

# The Collection Connection

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## Secure e-mail server will soon be launched

In a continuing effort to ensure maximum data protection, NCCI will soon be delivering encrypted e-mail results through a secure e-mail server. Beginning April 2nd, you will receive a message like the one shown below and need to click "view message." The link will then deliver the e-mail results. Please note this will require the use of an internet connection/ browser.

NCCI will internally host this process with a product called Axway Secure Messenger to reinforce prevention of data loss and breach of confidentiality.



### Secure Message Delivery

FROM:  
SUBJECT:

VIEW MESSAGE

Note: This message will be available online until 4/11/2010

## NCCI Conference Calendar

- SourceMedia's  
4th Annual Mortgage  
Servicing Conference  
-April 8-9  
-Booth #17

- TMBA 6th Annual  
Southern States Servicing  
Conference  
-April 14-15

- NEAMA Conference  
-April 15

-The Great New England  
Credit Union Show  
-April 20  
-Booth #23

*See you at  
the show!*

## NCCI NOW A CERTIFIED MINORITY OWNED BUSINESS

NCCI has received official designation as a certified Minority Owned Business (MBE), joining 3,600 other leading, national companies (300 in Southern California) who share this special certification. These firms participate in various national events and activities including an annual Minority Business Opportunity Day. NCCI received the certification from the Southern California Minority Business Development Council (SC-MBDC).

To receive a minority-owned business designation, a company must be at least 51 percent owned, operated and controlled by a minority group member, with a minimum of 25 percent direct minority descent, who is a U.S. citizen. NCCI was founded and continues to be operated by Richard Rodriguez, who strategically led the company from a local Southern California business in 1992, to a solid nationwide presence today.



"The diversity of a minority owned business allows for different points of view and ideas," Rodriguez said. "It is a privilege and an honor for NCCI to have received a minority owned business designation. Many of our current and future clients will be able to benefit from doing business with NCCI. We are very excited and appreciative," he added.

# Vendor Management

Vendor Management works with our Regional Vendors to ensure NCCI is complying with all requests our clients have pertaining to the field.

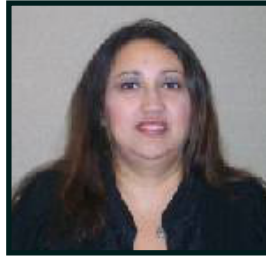
*Meet our Vendor Analysts...*



*Jennifer Thomas*



*Phuc Van*



*Rosa Laguna*

## *What do the client result codes mean?*

**CON** - Successfully putting a delinquent borrower on the phone with the client

**Turn time** – The length of time it takes to run a field call assignment

**OSA** – “Out of service area” accounts with no current coverage

**Lates** - Accounts not run by due date

**Quality control** – Did the field rep do what was required?

**Docs Pending Update** – Daily update given to clients regarding an uncompleted account status

**BAD** – An untraceable address

**DDC** - Direct Debtor Contact

## Feature Bio: **Richard Boggia, Manager**



Mr. Boggia began his collections career in 1982.

He later went on to work for AVCO Financial Services/ Household Financial for seven years. Mr. Boggia began there as a 30 day collector and finished supervising the legal and BKY department.

Mr. Boggia subsequently spent nine years as the collection manager of Orange County Federal Credit Union.

He joined NCCI in 1997. Years of management experience subsequently promoted him to many management roles at NCCI. He first was the Manifest Manager, then Manager of Data Entry. He also managed the Operations department and is currently the Manager of Vendor Management.

Mr. Boggia conducts monthly meetings with regional vendors, reviewing their numbers in categories such as DDC, CON, Lates and Quality Control. He offers advice and suggestions to improve their performance. Mr. Boggia also monitors the activity and meets with the vendor analysts. He is continuously reviewing regional vendors' numbers and addressing low performing areas.

Mr. Boggia moved from New York to in 1982 and now resides in Southern CA with his wife and daughter.

## *Behind Vendor Management*

NCCI's nationwide network of field representatives consists of 13 regions managed by our 12 regional vendors.

The regional vendors are responsible for maintaining and managing a network of “sub-reps” – the representatives out in the field. In addition to accountability for daily functions and goals, the regional vendors recruit their own field representatives. This is done through references or an employment outlet (newspapers, craigslist, etc). When a potential hire is found, they are FD CPA tested and 10 year background checked. After they have passed the screening process and sign a confidentiality agreement, the field representative is hired as an independent contractor. They are trained, coached, and report to the regional vendor.

Field call assignments are run by zip code. NCCI's system automatically sends the assignment to the regional vendor of that particular area who then distributes the assignment to a field representative. The regional vendor will do so manually or instruct the system to automatically assign the field call to a field representative. The representative then logs on to the system, views specific instructions, and runs the assignment. The results are passed along to the regional vendor who forwards on to clients.

To account for the success rate of the regional vendors, a scorecard is used. The scorecard reflects individual states and the overall region each regional vendor is responsible for. The top three categories graded are:

- 1.) Status for completing goals: contact with the lender, direct debtor contact, late percentages, turn time, and passing quality assurance rate
- 2.) Ability for quality control
- 3.) Response time to our vendor analysts

NCCI's vendor analysts work with specific regional vendors to assist in reaching these goals and help with everyday functions. The vendor analysts also are the filter for all communication between NCCI and the regional vendors.