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.)


The Fair Credit Reporting Act (15 U.S.C. 1681 et seq.), except with respect to sections 615(e) and 628 of that Act (15 U.S.C. 1681m (e), 1681w)


Subsections (b) through (f) of section 43 of the Federal Deposit Insurance Act (12 U.S.C. 1831t (c) [(b)]–(f))


The Truth in Lending Act (15 U.S.C. 1601 et seq.)

The Truth in Savings Act (12 U.S.C. 4301 et seq.)

Section 626 of the Omnibus Appropriations Act, 2009 (Public Law 111–8) [12 U.S.C. 5538]

The Interstate Land Sales Full Disclosure Act (15 U.S.C. 1701)

With these definitions in mind, your team can move forward with the next step in the development of your design and implementation of your organization’s vendor and service provider management oversight program – selecting your vendor and service provider oversight team.
#2

Establish Your Vendor and Service Provider Oversight Team
Establish Your Vendor and Service Provider Oversight Team

Ongoing monitoring is an essential component of your Service Provider Oversight Program, and extends throughout the duration of the business relationship. After entering into a contract with a service provider, senior management should dedicate sufficient staff with the necessary expertise, authority and accountability to oversee and monitor your service providers. As you select members of your staff to oversee your service provider management program, make sure you select individuals whose experience and authority is commensurate with the risk and complexity of the service provided by the third party.

Some organizations prefer to centralize their Service Provider Oversight Program among one or two select members of senior management. Others prefer to spread the responsibility among the employees who work directly with the particular service providers. Either approach will work, as long as you have internal controls in place to drive your oversight program and hold people accountable.

A typical Service Provider Oversight Team will include individuals in your organization who fill the functional roles of legal counsel, chief compliance officer, chief information officer and chief financial officer. You may also want to include your chief operations officer on the team. Each of these team members will bring a unique perspective to the process of overseeing and managing your service providers. The lawyer will manage the contracts. The chief compliance officer will direct the appropriate training and review the third party’s policies and procedures for compliance with federal consumer financial laws. The chief information officer will manage issues pertaining to data integrity, data security, and interfaces between system applications. Your chief financial officer will manage financial risks associated with the relationship.

The team should pay particular attention to the quality and sustainability of the service provider’s controls and its ability to meet service level agreements, produce performance metrics, and comply with legal, regulatory and federal consumer financial law requirements. Regular on-site visits may be useful so your team fully understands the service provider’s operations, and its ongoing ability to meet contract requirements.

Remember, more comprehensive monitoring is necessary when the service provider relationship involves critical activities. Your Board of Directors should periodically meet with the service provider oversight team to review the services, risks and potential legal exposures presented by those service providers who perform critical activities for your organization.
Check Your Progress

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#3

Take Inventory
You can’t manage what you don’t know. Create a list of every service provider with which you have a business relationship, and which supports your core collection business in any way. Remember to include any business that touches, transmits, houses, or has access to consumer financial information on this list. You may refer to this document as your Service Provider Inventory. An Excel spreadsheet would work well for this purpose.

Next, for each service provider on your Service Provider Inventory document, identify the name and contact information for the primary contact person within the service provider’s organization who can answer questions about the contract, bills and invoices, or the types of services generally available. Also include the name and contact information for the primary, 24/7 contact person, who can respond to a crisis, emergency or data breach.

Don’t forget to include a column indicating whether a written contract is in place, the effective date of the contract, and the contract renewal date.

Finally, create columns you will complete at a later date with the following headings:

- CFPB Contract Provisions
- On-site visit required
- On-site visit date
- Compliance training
- Compliance training date
- Receipt of policies and procedures
- Receipt of internal controls
- Receipt of survey
- Receipt of training materials
- Complaint and litigation review

Be sure to maintain this document in your document management system and include a date on the document indicating when it was last updated and by whom.
#4

Launch Your Due Diligence Process Regardless of Your Size
Launch Your Due Diligence Process Regardless of Your Size

If you are a Larger Market Participant debt collector, debt buyer, or collection law firm, you fall under the direct supervision of the CFPB. As such, you must have a robust and meaningful service provider management program in place. The CFPB will include service provider management in its examination of your organization, and hold you accountable for its requirements. For those of you who are service providers, pay special attention to the fact the CFPB also has the power and authority to supervise you if you are a service provider of supervised organizations and Larger Market Participants.

But even if your organization does not satisfy the definition of Larger Market Participant, you may be held accountable for the acts and omissions of your service providers should they cause harm to consumers, or trigger violations of UDAAP while working on your behalf.

The only way to truly avoid risks caused by third-party relationships is by exercising due diligence. The time to conduct a due diligence review begins long before you enter into a contract with a service provider, and continues throughout the term of your business relationship with the third party.

The reason why a due diligence review of your third-party service providers is important is because it will help you understand any risks posed by the relationship and provide you with an opportunity to establish controls to mitigate risks. It will also help you assess the extent to which the third party is capable of complying with federal consumer financial laws.

Think of due diligence in terms of your car: The process you use to select the car, learn about its features, determine which bells and whistles are included in the sale price, and the steps you take to maintain the car over time is a type of due diligence.

The degree of due diligence should be commensurate with the level of risk and complexity of the third-party relationship. More extensive due diligence may be necessary when a third-party relationship involves critical activities. On-site visits may be useful to fully understand the third party’s operations and capacity. If you uncover information that warrants additional scrutiny you should broaden the scope or assessment methods of due diligence as needed.
#5

Survey and Categorize by Risk
Survey and Categorize by Risk

At the outset of your business relationship, and at least annually thereafter, survey your service providers to determine the level of risk of consumer harm each one poses to your consumers, the clients you serve, and the data you must protect. The service provider community is accustomed to receiving these sorts of survey requests, and many have completed, self-certified surveys on hand for that purpose.

Before taking the time to write a survey from whole cloth, ask your service providers if they have a sample Service Provider Survey available for your review. This step will save you time and allow you to simply submit follow-up questions as you see fit.

The survey will likely focus on the following categories:

- Certifications
- Compliance staffing and key contacts
- Data security (at rest)
- Compliance self-assessments
- Incident reporting and remediation
- Human resource controls
- Contract requirements
- Compliance policies and procedures
- Physical security
- Data security (in transit)
- Compliance controls
- Business continuity plan
- Operations management
- Noncompliance with consumer financial laws

Once the survey results are in, segment your service providers into risk categories: Very High, High, Moderate, Elevated and Low. You will want to place those service providers who directly communicate with consumers, and process and store nonpublic, personally-identifying consumer data in a higher risk category than those who neither communicate with consumers, nor process or store personally-identifying information.

Vendors and service providers in the higher risk categories will likely require greater due diligence. In many instances, you may want to include an annual site visit in your service provider management process for service providers in these categories.

For those of you who have third-party business relationships with offshore call centers, be aware of the inherent risks posed by these arrangements. First, it is extremely difficult to effectively monitor and oversee a call center separated from you by many thousands of miles. Your due diligence must be heightened to accommodate for the distance, cultural differences, language barriers, and differences in time zones. Visits to the offshore call centers may need to be more frequent, and include extensive training on CFPB compliance requirements, your clients’ contract requirements, and your own internal policies and procedures.

Keep in mind if you allow an offshore call center to collect debt in the name of your company, disgruntled consumers will have no choice but to file complaints with the CFPB alleging violations of the law against your company. These sorts of complaints may attract additional scrutiny over your operation by the CFPB or the FTC.
#6

Ask for a Data Dump
Ask for a Data Dump

In order to truly understand the risks posed by any service provider and their ability to comply with federal consumer financial laws, you may want to have them explain their policies, procedures, internal controls, and training materials as such relate specifically to compliance with consumer financial laws. This information will serve as a window into the service provider’s organization, and help you determine whether they conduct training and manage their employees who have consumer contact, or contact with consumer data.

Based on my experience conducting service provider reviews, I can’t stress enough how important it is to request your service providers provide you with an organized packet of information, whether that be a summary, a survey or actual copies of the materials. It will do you no good to have a heap of documents delivered to your desk.

Remember, the purpose of this exercise is to work with your service providers to assess how they comply or seek to comply with consumer financial laws. Some service providers may have a user friendly summary document prepared for this purpose while others may have documentation scattered. These categories may help you and your service providers prepare their summary document or organize your request for information regarding:

- Training materials
- Procedures
- State licenses
- Certifications by independent third parties
- Errors and omissions insurance coverage
- Policies
- Internal controls
- Audit results
- Consumer/customer complaints and litigation
- Client references

Once you have this information in your possession, discuss any questions or concerns you may have with your service provider. By working collaboratively with your service providers you should be able to address any concerns about their compliance with any applicable consumer financial laws. Work with your service providers to continue to keep apprised of any changes to the information they provide, and periodically conduct a spot check of their consumer financial laws compliance program throughout the term of your relationship.
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#7

Lock Down Your Vendor and Service Provider Contracts
Lock Down Your Vendor and Service Provider Contracts

Once you select a vendor or service provider, you should negotiate a contract that clearly specifies the rights and responsibilities of each party. Include in the contract with the service provider clear expectations about compliance, as well as appropriate and enforceable consequences for violating any applicable compliance-related responsibilities, including engaging in unfair, deceptive or abusive acts or practices. Senior management may even want to obtain board approval of the contract before its execution when a third-party relationship will involve critical activities.

For purposes of CFPB compliance, consider the following service provider contract requirements imposed on banks by the Office of the Comptroller of the Currency and include those that apply to your service providers in your contracts:

- The responsibilities and methods you will use to address the service provider’s failure to comply with the terms of the agreement [e.g. right to cure]
- The service provider’s duty to promptly notify you of financial difficulty, catastrophic events and incidents such as data breaches, data loss, service or system interruptions, compliance lapses, enforcement actions or regulatory actions
- Procedures the service provider should use to notify you in writing whenever service disruptions, security breaches or other events pose a significant risk to consumers or consumer data
- The service provider’s duty to notify you before making significant changes to the manner in which they perform services for you whether by acquisition, subcontracting, offshoring or due to new management, key personnel changes, new or revised policies, new processes or new information technology
- The service provider’s duty to notify you of significant strategic business changes such as mergers, acquisitions, joint ventures etc.
- The ability of the service provider to resell, assign or permit access to your data and consumer information by other systems or entities
- Your service provider’s duty to comply with applicable, consumer financial laws
- Your right to terminate the contract for noncompliance with applicable consumer financial laws

Pay close attention to the contract provision that requires compliance with applicable law. A single sentence holding the service provider to this provision no longer appears to be adequate. You should state in very specific terms how you expect them to comply with specific laws, regulations, guidance, and self-regulatory standards applicable to the activities involved. This provision should include a requirement obligating the service provider to maintain policies and procedures, and conduct training, that supports their compliance with the applicable laws. They should also give you permission to conduct periodic reviews so you may verify their compliance with the agreed to contract.
#8

Plan a Trip, Pay a Visit
Plan a Trip, Pay a Visit

Even the very best service providers need your team’s attention. This is because you do not have direct control over the service performed by the third party. By definition, third-party relationships increase your exposure to legal and operational risk and for those service providers that fall into the higher risk categories, special attention is warranted. Regular on-site visits are useful to fully understand the third party’s operations and ongoing ability to meet contract requirements and compliance with consumer financial and data security laws.

The CFPB expects your ongoing monitoring of third-party relationships to cover the due diligence activities discussed earlier. Because both the level and types of risk may change over the lifetime of the contract, you should ensure your ongoing monitoring adapts accordingly. This monitoring may result in changes to the frequency and types of required reports from the third party, including service legal agreement performance reports, audit reports, and control testing results. The only effective way to truly assess the need for any of these changes with respect to critical vendors is to pay them a visit.

The site visit includes three phases: planning, on-site examination, and post-visit debrief. Like any trip, planning is the key to its success. Here are a few suggestions to make your visit productive.

**Planning**
- Identify those who will travel to the service provider’s location.
- Review the terms of the contract to determine what you should focus on during your visit and to determine agreed to limits on your abilities to inspect the vendor (or proposed contract if the service provider has not yet been selected).
- Create a separate list of the compliance and legal requirements.
- Schedule the visit.
- Agree upon an agenda.
- Work with the service provide to schedule the on-site interviews with relevant personnel.

**On-Site Examination**
- Document the security clearance process used upon your arrival on site.
- Tour the facility.
- Interview the identified service provider personnel.
  - Review the information provided by the service provider related to its security program (whether it be a completed survey or packet of information provided by the service provider).
  - Review complaints and nonconformities with the contract requirements.
  - Review the incident or complaint management system and the volume, nature and trends of consumer or client complaints involving consumer data, in particular those that indicate compliance or risk management problems.
#8

Plan a Trip, Pay a Visit

- Review ability to appropriately remediate consumer or client complaints
- Review licenses, insurance coverage
- Review the service provider’s compliance and specific training program
- Identify any changes in vulnerabilities or risk
- Review service provider’s ability to respond to and recover from service disruptions or degradations and meet your compliance and to the extent applicable, meet contractual requirements expectations
- Test the ability of the service provider to maintain the confidentiality and integrity of your information and systems as applicable
- Conduct random employee interviews regarding compliance and your contract requirements
- Be mindful of and comply with the service providers’ security policies and procedures while visiting the service provider to ensure the service provider is able to comply with its obligations to other clients and the law

Post-Visit Debrief
- Summarize findings
- Present findings to senior management and chief compliance officer
- Identify whether remedial action is necessary
- Take remedial action
- Work with the service provider to address any concerns with the contract to ensure the service provider is obligated to comply with applicable federal consumer financial laws
- Discuss with the service provider with your findings and be prepared to adjust your findings based on further information provided by the vendor.

Finally, don’t forget about your board of directors. One of your board of directors’ responsibilities is to ensure third-party relationships align with your business and compliance strategy. Your chief compliance officer and CEO should report the findings of the on-site examination to your board of directors at its next scheduled meeting, or sooner if risks were identified during the on-site examination could jeopardize your business and its ability to meet CFPB compliance requirements.
#9 Remember UDAAP
Remember UDAAP

Historically, banks, credit grantors, and members of the credit and collection industry have been under the mistaken belief that once they outsource a service to a service provider they have washed their hands of responsibility. Make no mistake: Those days are long gone. The CFPB and other federal banking regulators expect banks, credit grantors, and members of the credit and collection industry to practice effective risk management regardless of whether the organization performs the activity internally or through a third party.

Your use of a third-party service provider does not diminish the responsibility of your board of directors and senior management to ensure the activities performed by your service providers are done so in a safe and sound manner, and in compliance with all applicable laws, which may include UDAAP.

The CFPB’s Supervision and Examination Manual includes a section on compliance with UDAAP. This section makes clear UDAAP compliance is likely critical component of any service provider oversight program. In effect, UDAAP is a catch-all requirement for the CFPB to use in its supervision and enforcement program to rid the industry of practices that cause consumer harm, or simply do not pass their smell test.

During an examination, CFPB examiners are required to consider whether your service providers engage in practices that raise potential UDAAP concerns. They are specifically required to consider seven data points during an examination of your service provider oversight program. These data points tend to focus on communications with consumers, and whether the service provider is engaging in any activity that may cause consumer harm, confuse consumers about their rights under the law, or deceive consumers about the amount of the debt. CFPB examiners will evaluate whether any of your service provider relationships trigger UDAAP concerns by considering whether:

- You have policies detailing servicing and collections practices, and monitoring systems to prevent unfair, deceptive or abusive acts or practices by your service providers engaged in such activities
- Call centers, either operated by you or by third parties, effectively respond to consumers’ calls
- You ensure your employees and your applicable third-party service providers
  - Represent fees or charges on periodic statements in a manner that is not misleading
  - Post and credit consumer payments in a timely manner
  - Apply payments in a manner that does not unnecessarily increase consumer payments, without clear justification
  - Only assess and collect charges and fees that are specifically agreed to
  - Mail periodic statements in time to provide the consumer ample opportunity to avoid late payments
  - Do not represent to consumers they may pay less than the minimum amount without clearly and prominently disclosing any fees for paying the reduced amount
Remember UDAAP

- Your policies ensure compliance with the standards under the Fair Debt Collections Practices Act to prevent abusive, deceptive, or unfair debt collection practices.
- Your employees and the employees of your third-party service providers clearly indicate to consumers they are calling about the collection of a debt.
- Your employees and the employees of your third-party service providers do not disclose the existence of a consumer’s debt to the public without the consent of the consumer, except as permitted by law.
- You avoid repeated telephone calls to consumers that annoy, abuse, or harass any person at the number called.

#10

Document, Document, Document
All of your good work monitoring and managing your third-party service providers will be for not unless you properly document your activities. You should document and report on your third party risk management process and the specific steps you take throughout the term of the relationship to mitigate risk, address compliance vulnerabilities, and prevent consumer harm. Proper documentation and reporting facilitates the accountability, monitoring, and risk management associated with service providers and typically includes:

- Current inventory of all third-party relationships, which clearly identifies those relationships involving critical activities and delineates the risks posed by those relationships across your organization
- Approved plans for the use of third-party relationships as approved by your board of directors
- Due diligence results, findings and recommendations
- Analysis of costs associated with each third-party relationship including any indirect costs assumed by you
- Executed contracts
- Regular risk management and performance reports required by you and received from the third-party service provider (e.g. audit reports, security reviews and reports indicating compliance with service level agreements)
- Regular reports to the board and senior management on the results of internal control testing and ongoing monitoring of third parties involved in critical activities
- Regular reports to the board and senior management on the results of independent reviews of your overall third-party service provider risk management process

The use of a document management system is an important piece of your overall vendor and service provider oversight program. In addition to members of your service provider oversight team, other members of your staff will require role-based access to the documentation in order to ensure your service providers are complying with the terms of the contract, federal consumer financial laws, and your training and testing program.
Vendor Management is Not Just for the Big Guys

Vendor and service provider management should not be treated as an afterthought. The vendors and service providers you use to run your collection agency, debt buying firm, or collection law firm are an extension of your business for which you will be held accountable. If you are a Larger Market Participant, vendor management will be part of your CFPB examination. Larger Market Participants retain service providers, subcontract with others to collect consumer debt, sell consumer debt to debt buyers, or forward accounts to collection law firms for litigation. In each of these instances the third-party relationship will require management and oversight at a level and depth commensurate with CFPB standards.

If you run a collection agency, debt buying firm, or a collection law firm, and you intend to win RFPs, retain your current client base, or simply expand your business footprint, you will need to implement a robust vendor management program. Creditors will expect you to do so, and in most instances are required to hold all of their service providers to the standards the CFPB imposes on the Larger Market Participants.

In addition to this e-book, there are three primary source documents to guide you through the vendor management process:

- CFPB’s Supervision and Examination Manual - UDAAP
- CFPB’s April 2012 Bulletin
- OCC’s October 2013 Bulletin
About Ontario Systems

Ontario Systems LLC is a leading provider of accounts receivable and strategic receivables management solutions for the collections and healthcare industries. Offering a full portfolio of software, services, and business process expertise, Ontario Systems customers include nine of the 10 largest collections agencies, and three of the five biggest health systems in the U.S., with 55,000 representatives in more than 500 locations.

Disclaimer

The information contained in this publication is provided solely for educational purposes and does not constitute and should not be relied upon as legal advice. You are responsible for your own compliance with the law and you need to understand that the tools and product offerings described herein do not guarantee compliance. Accordingly, you need to consult with your own independent legal counsel regarding the topics addressed herein and how best you can comply with the law.

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About the Author - Rozanne Andersen

Over 15 years of experience as General Counsel, Chief Lobbyist, Executive Vice President and CEO of ACA International – The Association of Credit and Collection Professionals – and 14 years as a practicing attorney specializing in banking and financial services have made Rozanne one of the most respected experts in the industry. Her advocacy before both state and federal regulatory bodies and her influence over compliance enhancements integrated in the Ontario Systems product suite helps our clients solve their most challenging legal issues, mitigate risk, and navigate an increasingly complex regulatory and legislative environment. Rozanne earned her J.D. from the William Mitchell College of Law.