

TACS Collections Process

2025 Client Training

Agenda



Meet the Team

Supervisors / Leads



Collections Process

Calls, Letters, Skip Trace, Payments, DMV Stops, General Dispute Process



Liens

Team Structure, Types of Liens



Fair Debt Collections Practices Act

Debt Types, Sample Letters, Dispute Process



Customer Experience

Collections Call Groups

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To serve our taxpayers more efficiently, separate call queues assigned for each specialty teams



Liens

This group handles ALL calls that have a lien status



FDCPA/Fines

This group handles ALL calls dealing with utilities, court fines, and fees



Pre-Lit / Legal

This group handles ALL calls that are in the early stages of litigation for real estate or legal action on accounts



START

This group handles high balance accounts, Trust Tax, Business Licenses, Meals Tax, and miscellaneous debt



Bilingual

This group handles English / Spanish calls

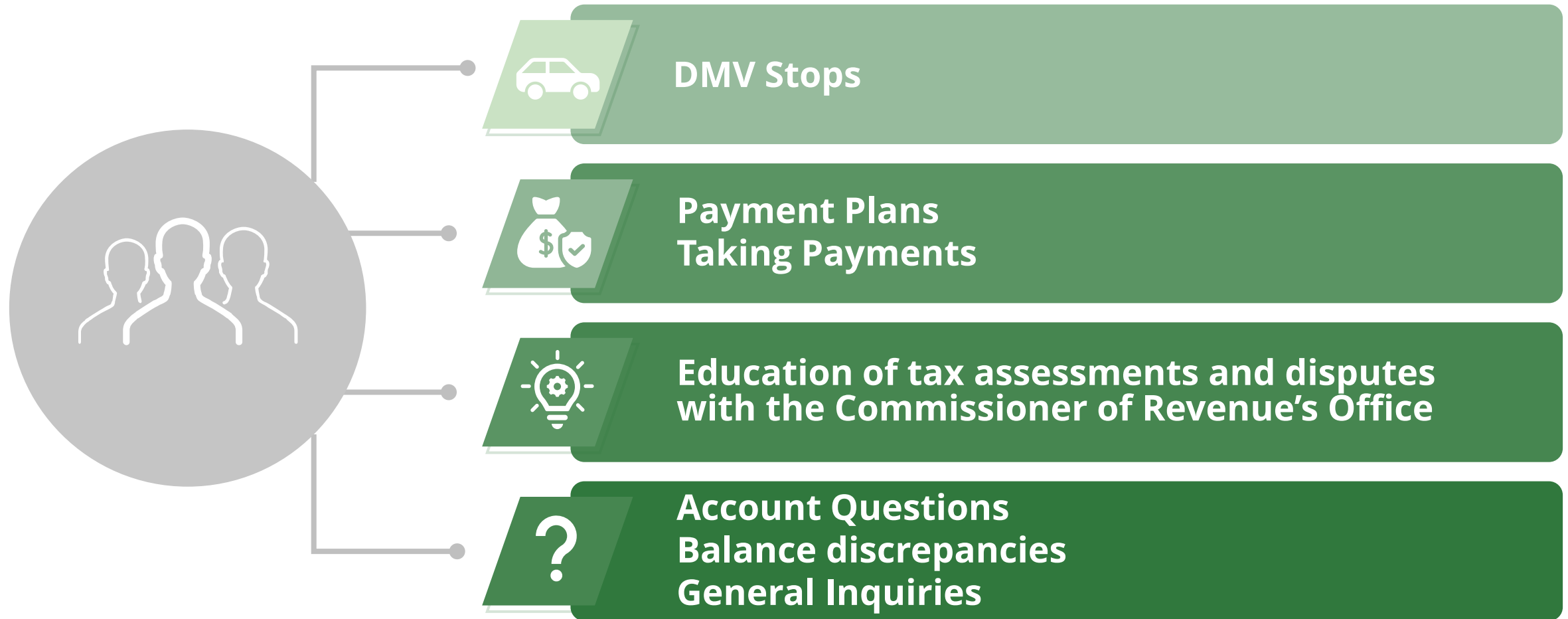
Call Center Locations
Henrico and Martinsville

Collections Department
of Employees – 56

Collections

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Types of calls handled by the inbound / outbound call center team



Letters and Calls

Our collections process really begins with communication with the account holder.

01

Letters

- Upon accounts being loaded and verified, first notices will be mailed on the accounts giving account holders 30 days to pay.
- Upon non-payment/noncommunication, we will send a second (stronger worded) letter giving the account holder 20 days to pay.
- Certain account types have special letters (utilities/solid waste)

02

Calls

- Generally, our letters prompt the account holder to take action, which generates the bulk of the inbound phone traffic.
- We will begin calling after the first letter has expired. Phone numbers are obtained from a variety of sources and are used in our outbound dialer.

Average # of
Inbound Calls per day: 800 - 1200
Outbound Connects per day: 250-500

03

Emails - Chats

- Inbound emails and chats are routed to the appropriate collections group and delivered to collectors to respond.
- Customers can reach us at Questions@taxva.com
- If we have emails on file for accounts, we will utilize that information for outbound emails to account holders.



Skip Tracing Tools

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There are several online tools available to locate new addresses. These are some of them we utilize.



Returned Mail

Partner with the USPS utilizing the NCOA (National Change of Address) database. This service helps organizations update their mailing list with current addresses when people move.



CLEAR, TLO, & Locatesmarter

Thompson Reuters product utilized by many law enforcement agencies to locate near real time contact information. TLO is a Transunion product that utilizes credit applications, among other sources, to maintain current contact info.



Internet Searches

Google, LinkedIn, etc., are excellent free tools to find contact information.



DMV-SCC-UCC-SBA

Used for businesses and individuals to find better contact information, business partners, possible lienholders or potential banking information.

Making Paying Easy

We try to simplify the payment process.

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Credit/Debit/E-check

All of these methods are available online. We use ACI and PayNearMe as our portal vendors. Credit cards usually add 3% while e-checks are \$3.00 (ACI increases this to \$15.00 over \$15k).



Mail

Payments can be made the old-fashioned way through mail to our office. We ask that checks be made payable to the locality for deposit into our trust account.



Wires/ACH

We also accept wires and ach transactions. Inbound payments are directed to a sweep account that transitions the funds to our main trust account overnight for security purposes.

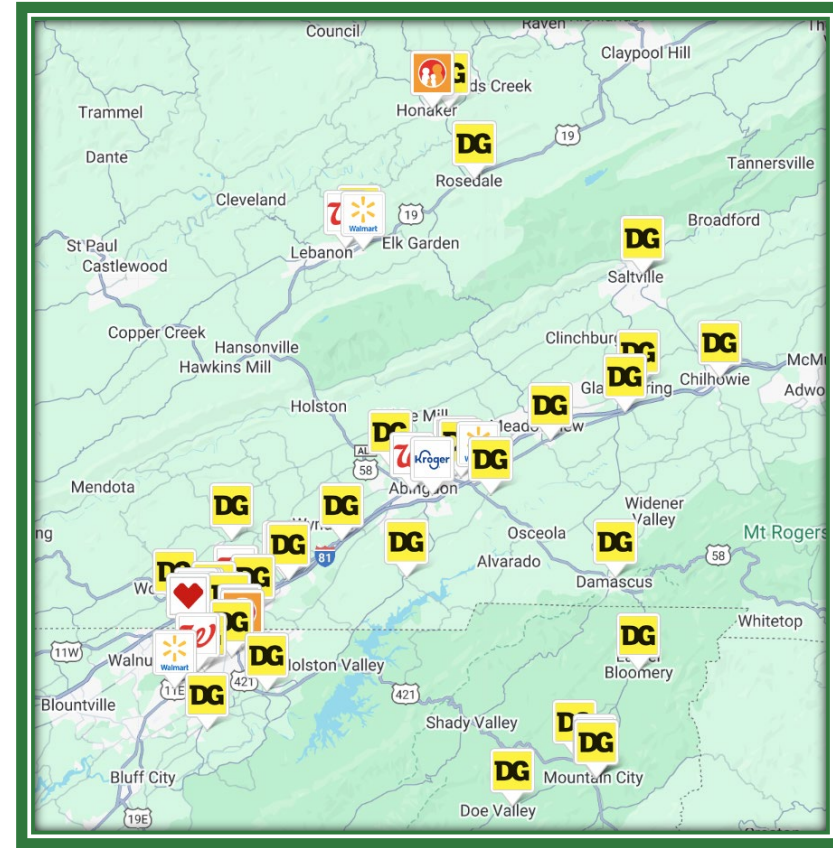


Making Cash Payments Easy

PayNearMe allows account holders to make cash payments at any CVS, Family Dollar, Dollar General, Walmart, Walgreens, or Kroger.

TACS can text a barcode to the account holder's cell for them to present at the counter. Payments are electronically remitted to TACS with the appropriate account information.

Limited to \$2,900 per day. Each transaction costs \$3.99 and can only be made in \$1,000 increments.



1

Paying in cash?

2

Send a barcode

3

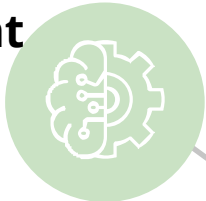
Payment sent/received

Promise to Pay vs. Payment Plans

Promise to Pay

No Initial First Payment

Often a barrier to entering into a payment plan.



Frequency

They advise what they can pay and must pay every 30 days



Collection Continues

We advise this is not a formal payment plan and collection actions may continue.



Advantages

Gets some payments coming in on accounts and allows a communication line to the account holder (and maybe a lien source)



Payment Plan Guidelines

Initial First Payment

Negotiate \$ amount depending on the balance owed on the account as a first payment.



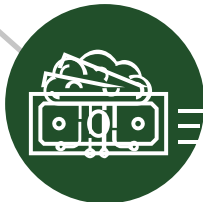
Term

2-15 months depending on the balance and account type.



Hold on Collections

We will cease additional collection actions so long as plan terms are observed



Advantages

Most likely to complete payment plans. If not, we may have acquired a lien source.



DMV Stops

How do these work in conjunction with TACS

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How TACS Handles Stops

- We will ask them to pay with Credit/Debit card. We will take e-checks, but it will be up to you if you want to remove the stop at that moment.
- We will payout all debt under all names and socials. If there is a co-owner tied with the owner, we will take funds for both to satisfy the debt and the stop.



Emails to Client

- After the payment is taken, we will email the locality while on the call with the taxpayer. If taxpayer requests to be copied, we will add them on the same email.
- We advise it could take 24-48 before the stop is removed.
- We also advise if there are taxes owed that are not with TACS, they will need to be satisfied with the locality before the stop is removed.

DMV Example Emails



Payment Taken on DMV Stop

Payments are not remitted until clearing our account
(10 business days)

- TAXPAYER'S NAME: EILEEN L SIMS
- Co-owner's Name: GRAHAM T PAIGE
- TACS#: 140119
- Locality Account number: 313711
- paid \$ 202.50 via payment type DEBIT
- Paid in Full Date: 2/26/2020
- Previous Payments not remitted: N
- **Confirmation Number:** 472520473289
- **Years Paid:** 2018 -2019
- **Remaining Balance:** \$0.00(paid in full)
- **Locality Account and Bill Numbers:**

Name/Name2	Account number	Type	Entered date	Balance	Status	Reference 1	Reference 2
			8/20/2019	\$112.50	Active	18-313711-3261847	313711
			11/26/2019	\$30.00	Active	19-313711-3511722	313711
			11/26/2019	\$30.00	Active	19-313711-3511723	313711
			2/19/2020	\$30.00	Active	19-313711-3651793	313711

- **DMV STOP PAID:** Yes, \$ 60.00
- **Taxpayer's phone number:** (434) 123-4567

Please be aware, we have advised the taxpayer that if there are funds that are owed at the county that have not been turned over to TACS, they are responsible to pay any outstanding balances to have the stop released

General Disputes

We often have taxpayers that call in disputing their tax bills for many different reasons. How are they handled and what do we advise?



It is the TP responsibility to contact the Jurisdiction and inform them of the changes with their vehicles.



We provide the phone number to the Commissioner of the Revenue or the Department of Finance for them to dispute the charges.



We advise them to follow up with our office within 15 days to avoid collection action.



The Collector will set the account to be reviewed in 30 days of the conversation to ensure adjustments have had time to post. If no adjustments, we continue with collection efforts.



For FDCPA, we must follow different procedures per the law.



Liens

Specialized team within our Collections group



The Liens group has a dual role. They are staffed with Specialists who are responsible to research and issue liens, and they have staff who handle all inbound calls that are specific to the liens that have been issued.

In addition, this group handles outbound calls to employers and banks to ensure funds will be held or that the lien was received to obtain funds.

There is an administration group that handles all incoming correspondence such as lien responses as well as they handle any adjusted liens. We will do adjustments based on Commissioner adjustments or other types.

Lien Types

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No one wants to force collections, but noncompliant accounts must be remedied for our clients.

01

Bank Liens

Levies on a bank account.
Bank must have nexus to Virginia

02

Employer Liens

Levies on unpaid wages of the account holder. Taxes can be 100% of pay. Non-tax debt is limited to 25% of disposable earnings.

03

Accounts Receivables

Levies on unpaid accounts from a business to satisfy the tax debt.

04

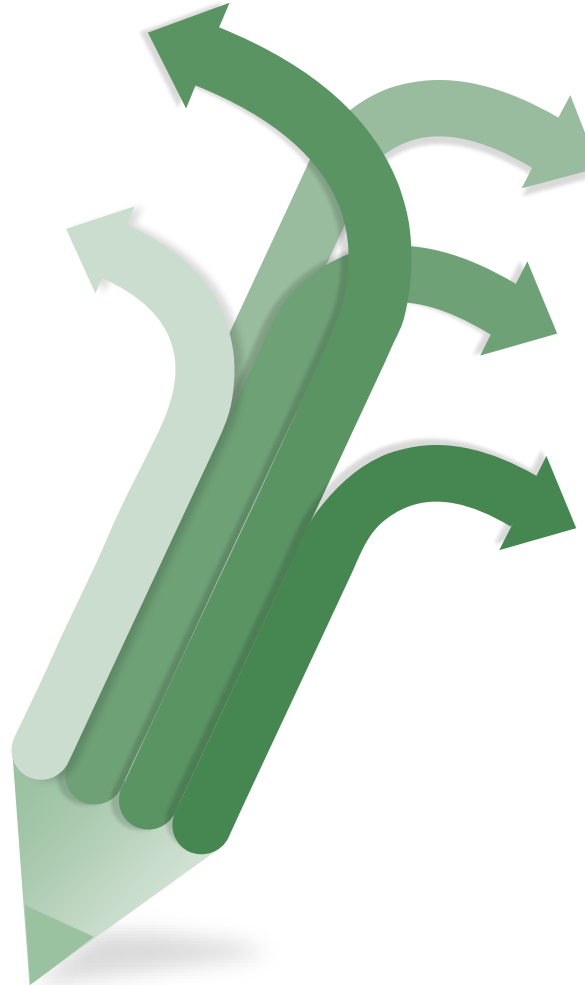
Tenant Liens

Authorizes a tenant to pay us rather than the delinquent account holder. The tenant by law gets credit with the landlord for any amounts paid.
-Zillow
-Utility systems



How to Get Lien Info

Simplest method is to ask questions when speaking with the account holder. Most people are willing to disclose a good deal of information if you just let them talk about themselves.



Fair Debt Collections Practices Act (FDCPA)

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Type of Debt Matters!



Federal Law

Requires certain disclosures and practices be followed.

- Calls only between 8am-8pm
- Disclosures on letter/dispute provisions
- Minimira requirements



Applies to TACS

TACS is a third-party collector. As such we are bound by the FDCPA for any consumer debts. Note that taxes are not consumer debts. Think utilities or trash collection



All Communication Must Comply

Whether spoken or written, all communication must comply with the law. Disputes are often made by the account holder, and we must verify the debt with the client.



Noncompliance with FDCPA

Strict liability is established. Most complaints end up being a class action lawsuit. Law provides for plaintiff attorney fees.

FDCPA Letter Example – Letter 1

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Taxing Authority Consulting Services, P.C.
P.O. Box 31800
Henrico, VA 23294-1800
(804) 548-4422 Fax (804) 440-1171
Bills@taxva.com

To: David W
652 Du
27311-8631

Reference: 721461

Taxing Authority Consulting Services, P.C. is a debt collector. We are trying to collect a debt that you owe to Pittsylvania County Treasurer. We will use any information you give us to help collect the debt.

Our information shows:

As of April 15,2022, you owed:		\$1019.44
Between April 15,2022 and today:		
You were charged this amount in interest:	+	\$129.31
You were charged this amount in fees:	+	\$228.06
You paid or were credited this amount toward the debt:	-	\$.00
Total amount of the debt now:		\$1376.81

How can you dispute the debt?

- **Call or write to us by May 15,2022, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by May 15,2022,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may also include supporting documents. We accept disputes electronically at bills@taxva.com.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by May 15,2022, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at bills@taxva.com
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under the federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

FDCPA Letter Example – Final Notice



Taxing Authority Consulting Services, P.C.

PO Box 31800
Henrico, VA 23294-1800
(804) 548-4422 • Fax (804) 440-1171
bills@taxva.com

Re: «Insert1»; **TACS#:** «Insert2»
Balance Due: \$«Insert3» (including collection fee of 20% per ordinance)

Approved

Gary M. Sabeau

FINAL NOTICE

**THIS COMMUNICATION IS FROM A DEBT
COLLECTOR, AND IS TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE**

Your delinquent account with the «Insert1» has been referred to this office for collection. The total amount due on this account is \$«Insert3». Since you have failed to respond to our initial communication, this debt is deemed to be valid.

This debt is due and payable immediately and we will continue to take necessary actions to collect this obligation.

Please remit payment to us using the address below. You may make a payment online using a credit card or e-check at <http://pay.taxva.com> using TACS# «Insert2» (a convenience fee will apply).

If you have any questions, or wish to make payment arrangements you may contact our office at (804) 548-4422.

Customer Disputing Debt

FDCPA - Steps for when you receive a dispute.



“I am disputing this debt.
**Cease and desist all
communication.”**

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01

Receive Dispute

The dispute can be verbal or written. We note the account and cease all collections until we receive confirmation of debt validation.

02

Communicate with Client

We need written verification that the debt is still due. This will be important if the account holder sues for any perceived FDCPA violation.

03

Verify with the account holder

We communicate the verification of debt to the account holder and provide options for paying the account.

04

Continued Noncompliance

After observing the strictures of the law, we can once again begin our collection actions. Note that a new address requires us to start the process over again.

Verification of the Debt

FDCPA - What is required?

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Examples of Information to Provide

- Email stating the bill remains due
- Provide copies of the bills
- Copies of signed contracts



Timeframe for Verifying

The law requires us to verify the debt with the consumer within 5 days. Failure to do so may result in TACS being sued for noncompliance.

THIS IS VERY IMPORTANT



What Is Provided to the Account Holder

We simply notify the account holder that the debt has been verified and validated. We do not provide copies of client communications or copies of bills or other information provided. Remember that correspondence may be discoverable in any lawsuit, so be professional in your communications.

Providing an Excellent Experience

Your satisfaction is our success

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Taxpayer Experience: “We go above and beyond for our customers”

- Greet with a SMILE; be friendly
- Listen and acknowledge the situation or reason for the call
- Empathize with and relate with the customer
- Communicate accurate information
- Engage and direct the conversation towards a solution
- Ask for the payment or provide other payment options
- Say Thank You; wrap up the call for clarity and understanding



Client Experience: “Building relationships through exceptional service”

- Understand your expectations
- Communicate clearly and often
- Be accessible and promptly respond
- Resolve complaints efficiently
- Deliver high-quality experiences to the taxpayers
- Work portfolio and collect debt



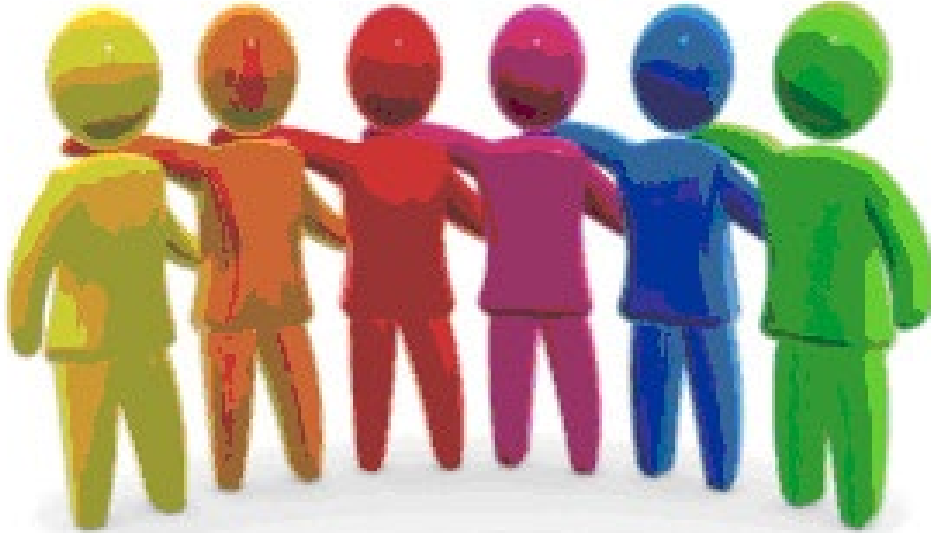
Employee Experience: “Elevate, Celebrate, Appreciate!”

- Empower and train our employees
- Coach and mentor; provide proper feedback
- Engage, motivate, and energize the team
- Open door policy; listen to ideas
- Provide proper working tools
- Provide a safe and pleasant work environment



We are here for YOU.....

How may we assist?



Here to help

There are various ways to connect to the leadership team at TACS.

Choose your favorite communication method below.

- **Super Email-** Super@taxva.com
- **Super Chat-** For a faster service for questions
- **Supervisor Call Queue-** Our number is 804-893-5116
- **Direct Supervisor contact-** If you need immediate assistance and you are not getting through using either of these methods, don't be afraid to contact us individually.

Types of requests to get answers to quickly:

- Inform us to stop collections – adjustment coming
 - Reminder : all adjustments should go through your files to update our system accurately
- Balance inquiries
- Payment verification
- General questions



TAXING AUTHORITY
CONSULTING SERVICES, P.C.



Donna Harmer
TACS Collections Manager

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Email: dharmer@taxva.com