



COLLECTIONS

April 2026 Client Training



TAXING AUTHORITY
CONSULTING SERVICES, P.C.

AGENDA

MEET THE TEAM

CUSTOMER EXPERIENCE

COLLECTIONS PROCESS

LIENS

FAIR DEBT COLLECTIONS PRACTICES ACT

MEET OUR SUPERVISORS!



Nate Ballenberger
Call Center – Coll1 (<1yr)



Angie Alderman
Collections – Support (14yrs)



Jocelyn Hernandez
Collections – START (7yrs)



Julie Hess
Collections – Liens (14yrs)



Brittney Wade
Call Center – Coll1 (13yrs)



Crystal Melnyk
Call Center – Coll1 (13yrs)

MEET OUR TEAM LEADS!



Deanna Wagner

Collections – START (3yrs)



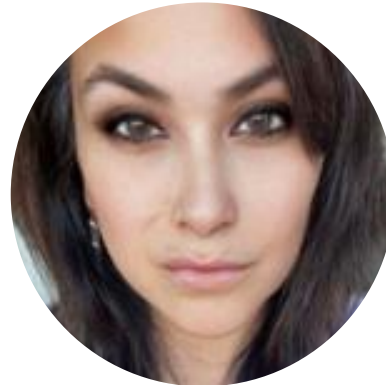
Sandra Jackson

Call Center (5yrs)



Janette Hall

Collections – Liens (12yrs)



DeeDee Richardson

Collections – Support (3yrs)



Mercedes Scott

Call Center – Coll1 (14yrs)

EXPERIENCE MATTERS

Taxpayer Experience:

- Be friendly and attentive
- Give clear, accurate information
- Guide callers to a solution

Client Experience:

- Communicate clearly
- Respond quickly
- Deliver high-quality service

Employee Experience:

- Train and support employees
- Encourage engagement and ideas
- Provide a positive work environment



CUSTOMER QUOTES

Kiera C / City of Richmond

Everyone at TACS has been exceptionally kind and supportive and **Attorney John**, whom she described as professional, respectful, and clear in his communication

Elijah B / City of Galax

"It was truly a pleasure speaking to **Bonita**; she was pleasant, friendly, and had extreme patience with me. She should be recognized for a job well done, because these days most people don't show kindness. Thank you!"

Melodie C / City of Norfolk

Brian went "above and beyond" to listen to the taxpayer during a stressful time. He walked her through her options and made sure she felt heard and supported.

Timothy F / Prince George

"I can't thank **Jennifer** enough. Your customer service has been fantastic and your ability to work with me is second to none. I was extremely impressed with your friendliness, Customer Service, and ability to comfort somebody

Patrice P / City of Danville

I spoke with **Tammy** and I got everything resolved. She did an excellent job. Thank you for your response!"

LaShawn M / City of Norfolk

Lori stepped in with genuine care and compassion. He expressed how gracious, sweet, and concerned she was while helping him through everything.

Shay A / Pittsylvania

Bonita was professional and polite during her call.

Donna D / Southhampton

"**Lori** and **the team** here have been great these last few days in helping her figure stuff out and get matters resolved".



TACS NEWS

Summer 2025

- Added moving violation camera citations

December 2025

- Opened a satellite office in Lebanon, VA
 - Collection Team
 - Litigation Specialists

Q1 2026

- Increased headcount in Lien and START/Business teams

Coming soon

- AI technology to support inbound call-center agents



COLLECTIONS CALL GROUPS

Separate call queues are assigned for different teams

Liens

Handles all calls related to lien status.

FDCPA/Fines

Handles calls about utilities, court fines, and fees.

Pre-Lit / Legal

Handles calls in the early stages of litigation or legal action.



START

Handles high-balance accounts, Trust Tax, Business Licenses, Meals Tax, and other miscellaneous debt.

Bilingual

Handles English/Spanish calls.

Call Center Locations

Henrico, Martinsville, Lebanon

COLLECTIONS TYPES

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



LETTERS AND CALLS

Our collections process begins when we communicate with the account holder.

01

Letters

- First letter: Sent within 5 days after the account is loaded and verified; allows 30 days to respond.
- Second letter: Sent for non-payment or no communication; also allows 30 days to respond/pay.
- Special letters: Used for specific account types (utilities, solid waste, MV).

02

Calls

- Inbound calls: Triggered by letters, voicemails, dialer campaigns, or locality referrals.
- Outbound calls: Dialer campaign begins 1 week after the first letter is sent.

03

Emails & Chats

- Inbound: Emails/chats are routed to the correct collections team.
 - Customers can reach us at Questions@taxva.com.
- Outbound: Responses are sent to the email address on file.

Average # of Inbound
Calls/Day: 800-1200
Outbound Calls/Day:
500-1000

SKIP TRACING TOOLS

These are the online tools we use to locate new addresses.



Returned Mail

Works with USPS and the NCOA (National Change of Address) database to update addresses when someone moves.



CLEAR, TLO, & Locatesmarter

Tools used to locate real-time contact information using public records, credit applications, and other data sources.



Internet Searches

Google, LinkedIn, and other online resources used to find updated contact information.



DMV-SCC-UCC-SBA

Used to locate business or individual contact information, business partners, possible lienholders, or relevant public records.

MAKING PAYING EASY

We simplify the payment process.



Credit/Debit/E-check

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



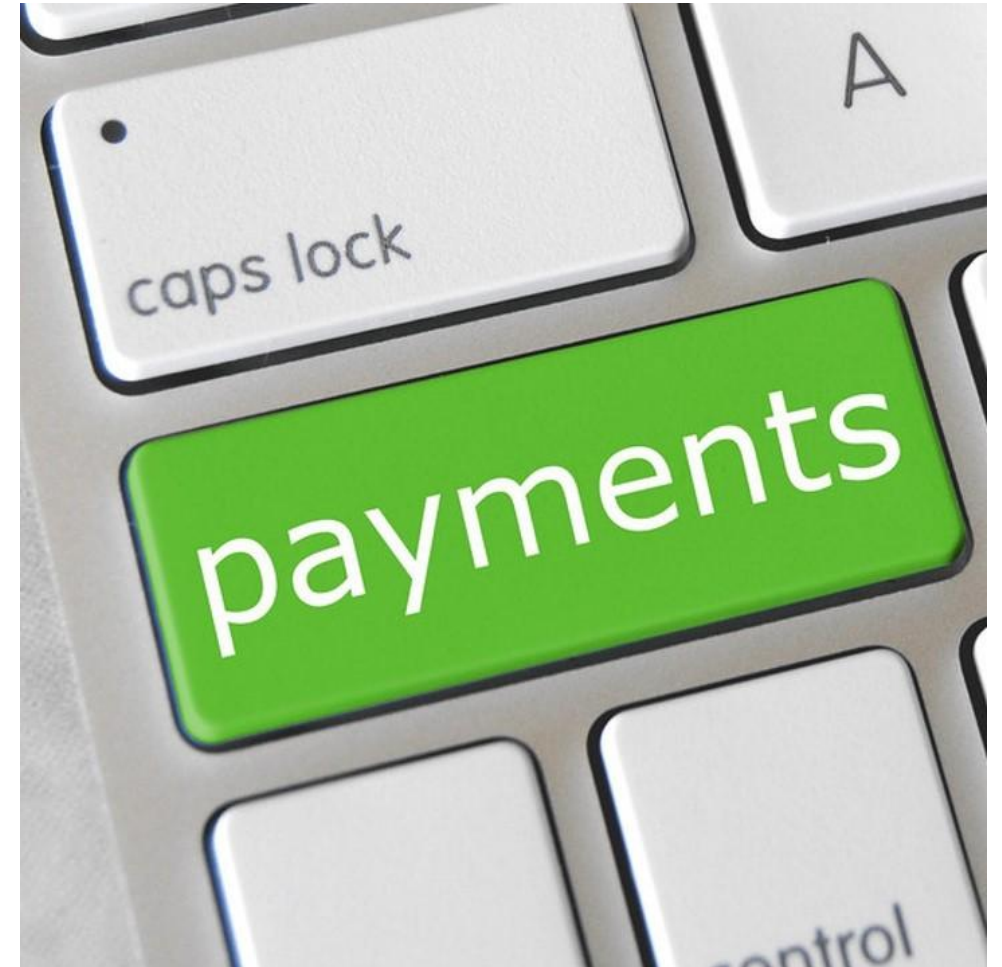
Mail

- Payments can be mailed directly to our office.
- Checks should be made payable to the locality for deposit into our trust account.



Wires/ACH

- We accept both wire and ACH payments.
- Inbound funds go to a sweep account, then transfer to our main trust account overnight for security.



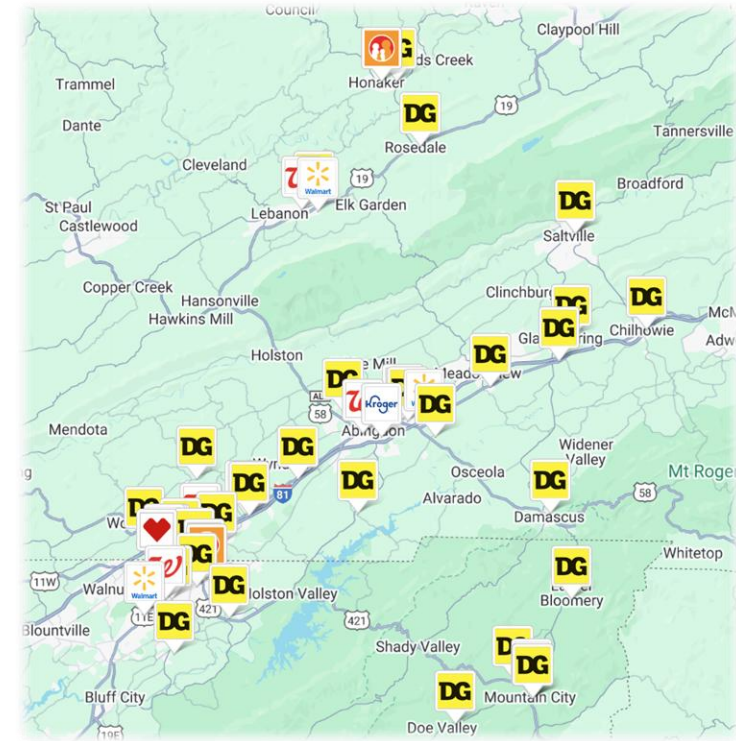
MAKING CASH PAYMENTS EASY

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

TACS can text a payment barcode directly to the account holder, who presents it at the register. Payments are then electronically sent to TACS with the correct account information.

Payment Limits & Fees:

- Maximum of \$2,900 per day
- \$3.99 fee per transaction
- Payments must be made in \$1,000 increments



1>
Paying in cash?

2>
Send a barcode

3>
Payment sent/received

PROMISE TO PAY VS. PAYMENT PLANS

No Initial First Payment

Often a barrier to entering into a payment plan.

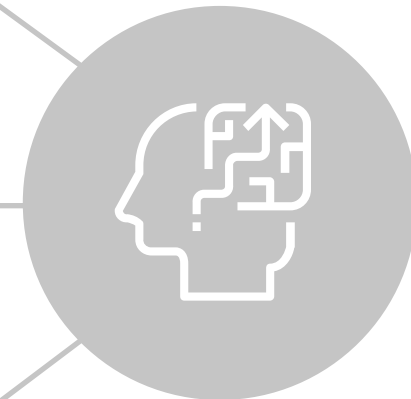
Frequency

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.

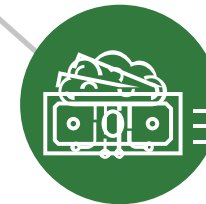
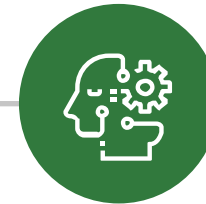
Promise to Pay



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



Advantages

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

Initial First Payment

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

Term

2-12 months depending on the balance and account type.

Hold on Collections

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

DMV STOPS



How TACS Handles Stops

- We offer several payment options: cash, credit/debit cards, and e-checks (upon request).
- Once payment is made, each locality is responsible for removing the DMV stop.
- We apply payments to all debt under all names and socials tied to the account. If there is a co-owner, funds will be taken for both parties to clear the debt and remove the stop.



Emails to Client

- After payment is taken, we email the locality while still on the call with the taxpayer.
- We advise that removal of the stop may take up to 14 business days.
- If additional taxes are owed outside of TACS, those must be resolved with the locality before the stop can be removed.

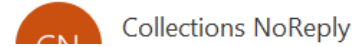
DMV EXAMPLE EMAILS



Payment Taken on DMV Stop

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

DMV STOP RELEASE - CHRISTOPHER B GOLDSBERRY



Pmt has not posted to the account at this time.
Please allow time for remittance payment to be received before removing collections flag.

TAXPAYERS NAME: CHRISTOPHER B GOLDSBERRY
Co-owners Name: N/A

Payment Date
3/27/26
Account
978936
Customer
GOLDSBERRY, CHRISTOPHER B
Confirmation Number
335959749697
Payment Method
Debit Card [REDACTED]
Payment Amount
\$374.60
Service Fee
\$11.24
Total Payment
\$385.84

A confirmation has been sent to (757) 235-5119 and virginiachris757@gmail.com

Previous Payments not remitted - none
Remaining Balance: \$0.00(paid in full)

Locality acct # 43373
Locality Account and Bill Numbers: [REDACTED]

Accounts (16)									
Name/Name2	Account number	Type	Entered date	Balance	Status	Reference 1	Reference 2		
GOLDSBERRY, CHRISTOPHER B/	7997120	CNFK-PP	1/13/2026		\$252.80	Active	25-43373-14209849		43373
GOLDSBERRY, CHRISTOPHER B/	8004960	CNFK-PP	1/14/2026		\$37.20	Active	25-43373-14209848		43373
GOLDSBERRY, CHRISTOPHER B/	7999804	CNFK-PP	1/13/2026		\$36.00	Active	25-43373-14697136		43373
GOLDSBERRY, CHRISTOPHER B/	8004851	CNFK-PP	1/14/2026		\$30.00	Active	25-43373-14697135		43373
GOLDSBERRY, CHRISTOPHER B/	8004961	CNFK-PP	1/14/2026		\$18.60	Active	24-43373-14135590		43373

DMV STOP PAID: Yes \$30
Taxpayers phone number: (757) 235-5119

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

How we guide taxpayers when they dispute their bills:

- Taxpayers must contact the jurisdiction to report any vehicle changes.
- We provide the correct phone number for disputing charges.
- We advise them to follow up with us within 15 days to avoid collection action.
- We set the account for review in 30 days to allow time for adjustments.
- FDCPA disputes follow separate, legally required procedures.





LIENS

Specialized Collections Team

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 lien printing, 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

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.

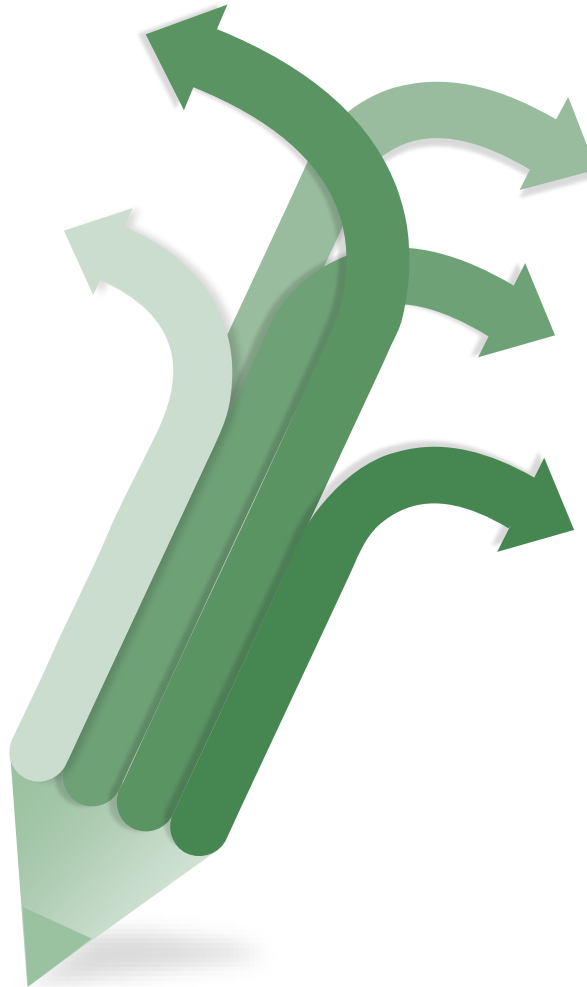
04

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)

Type of Debt Matters



Federal Law

Requires certain disclosures and practices be followed.

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

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 Wayne Crowder
652 Dusty Ln
Pelham NC 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 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. Sabean

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.”



Receive Dispute

- The dispute can be verbal or written.
- We note the account and cease all collections until debt is validated.



Communicate with Client

- We need written verification that the debt is still due within 5 days.
- Important if the account holder sues for any perceived FDCPA violation.



Verify with Account Holder

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



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?



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.

WE ARE HERE FOR YOU...

How can we help?



Here to help

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

Choose your favorite communication method below.

- **Super Chat**- For a faster service for questions
- **Supervisor Call Queue**- Our number is 804-893-5116
- **Super Email**- Super@taxva.com
- **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:

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

Questions?



tacs

CONTACT US:

Donna Harmer

TACS Collections Manager

Phone: 804-729-3376

Email: dharmer@taxva.com