

## Federal Debt Collection System

### Value Proposition

ASI's Financial Services Division (FSD) is a full-service Business Services Provider for firms and government entities that need to comply with Debt Collection Improvement Act of 1996 (DCIA). ASI-FSD's Senior Management Team can demonstrate more than 30 years' experience and 20 major successful contracts providing COTS, Software as a Service, and BSP services.

### Introducing OptiAM® Federal Debt Collection System

Now ASI-FSD has completed the development of a new and totally state-of-the-art Web-based Federal Debt Collection System (FDCS) module of our OptiAM® Enterprise Asset Management (EAM) software platform. The new module is available in our OptiAM® Software as a Service (SaaS) platform hosted on Amazon Web Services, the leading FedRamp approved Cloud Service or it can be licensed as COTS and installed in your data center. Like the other OptiAM® modules, FDCS is fully Web-based, developed in a Microsoft .Net environment and provides the very latest Web DevOps technologies and processes. Whether you want a full Business Service to support every aspect of your debt portfolio business or just the COTS or SaaS for your internal or contractor team, ASI-FSD has a reliable, fully compliant solution!

### Scope of Services

**Business Service Provider:** The days of contracting with one firm to develop a custom system to the government's specifications and then hire contractors to learn and use that software and other GFE is long gone. BSP is the most effective solution, hire a contractor to operate an entire business process to include providing the software, the equipment, the facility and require it to continually be updated and compliant with regulations. ASI-FSD has been a BSP for more than 20 different programs over the 30+ years involved in financial services.

**COTS/Software as a Service (SaaS):** If a BSP solution doesn't fit your needs, but you need a new system with current technology that provides full Web-based capabilities, automated workflow, Web Services with API integration to support your team the next best solution is either our COTS software on your computers or our AWS SaaS offering. Today technology isn't custom developed. Cloud-based, on demand, plug and play application solutions are readily available to address the simple to the complex. These tools can be easily configured to address the unique requirements of most programs and even the code can be easily tailored to your unique requirements. ASI's OptiAM® FDCS provides a proven product that can be used internally and/or through third party contractors.

**Transition to Cloud Computing:** Don't be a hostage to a data center provider. Proven techniques for migrating your platform to the Cloud are readily available. Many of the time-consuming and frustrating challenges of data processing are effectively solved by migrating to the Cloud. Plus, the availability of resources expands exponentially.

**Compliance Monitoring:** If your program just needs to be monitored, a key to successful compliance is selecting a firm that understands both the technology available, the business processes and control requirements. By selecting FDCS compliance is assured.

**Replace Outdated Software:** If you can't afford to keep maintaining your old outdated software consider replacing it. In today's environment even, this option can be accelerated through the adoption of Agile Web DevOps approach to software management. We can demonstrate true productivity through new approaches and technology.

### Client Challenges

- Do your debt collection system capabilities meet your functional needs, but utilize outdated, cumbersome technology that is difficult to use, support, enhance, and integrate?
- Is conversion to a new system too costly to undertake?
- How are you meeting the ever-changing requirements of Do Not Pay, Treasury Offset, Cross-Servicing, the Data Act and other new requirements?
- Does your system support automated workflow, action tracking, automated decisioning?
- Do you have automated ability to import credit reports, collateral values, debtor employment and income data?
- How are loss mitigation, default, and asset management requirements monitored at the debt level?
- Can you support your General Ledger balances with debt level detail?

### Gain Control with Current Technology

Loan Level Portfolio Analytics



## OptiAM® – FDCS

The screenshot displays the OptiAM FDCS web interface. It features a top navigation bar with tabs for Loan Summary, Loan Details, Loan Filing, Loan Recording, Borrowers, Property Inspection, Documents, Notes, Mortgage Release, Exceptions, Servicing, Foreclosure, Backlogging, Disbursements, Billing Statement, Pay Off, Transaction, Claim History, Cash Transaction History, and Cash Transaction History New. Below the navigation bar, there are sections for Current Borrowers, Year to Date Amount Paid, and a table for Loan Details with columns for Loan ID, Loan Amount, and Status.

Modern Web-browser User Interface with graphical displays and drop-down lists

Highly flexible Case Search with many different options to find a case

Hyperlinks to detail transactions and supporting collateral document images

The screenshot displays the OptiAM AR web interface. It features a top navigation bar with tabs for Loan Summary, Loan Details, Loan Filing, Loan Recording, Borrowers, Property Inspection, Documents, Notes, Mortgage Release, Exceptions, Servicing, Foreclosure, Backlogging, Disbursements, Billing Statement, Pay Off, Transaction, Claim History, Cash Transaction History, and Cash Transaction History New. Below the navigation bar, there are sections for Current Borrowers, Year to Date Amount Paid, and a table for Loan Details with columns for Loan ID, Loan Amount, and Status.

Automated workflow drives all actions, automatically schedules work queue actions for all tasks

Flexibly defined criteria permit definition of timeframes, step descriptions, dependencies for each step in a work task

Each step can be linked to a checklist of instructions to complete the task

The screenshot displays a client's monthly statement from Andromeda Systems, Inc. It includes a header with the company logo and name, followed by a table of monthly payments. The table has columns for Payment Date, Payment Amount, and Payment Status. Below the table, there is a section for "BANK CHECK PAYABLE TO" and a section for "INFORMATION ABOUT YOUR MORTGAGE BILL". The statement also includes a section for "Client Servicing Center" and "Client Lockbox Address".

Automated Monthly Billing Statements, Demand Letters, Correspondence  
Flexible billing terms with flexible payment amounts  
A copy of each statement available online



## OptiAM® – FDCS Features and Functions

**Treasury Offset Program:** Includes built-in interface, fee calculation, payment processing, tracking and reporting in compliance with TOP.

**Built-in Debt Level Subsidiary Ledger:** In addition to a detailed debt level Trial Balance, OptiAM® also incorporates full general ledger accounting that complies with your chart of accounts and transactions and supports governmental US Standard General Ledger, a daily automated interface, and federally compliant Treasury reporting.

**Automated Account Boarding:** Includes automated batch and/or Web Services integration with virtually any system to board new debts, reconcile balances, initiate automated workflow, skip trace updated debtor addresses, phone numbers, credit, income and collateral information and issue automated notifications, demand letters and internal verifications.

**Collateral Document Management:** Maintain a duplicate image of all collateral documents and a full history of validations between the docs and electronic records and provide tracking for documents removed from library.

**Workflow Billing and Collection:** Automated workflow schedules calls, processes repayment plans, provides flexible billing, monitors timely payments, initiates referrals to Treasury, accrues fees and interest, maintains debt accountability.

**Flexible Cash Management:** Includes the ability to interface Cash activity with US Treasury Pay.Gov cash receipts and Secure Payment System (SPS) disbursements and thereby keep all funds under government control. Also supports budgetary accounting and servicer-based cash management with commercial bank funding and interfaces.

**Cloud Hosting /FISMA Compliant:** Software as a Service (SaaS) hosted on Amazon Web Services a FEDRAMP Client Cloud Service. Soon to be available on GSA Apps.gov Store and has previously been FISMA approved for other clients.

**Accounting and Reporting:** Debt Level US-SGL fully compliant integrated GL, full GAGAS compliant, SSAE16 audited, fully integrated with Treasury Pay.Gov, Lockbox collections and PAM, SPS disbursements, real-time GL/Trial Balance with drill down, On-Demand reports and queries, comprehensive daily interface to Agency Core Accounting System; Treasury Report of Receivables.

## Corporate Background

- Over 300 Business Process and IT Engineering Professionals
- Headquarters: Virginia Beach, VA
- Over 10 Office Locations Nationwide
- 10 years of Successful Growth History
- \$40 Million in annual Revenues
- Service Disabled Veteran Owned Small Business (SDVOSB)
- Veterans Administration Certified
- Primary NAICS: Code 541 - Professional, Scientific, and Technical Services
- Cage Code: 46LE5 ISO-2017 Certified