

Welcome to MCMA

Communication and the Future



CBV COLLECTION SERVICES LTD.

Your source for accounts receivable recovery since 1921



Company Overview

CBV Collection Services was established in 1921, growing steadily over the years, and now we stand as one of the largest accounts receivable management organizations in Canada. CBV benefits our clientele by contributing to their bottom line while protecting their reputations and branding. Our division FrontLine Group FLG which is our Customer Service outsourcing division where we incorporate our years of experience into customized programs to ensure best results.

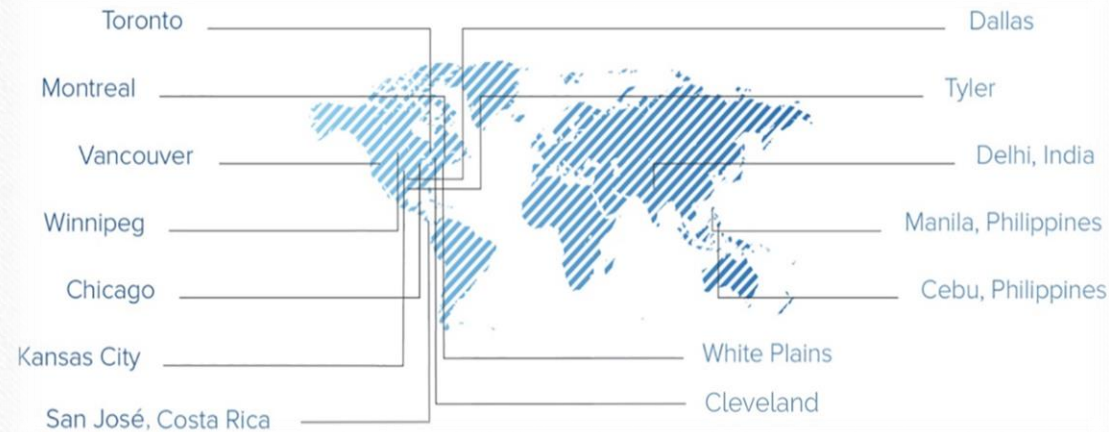
Careers at CBV

CBV has an incredible team of motivated, talented, and inspired employees.



Our Locations

CBV / FLG operates 14 worldwide centers. Our Canadian locations are in Burnaby, Winnipeg, Markham, and Laval. CBV/ FLG currently employs 7500+ global employees.



What Would You Like to Improve and How



Communication the Consumer's Choice

- The consumer is now the driver when it comes to communication in determining the method and style
- Communication styles have changed through the years- ADAPT
- There is a safety factor in these different communication methods that are consumer friendly and promote response rates

Households subscribing to landline and/or mobile service



99.3%

18.8% of Canadian households own 3 or more mobile devices



18.8%

New Brunswick had the highest percentage of landline-only households, at



16.9%

Newfoundland and Labrador had the lowest percentage of mobile-only households, at



14.2%

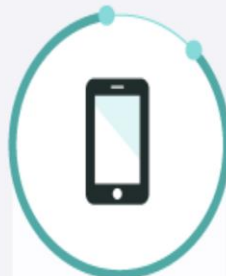
Households within the first income quintile allocate 8.6% of their annual income, towards communications services



8.6%



Landline
67%



Mobile
88%



Internet
87%



Television
distribution
75%

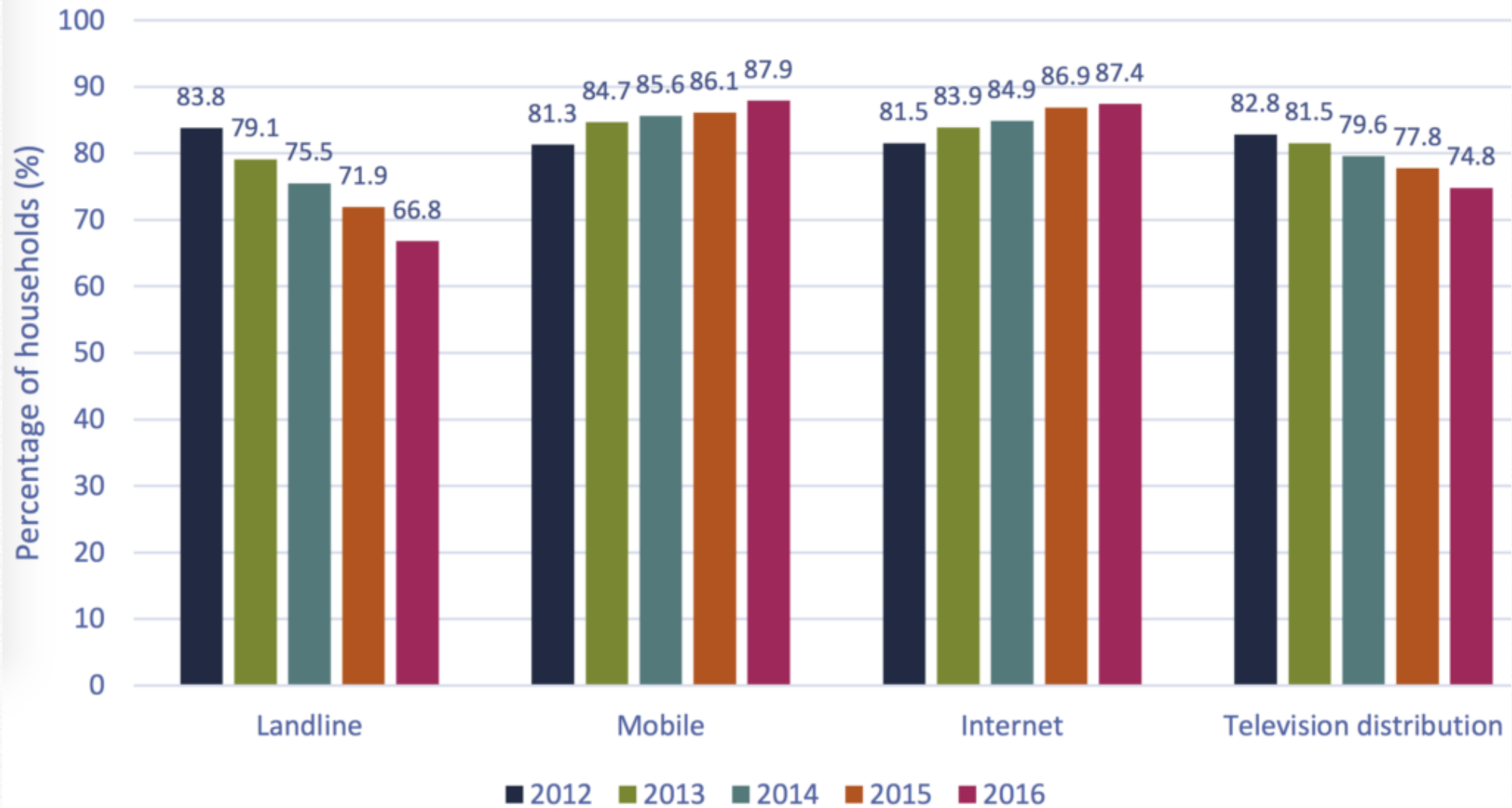
Released August 16th 2018

“According to the CRTC’s latest report, approximately 67 percent of Canadian households have a landline subscription, while 88 percent of Canadian households have a mobile subscription”

Landline subscriptions dropped by 7.1 percent, percent.

Mobile subscriptions increased by 2.1 percent.

Communications services subscriptions



1921- 2018 How Technology and People have changed



CBV has adapted to be one of the leaders in providing state of the art technology and understands that the communication method is the key to successful communication



CBV's Journey through time

- 1921- Start of the Journey – First collections were done by bicycle – Door to Door
- 1925 - Collections enforcement through legal options
- 1926 - Letters produced by a typewriter and mailed
- 1928 - Credit Bureau Reporting
- 1930's - Communication via Phone Calls

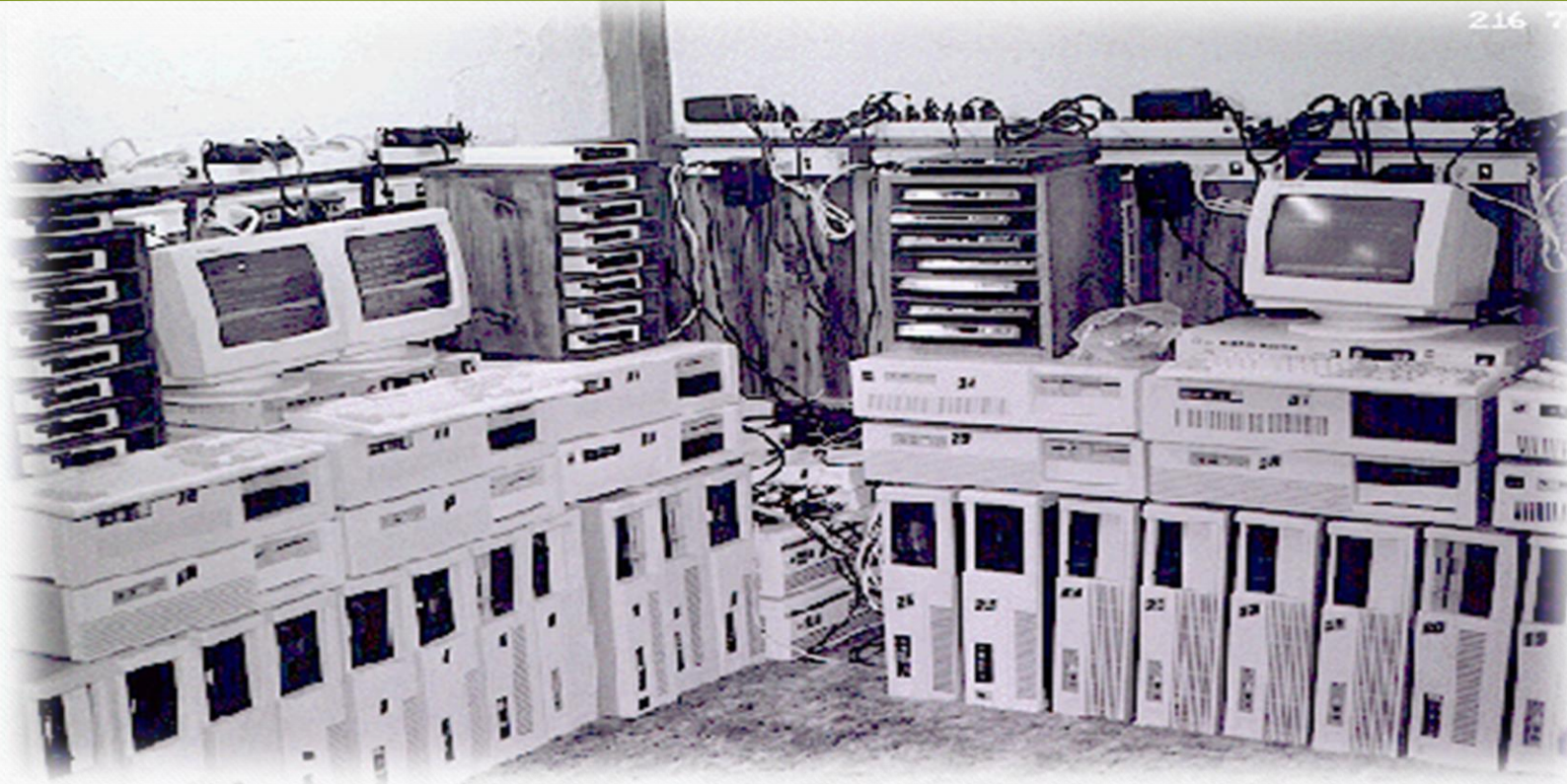


CBV's Journey through time cont...

- 1970's – Communications with teletype CNCP
- 1980's - Computer software was introduced to our business
- 1980's - Western Union for payments was implemented
- 1985 - Telephone transfers for banking
- 1990 - Collection couriers

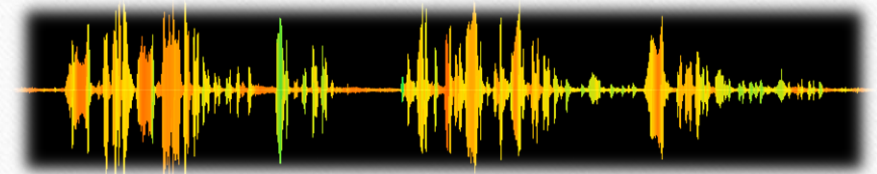


Do you Remember When ?



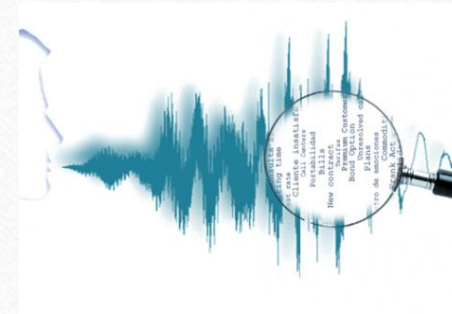
CBV's Journey through time cont..

- 1993 - Internet starts taking shape for general business
- 1994 - Lotus 123 – First internal emails
- 1998 - Dialers – Communication Automation Begins
- 2000 – Electronic banking payment's
- 2001- Start of call recordings
- 2002 - Internet banking / telephone banking
- 2008 - Crash of Stock (US) – Compliance is now King



CBV's Journey through time cont....

- 2009 – Speech analytics
 - 2010 – Cell Phones / Smart phones become the new norm
 - 2011 – Chat online
 - 2016 – SMS Messaging
 - 2016 – Email for collection / and communication
 - 2017 – SMS(texting 2 way)
 - 2018- CBV launch mobile payment app
- 



What's does the Future hold?

- Interactive self serve applications – Portals and Apps
- Consolidated account information and personalized communication
- Consumer initiated contact- their time, their terms, their rules



SMS Chat Email

As more and more landlines are being replaced



By Adding SMS/Email We Can Help You



- ↑ Efficiencies
- ↑ Right Party Contact
- ↓ Bad Debt
- ↑ Revenue
- ↑ Customer Experience
- ↑ Customer Retention

Benefits of Outsourcing

One of our clients recently spoke at a conference about how FLG Frontline Group was able to assist in shaving 8.4 million in accounts receivable in one year that would have previously gone to third party collections.



Benefits of Outsourcing Cont.

- Provide 24/7/365 customer support
- Focus on core competencies
- Limit Technology Investment
- Benefit from proven processes
- Increase staff productivity , operating, and training costs
- Avoid unnecessary and costly capital expenditures
- Increased Customer Satisfaction
- Improve efficiency and productivity
- Instant access to specialized skills



Example of Outsourcing



If Property Taxes were to be Outsourced

- FLG would send out a text for contact
- FLG would answer as the Client therefore keeping the flow and relationship
- FLG would text reminders about their taxes being behind with a link to your website to pay or a number to call into to pay
- FLG can text payment confirmation /broken promises/ instructions
- FLG can also utilize our Dialer system, trace tools to contact and locate more numbers to generate increased contact

Texting Facts

- With Mail Consumers rarely read the mail or open it
- With email it may get received but is it opened?
- With texting 99% of texts are read that's 4x more than emails and 10x more than phone calls.
- With linking your website or a number to call into with your text, your click in rate is average 36%



- Sending pre payment reminders or past due
- Credit Card renewals – expiration reminds
- Payment Arrangement Confirmations
- Appointment reminders
- General information (status updates for utilities construction, natural disasters etc..)
- Account updates, policy changes, rate increases, etc. including links to your website or phone number for payment.



Food for Thought



- 47% of all initial collection mail is returned undeliverable
- Phone numbers can be reassigned in approximately 6 months from termination- Telco Companies
- At the continued rate of decline in landlines in less than 3 years 50 % of the households will not own a land line.
- Right party contacts increase by 4% at minimum up to 10% with text messaging vs calling the exact same numbers

Money Facts



- If you had to mail 5000 letters that will cost you now \$5500.00 (\$1.10 cents per letter includes postage and printing and is increasing yearly)
- If you were to text 5000 customers weekly the cost would only be \$1000.00 or less depending on the volumes and you would have customized text messaging sent out **weekly** not just once and get more contact. That's a 400% increase in contact attempt and **80% in savings**

SMS/ Email Campaigns

- Broadcast Communications
- Consensual Communications



SMS - Broadcast

- A message with no personal identifiable information is sent to the phone number
- Any Generic message can be sent and hyper links and phone numbers can be included
- Scheduling for Phone numbers texted in a day are excluded from dialing that day within our company to ensure responsible communication.
- Increases inbound traffic by 4-10%. Inbound agents need to be made available

Consensual Campaign Types

- Reminder message for payments promised (most commonly used for)
- Balance owing messages
- Important account updates
- Opportunities to sign up for Government programs for financial relief, disadvantaged Canadians, etc.
- General delivery of requested information- links ect...

Opt Out

- OPT Out is available to all consumers that have provided consent to CBV to send information/ reminders to them via SMS and / or email.
- OPT OUT requests are received by our vendor, immediately reported to CBV.
- CBV's OPT OUT process automatically changes the "Consent" flag from "Y" to "N" for the particular phone number or email address associated with the record.

Safe guarding your name

- Vendor- professional and updated
- Teleco – companies are forever Changing the SMS rules and the requirement of new numbers and or other items are handled by the vendor.
- Landline vs cell numbers- vendor compliance built in
- Vendor Oversight program for compliance , Security and contract compliance .

PUR-MIX	AS400				Dialer Disposition- SMS										AS400				
Date	# SMS Sent	# Rejected (Not delivered Any Reason)	# Net SMS Assumed Delivered	# EDP Sent	PP	RP	TP	WB	XS	N	CB	LM	OTHER	Grand Total Inbound	Promises to Pay Created	Promises to Pay Due \$	Promises to Pay Due #	Promises to PayKept \$	Promises to Pay Kept #
Aug	1,721,048	927,204	793,844	429,729	584	1,606	613	948	118	6	105	30	9,261	13,271	9,785	\$ 4,718,799	22,300	\$ 1,238,566	3,483
Jul	1,893,753	833,272	1,060,481	208,412	1,029	2,109	1,532	1,547	304	16	451	214	38,984	46,186	9,785	\$ 4,718,799	22,300	\$ 1,238,566	3,483
Jun	1,793,571	852,606	940,965	218,729	891	1,640	1,528	1,227	295	14	414	139	55,065	61,213	26,997	\$ 15,582,416	62,041	\$ 4,778,838	12,563
May	2,425,514	1,071,713	1,353,801	248,334	1,487	2,583	2,036	2,443	625	19	753	269	118,563	128,778	29,451	\$ 18,468,392	70,796	\$ 5,879,192	15,669
Apr	884,168	390,531	493,637	209,525	964	2,075	1,306	2,924	343	11	496	209	64,304	72,632	50,046	\$ 33,252,478	121,592	\$ 11,740,534	29,594
Mar	518,420	193,910	324,510	143,155	754	1,883	1,026	2,932	225	9	499	250	53,608	61,186	23,975	\$ 17,256,967	62,142	\$ 5,634,490	16,775
Feb	860,216	380,157	480,059	183,185	798	2,100	1,053	1,818	304	9	446	215	68,144	74,887	18,581	\$ 13,702,636	54,207	\$ 4,681,656	14,926
Jan	734,611	345,056	389,555	132,526	891	1,708	1,020	3,361	322	7	427	355	71,365	79,456	24,476	\$ 18,070,271	67,909	\$ 6,516,215	18,365
Dec	122,135	31,157	90,978	42,773	236	662	350	381	112	3	127	73	20,535	22,479	23,255	\$ 18,064,978	68,635	\$ 6,386,008	18,578
Nov	156,070	40,523	115,547	54,981	349	934	453	500	174	7	218	243	27,310	30,188	8,303	\$ 6,874,042	26,279	\$ 2,589,475	7,680
Oct	481,512	217,585	263,927	206,511	517	1,205	588	852	218	0	232	169	48,105	51,886	10,287	\$ 9,011,992	32,517	\$ 3,519,236	9,479
Total	11,591,018	5,283,714	6,307,304		8,500	18,505	11,505	18,933	3,040	101	4,168	2,166	575,244	642,162	14,529	\$ 11,399,558	41,452	\$ 4,642,438	13,283
Date	# SMS Sent	# Rejected (Not delivered Any Reason)	# Net SMS Assumed Delivered		PP	RP	TP	WB	XS	N	CB	LM		Grand Total	Promises to Pay Created	Promises to Pay Due \$ Per Connect	Promises to Pay Due # Per Connect	Promises to PayKept \$ Per Connect	Promises to Pay Kept # Per Connect
Aug	1,721,048	54%	46%		0.07%	0.20%	0.08%	0.12%	0.12%	0.00%	0.01%	0.00%		1.67%	74%	\$ 356	2	\$ 93.33	0
Jul	1,893,753	44%	56%		0.10%	0.20%	0.14%	0.15%	0.15%	0.00%	0.04%	0.02%		4.36%	21%	\$ 102	0	\$ 26.82	0
Jun	1,793,571	48%	52%		0.09%	0.17%	0.16%	0.13%	0.13%	0.00%	0.04%	0.01%		6.51%	44%	\$ 255	1	\$ 78.07	0
May	2,425,514	44%	56%		0.11%	0.19%	0.15%	0.18%	0.18%	0.00%	0.06%	0.02%		9.51%	23%	\$ 143	1	\$ 45.65	0
Apr	884,168	44%	56%		0.20%	0.42%	0.26%	0.59%	0.59%	0.00%	0.10%	0.04%		14.71%	69%	\$ 458	2	\$ 161.64	0
Mar	518,420	37%	63%		0.23%	0.58%	0.32%	0.90%	0.90%	0.00%	0.15%	0.08%		18.85%	39%	\$ 282	1	\$ 92.09	0
Feb	860,216	44%	56%		0.17%	0.44%	0.22%	0.38%	0.38%	0.00%	0.09%	0.04%		15.60%	25%	\$ 183	1	\$ 62.52	0
Jan	734,611	47%	53%		0.23%	0.44%	0.26%	0.86%	0.86%	0.00%	0.11%	0.09%		20.40%	31%	\$ 227	1	\$ 82.01	0
Dec	122,135	26%	74%		0.26%	0.73%	0.38%	0.42%	0.42%	0.00%	0.14%	0.08%		24.71%	103%	\$ 804	3	\$ 284.09	1
Nov	156,070	26%	74%		0.30%	0.81%	0.39%	0.43%	0.43%	0.01%	0.19%	0.21%		26.13%	28%	\$ 228	1	\$ 85.78	0
Oct	481,512	45%	55%		0.20%	0.46%	0.22%	0.32%	0.32%	0.00%	0.09%	0.06%		19.66%	20%	\$ 174	1	\$ 67.83	0
Total	11,591,018	46%	54%		0.13%	0.29%	0.18%	0.30%	0.30%	0.00%	0.07%	0.03%		10.18%	2%	\$ 18	0	\$ 7.23	0

PUR-TEL	AS400					Dialer Disposition- SMS										AS400				
Date	# SMS Sent	# Rejected (Not delivered Any Reason)	# Net SMS Assumed Delivered	# EDP Sent	PP	RP	TP	WB	XS	N	CB	LM	OTHER	Grand Total Inbound	Promises to Pay Created	Promises to Pay Due \$	Promises to Pay Due #	Promises to PayKept \$	Promises to Pay Kept #	
Aug	1,795,904	979,410	816,494	583,479	633	1,710	799	1,044	127	5	69	24	8,106	12,517	9,509	\$ 4,692,069	22,501	\$ 1,061,393	3,710	
Jul	1,445,423	659,878	785,545	190,871	998	2,504	1,569	1,916	321	5	512	238	33,460	41,523	9,509	\$ 4,692,069	22,501	\$ 1,061,393	3,710	
Jun	1,243,967	616,525	627,442	169,551	739	1,657	1,448	1,314	272	18	376	211	41,983	48,018	22,371	\$ 13,210,755	54,531	\$ 3,836,341	11,092	
May	1,225,122	558,772	666,350	160,748	1,163	2,430	1,746	1,824	566	16	535	211	65,153	73,644	22,082	\$ 14,116,525	54,560	\$ 4,168,276	12,377	
Apr	556,766	241,082	315,684	110,909	768	2,069	1,152	1,638	341	22	399	238	41,716	48,343	30,149	\$ 20,260,909	78,873	\$ 6,250,719	19,638	
Mar	331,296	123,338	207,958	79,958	621	1,689	785	1,747	227	8	390	182	37,218	42,867	17,465	\$ 12,746,918	47,391	\$ 4,201,730	13,268	
Feb	360,044	136,949	223,095	78,467	531	1,308	677	914	161	1	237	146	35,943	39,918	14,322	\$ 11,156,966	45,799	\$ 3,691,888	12,888	
Jan	271,890	122,787	149,103	74,810	427	1,024	492	587	199	8	157	119	29,978	32,991	13,967	\$ 9,876,276	41,864	\$ 3,214,771	11,541	
Dec	342,884	137,625	205,259	137,318	382	1,110	616	865	150	0	208	149	41,182	44,662	11,821	\$ 9,601,685	37,350	\$ 3,154,225	10,660	
Nov	787,542	397,085	390,457	206,091	832	1,639	814	1,253	279	4	328	250	70,271	75,670	14,502	\$ 11,510,029	45,066	\$ 3,935,655	13,952	
Oct	783,121	397,627	385,494	213,191	673	1,489	851	1,379	277	3	311	225		72,361	22,051	\$ 15,675,796	62,981	\$ 5,571,188	19,977	
Total	9,143,959	4,371,078	4,772,881		7,767	18,629	10,949	14,481	2,920	90	3,522	1,993	405,010	532,514	20,606	\$ 13,356,569	58,696	\$ 4,729,327	18,435	
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Aug	1,795,904	55%	45%		0.08%	0.21%	0.10%	0.13%	0.13%	0.00%	0.01%	0.00%		1.53%	76%	\$ 375	2	\$ 84.80	0	
Jul	1,445,423	46%	54%		0.13%	0.32%	0.20%	0.24%	0.24%	0.00%	0.07%	0.03%		5.29%	23%	\$ 113	1	\$ 25.56	0	
Jun	1,243,967	50%	50%		0.12%	0.26%	0.23%	0.21%	0.21%	0.00%	0.06%	0.03%		7.65%	47%	\$ 275	1	\$ 79.89	0	
May	1,225,122	46%	54%		0.17%	0.36%	0.26%	0.27%	0.27%	0.00%	0.08%	0.03%		11.05%	30%	\$ 192	1	\$ 56.60	0	
Apr	556,766	43%	57%		0.24%	0.66%	0.36%	0.52%	0.52%	0.01%	0.13%	0.08%		15.31%	62%	\$ 419	2	\$ 129.30	0	
Mar	331,296	37%	63%		0.30%	0.81%	0.38%	0.84%	0.84%	0.00%	0.19%	0.09%		20.61%	41%	\$ 297	1	\$ 98.02	0	
Feb	360,044	38%	62%		0.24%	0.59%	0.30%	0.41%	0.41%	0.00%	0.11%	0.07%		17.89%	36%	\$ 279	1	\$ 92.49	0	
Jan	271,890	45%	55%		0.29%	0.69%	0.33%	0.39%	0.39%	0.01%	0.11%	0.08%		22.13%	42%	\$ 299	1	\$ 97.44	0	
Dec	342,884	40%	60%		0.19%	0.54%	0.30%	0.42%	0.42%	0.00%	0.10%	0.07%		21.76%	26%	\$ 215	1	\$ 70.62	0	
Nov	787,542	50%	50%		0.21%	0.42%	0.21%	0.32%	0.32%	0.00%	0.08%	0.06%		19.38%	19%	\$ 152	1	\$ 52.01	0	
Oct	783,121	51%	49%		0.17%	0.39%	0.22%	0.36%	0.36%	0.00%	0.08%	0.06%		18.77%	30%	\$ 217	1	\$ 76.99	0	
Total	9,143,959	48%	52%		0.16%	0.39%	0.23%	0.30%	0.30%	0.00%	0.07%	0.04%		11.16%	4%	\$ 25	0	\$ 8.88	0	

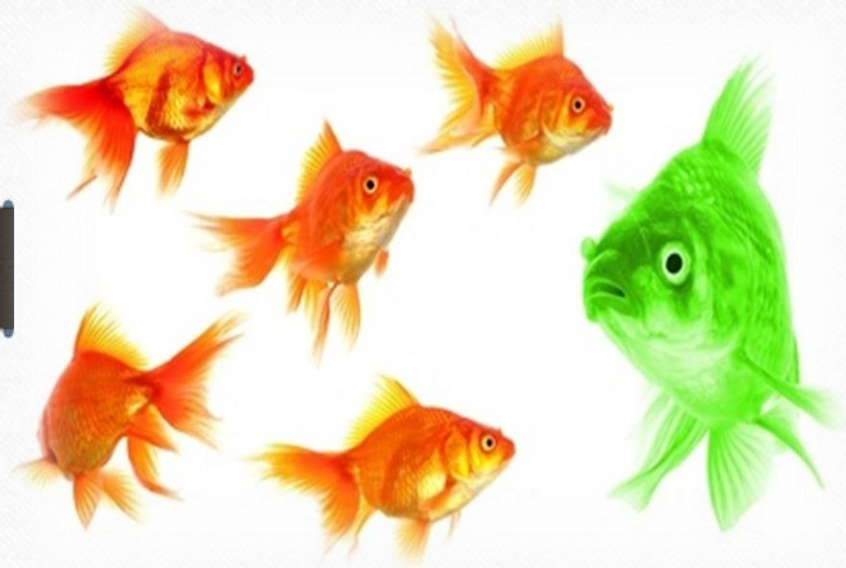
Pur-Mix	AS400			Dialer Disposition- Email										AS400				
Date	# Email Sent	# Rejected (Not delivered Any Reason)	# Net E-mails Assumed Delivered	PP	RP	TP	WB	XS	N	CB	LM	OTHER	Grand Total Inbound	Promises to Pay Created	Promises to Pay Due \$	Promises to Pay Due #	Promises to PayKept \$	Promises to Pay Kept #
Aug	52,951	19,221	33,730	907	1,885	463	524	250	1	100	28	4,481	4,481	6,753	\$ 865,310	2,573	\$ 508,848	1,136
Jul	50,572	18,461	32,111	2,180	4,277	1,169	1,247	620	3	399	158	10,498	10,498	16,590	\$ 3,745,482	10,727	\$ 1,525,376	3,734
Jun	45,532	16,648	28,884	2,691	4,808	1,651	1,414	906	6	613	273	12,726	12,726	19,521	\$ 4,410,090	14,527	\$ 1,765,505	4,869
May	44,167	16,676	27,491	4,717	8,354	3,115	2,309	1,773	31	1,335	474	22,640	22,640	32,406	\$ 7,697,613	26,208	\$ 3,208,573	8,261
Apr	40,727	15,635	25,092	2,688	4,699	1,388	987	1,136	18	733	282	12,153	12,153	18,719	\$ 4,498,486	15,712	\$ 2,019,595	5,530
Mar	7,552	1,224	6,328	1,798	3,456	701	367	922	18	481	204	8,044	8,044	14,643	\$ 3,134,767	12,515	\$ 1,349,890	4,759
Feb	6,796	1,333	5,463	2,104	4,283	904	413	1,078	4	610	211	9,710	9,710	16,885	\$ 3,817,673	14,692	\$ 1,678,308	5,917
Jan	5,368	1,260	4,108	2,380	4,824	1,028	510	1,320	13	666	266	11,166	11,166	18,943	\$ 4,180,506	16,763	\$ 1,857,162	6,501
Dec	5,171	1,261	3,910	2,109	4,489	1,052	528	1,102	12	679	271	10,389	10,389	16,597	\$ 3,588,473	14,873	\$ 1,687,100	6,106
Nov	4,786	883	3,903	2,046	4,099	868	485	1,110	8	560	246	9,564	9,564	15,138	\$ 3,488,567	13,799	\$ 1,573,289	5,276
Oct	3,537	228	3,309	1,807	3,508	630	403	968	5	449	222	8,102	8,102	13,994	\$ 3,261,471	12,850	\$ 1,335,973	4,991
Total	267,159	92,830	174,329	25,427	48,682	12,969	9,187	11,185	119	6,625	2,635	119,473	119,473	190,189	\$ 42,688,438	155,239	\$ 18,509,620	57,080
Date	# Email Sent	# Rejected (Not delivered Any Reason)	# Net E-mails Assumed Delivered	PP	RP	TP	WB	XS	N	CB	LM		Grand Total	Promises to Pay Created	Promises to Pay Due \$ Per Connect	Promises to Pay Due # Per Connect	Promises to PayKept \$ Per Connect	Promises to Pay Kept # Per Connect
Aug	52,951	36%	64%	2.69%	5.59%	1.37%	1.55%	1.55%	0.00%	0.30%	0.08%		13.28%	151%	\$ 193	1	\$ 113.56	0
Jul	50,572	37%	63%	6.79%	#####	3.64%	3.88%	3.88%	0.01%	1.24%	0.49%		32.69%	158%	\$ 357	1	\$ 145.30	0
Jun	45,532	37%	63%	9.32%	#####	5.72%	4.90%	4.90%	0.02%	2.12%	0.95%		44.06%	153%	\$ 347	1	\$ 138.73	0
May	44,167	38%	62%	#####	#####	#####	8.40%	8.40%	0.11%	4.86%	1.72%		82.35%	143%	\$ 340	1	\$ 141.72	0
Apr	40,727	38%	62%	#####	#####	5.53%	3.93%	3.93%	0.07%	2.92%	1.12%		48.43%	154%	\$ 370	1	\$ 166.18	0
Mar	7,552	16%	84%	#####	#####	#####	5.80%	5.80%	0.28%	7.60%	3.22%		127.12%	182%	\$ 390	2	\$ 167.81	1
Feb	6,796	20%	80%	#####	#####	#####	7.56%	7.56%	0.07%	#####	3.86%		177.74%	174%	\$ 393	2	\$ 172.84	1
Jan	5,368	23%	77%	#####	#####	#####	#####	#####	0.32%	#####	6.48%		271.81%	170%	\$ 374	2	\$ 166.32	1
Dec	5,171	24%	76%	#####	#####	#####	#####	#####	0.31%	#####	6.93%		265.70%	160%	\$ 345	1	\$ 162.39	1
Nov	4,786	18%	82%	#####	#####	#####	#####	#####	0.20%	#####	6.30%		245.04%	158%	\$ 365	1	\$ 164.50	1
Oct	3,537	6%	94%	#####	#####	#####	#####	#####	0.15%	#####	6.71%		244.85%	173%	\$ 403	2	\$ 164.89	1
Total	267,159	35%	65%	#####	#####	7.44%	5.27%	5.27%	0.07%	3.80%	1.51%		68.53%	159%	\$ 357	1	\$ 154.93	0

Pur-Tel	AS400			Dialer Disposition- Email										AS400				
Date	# Email Sent	# Rejected (Not delivered Any Reason)	# Net E-mails Assumed Delivered	PP	RP	TP	WB	XS	N	CB	LM	OTHER	Grand Total Inbound	Promises to Pay Created	Promises to Pay Due \$	Promises to Pay Due #	Promises to PayKept \$	Promises to Pay Kept #
Aug	22,666	1,687	20,979	469	1,188	272	259	138	4	16	3	2,472	2,472	3,876	\$ 410,348	1,437	\$ 225,133	731
Jul	20,499	1,585	18,914	1,032	2,543	635	543	322	12	202	62	5,524	5,524	8,588	\$ 1,568,742	5,489	\$ 656,978	2,056
Jun	17,579	1,416	16,163	1,270	2,900	756	571	524	10	274	122	6,592	6,592	9,785	\$ 1,899,629	7,090	\$ 823,170	2,956
May	16,089	1,366	14,723	1,929	4,342	1,122	822	799	6	429	239	9,860	9,860	13,677	\$ 3,027,198	10,832	\$ 1,260,981	4,338
Apr	13,067	1,134	11,933	1,186	2,756	603	391	521	8	258	158	5,961	5,961	8,749	\$ 1,865,235	7,304	\$ 774,123	3,050
Mar	5,346	819	4,527	1,087	2,694	431	190	591	9	249	126	5,432	5,432	8,263	\$ 1,617,275	7,196	\$ 794,602	3,359
Feb	4,244	847	3,397	1,240	3,051	474	202	566	15	267	149	6,026	6,026	9,882	\$ 1,927,103	8,665	\$ 940,134	3,986
Jan	4,388	936	3,452	1,638	3,562	658	258	836	15	401	159	7,600	7,600	12,861	\$ 2,597,287	11,563	\$ 1,191,215	5,262
Dec	5,129	924	4,205	1,570	3,598	821	362	823	14	439	243	7,953	7,953	13,324	\$ 2,761,347	12,123	\$ 1,217,787	5,127
Nov	3,692	728	2,964	1,230	2,593	624	377	588	11	315	192	6,005	6,005	9,231	\$ 1,997,192	8,388	\$ 885,929	3,435
Oct	2,716	236	2,480	1,074	2,191	514	287	475	7	288	138	5,047	5,047	8,078	\$ 1,691,428	7,464	\$ 725,919	2,969
Total	115,415	11,678	103,737	13,725	31,418	6,910	4,262	6,183	111	3,138	1,591	68,472	68,472	106,314	\$ 21,362,785	87,551	\$ 9,495,970	37,269
Date	# Email Sent	# Rejected (Not delivered Any Reason)	# Net E-mails Assumed Delivered	PP	RP	TP	WB	XS	N	CB	LM		Grand Total	Promises to Pay Created	Promises to Pay Due \$ Per Connect	Promises to Pay Due # Per Connect	Promises to PayKept \$ Per Connect	Promises to Pay Kept # Per Connect
Aug	22,666	7%	93%	2.24%	5.66%	1.30%	1.23%	1.23%	0.02%	0.08%	0.01%		11.78%	157%	\$ 166	1	\$ 91.07	0
Jul	20,499	8%	92%	5.46%	13.45%	3.36%	2.87%	2.87%	0.06%	1.07%	0.33%		29.21%	155%	\$ 284	1	\$ 118.93	0
Jun	17,579	8%	92%	7.86%	17.94%	4.68%	3.53%	3.53%	0.06%	1.70%	0.75%		40.78%	148%	\$ 288	1	\$ 124.87	0
May	16,089	8%	92%	13.10%	29.49%	7.62%	5.58%	5.58%	0.04%	2.91%	1.62%		66.97%	139%	\$ 307	1	\$ 127.89	0
Apr	13,067	9%	91%	9.94%	23.10%	5.05%	3.28%	3.28%	0.07%	2.16%	1.32%		49.95%	147%	\$ 313	1	\$ 129.86	1
Mar	5,346	15%	85%	24.01%	59.51%	9.52%	4.20%	4.20%	0.20%	5.50%	2.78%		119.99%	152%	\$ 298	1	\$ 146.28	1
Feb	4,244	20%	80%	36.50%	89.81%	13.95%	5.95%	5.95%	0.44%	7.86%	4.39%		177.39%	164%	\$ 320	1	\$ 156.01	1
Jan	4,388	21%	79%	47.45%	103.19%	19.06%	7.47%	7.47%	0.43%	11.62%	4.61%		220.16%	169%	\$ 342	2	\$ 156.74	1
Dec	5,129	18%	82%	37.34%	85.56%	19.52%	8.61%	8.61%	0.33%	10.44%	5.78%		189.13%	168%	\$ 347	2	\$ 153.12	1
Nov	3,692	20%	80%	41.50%	87.48%	21.05%	12.72%	12.72%	0.37%	10.63%	6.48%		202.60%	154%	\$ 333	1	\$ 147.53	1
Oct	2,716	9%	91%	43.31%	88.35%	20.73%	11.57%	11.57%	0.28%	11.61%	5.56%		203.51%	160%	\$ 335	1	\$ 143.83	1
Total	115,415	10%	90%	13.23%	30.29%	6.66%	4.11%	4.11%	0.11%	3.02%	1.53%		66.01%	155%	\$ 312	1	\$ 138.68	1

What Services we can Help with

- POA Fines
- Housing Fines
- Fire Paramedic Services
- General information communication-Tax
- Document Distribution
- Waste and Water Department
- PRC Parks Recreation Culture
- Bylaw and Licensing Services
- Municipal Ticket infractions
- Emergency Response Plans
- Payment Reminders

Why is CBV Different?



We collaborate with our partners to create unique and customized programs that will deliver the optimum experience and results.

Superior Client Services Support for all your business needs by leveraging our talent and technology.

We believe that providing a positive work environment, fair compensation, and opportunity for growth will maximize performance, engagement and retention.

Ready to Boost Your Bottom Line?

We are in the business of Accounts Receivable Management. Let us manage yours, so you can focus on growth.



WE

Want

to

Help

You!



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