



Inside this Newsletter

1 FCRA

Fair Credit Reporting Act update

2 FTP

File Transfer Protocol: "How does it help you?"

3 HIPAA

What has ACS done to insure your compliance?

4 Collectors

This month's top collector and the *National Certification Program*

Fair Credit Reporting Act update:

Section 623 of the FCRA, mandates that collectors report a date of delinquency within 90 days of furnishing an item of information to a consumer-reporting agency. The requirement is indispensable to proper tolling of the seven-year obsolescence period. Unfortunately, often times, it is nearly impossible for collectors/data furnishers to determine the precise date to report as the date of delinquency on a particular account. *(From ACA's Fastfax dated January 14, 2004)* ACSI has begun to add to our Client Agreements, language that provides for the clarification of what date is reported to the credit companies:

"...the month and year of delinquency are defined for credit reporting purposes as the month and year of the commencement of the

delinquency that immediately precedes the placement of the account for collection; unless, the client provides a different date of delinquency."

Unless amended in the client's current contract, ACSI will utilize the above language to determine the delinquency date.

What is "FTP"?

FTP stands for "File Transfer Protocol". Since patient privacy became a critical issue in the healthcare industry, ACSI's leadership decided to go "all out" from the very beginning. ACSI had implemented HIPAA guidelines and training programs long before they became mandatory. In an effort to stay on the cutting edge of technology and stay out in front in compliance, ACSI installed a 168 bit encrypted secure server. This server allows for the transfer of accounts through FTP thus limiting online interruption and possible security breaches. We simply set up a secure email for our client and their account placement is a "drag and drop" process. They don't have to zip files or wait for downloading. When they release the left click button on their mouse, their file is on our server, and secure.

Charles Knight, CEO, ACSI/MARS.

HIPAA

Mr. Jeff Chambers, President of ACSI/MARS, recently discussed the affects of HIPAA on ACSI and the collection industry as he sees it. He was interviewed by Collections and Credit Risk Magazine. "HIPAA has affected us in almost every aspect of collections," said Jeff. "We have even instituted a "no lone zone" which allows for extra security and accountability when our people are dealing with patient's health information (phi)." "We want to take every step possible to insure that our client's know that we will protect

their data."

Collector of the Month!

Natasha Byars: Collector of the Month

January's Collector of the Month is Ms. Natasha Byars is one of the first collectors to take advantage of ACSI's new national certification process. ACSI works with the American Collector's Association International to provide certification for each collector and a higher quality collections team for our clients.

"Tasha" was certified in Oct. '03 and says that asking for Payment in Full (PIF) and detailed follow through were the keys to her success.

Tasha has one son, "Brandon" and lives in Fulton, Mississippi.

THANK YOU!

It is our pleasure to serve you. Thank you for trusting in us to provide your A.R. services. *Ken Dulaney, Sales Manager*