



Privacy/Security Statement

The Receivable Management Services Corporation (herein known as RMS) is dedicated to providing our customers and business partners with products and services that render the entire receivables management process more effective and cost efficient. Furthermore, RMS understands the importance of maintaining the privacy and confidentiality of the information belonging to our customers and their clients, our vendors, business partners, and employees. Through administrative, procedural, physical, and technical controls; management of systems and information access; the use of non-disclosure and non-compete agreements; and other appropriate contractual obligations RMS effectively safeguards information provided to us or generated by us as requested by our customers and required by regulations that apply to us.

Information Received

Throughout our business process, we receive confidential and proprietary information from our customers about their customers and prospects, and their business models, processes, and procedures for the purposes of understanding their businesses to effectively fulfill our contractual agreements. This information may include information provided on applications or other forms, information about transactions with us or other businesses, and other information that has been legally obtained from public sources such as court filings or tax assessor databases. This personal/business information may include financial information and identifying information such as social security number, taxpayer ID number, D-U-N-S[®] Number, business or personal addresses, account numbers with companies forwarding accounts to us for servicing, and other information.

Protection of Information

RMS complies with our customers' requests to protect their information. RMS does not disclose nonpublic information supplied by, or about, our current or former customers or business partners to anyone, except as permitted by law or authorized by the customer. Through contractual agreements, we agree to protect our customer's information, including information covered under the Health Insurance Portability and Accountability Act (HIPAA) and the Gramm Leach Bliley Act (GLBA). Under HIPAA we protect our customers' Protected Health Information (PHI) and under GLBA we protect our customers' Non-Public Personal Information.

In addition, RMS complies with Fair Debt Collection Practices Act (FDCPA) and all applicable state collection laws concerning the disclosure of information.

Security Procedures

RMS maintains the following Security Policies and Procedures:

Administrative Safeguards

1. Security management processes to prevent, detect, contain and correct security violations.
2. Designated Security Official who develops and administers the data security policy.
3. Data Security Department defines, administers and oversees access to electronic information by the workforce.
4. Information Security awareness and training is conducted for all appropriate members of the workforce.

5. Security incident procedures for handling breaches of data security.
6. Contingency Plans for disaster recovery and business continuation.
7. Evaluation of business procedures and associated systems on a periodic basis.
8. Business Associate Agreements are required to be signed by our contractors.

Physical Safeguards

1. Facility Access Controls limiting building and computer room access.
2. Specific internal application security controls to limit access to data.
3. Secured network and workstation access with individual sign-ons.
4. Physical device and media controls concerning the receipt and removal of hardware/data.

Technical Safeguards

1. Access controls – security software that denies or permits electronic application or data access.
2. Security audit controls and reporting of electronic information systems.
3. Data integrity managed through programmed application security and audit controls.
4. Person or entity authentication maintained by user sign-on and password.
5. Transmission security governed through network/firewall infrastructure.

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