

Transworld Systems Inc. Electronic Press Kit



Thank you for your interest in Transworld Systems!

Included in our electronic press kit, you will find the following PDF documents:

- Company Overview
- Fact Sheet
- Senior Leadership Team Biographies
- Alliances & Associations
- Memberships & Affiliations
- Flash Videos

To access Transworld Systems press releases, please visit:

<http://www.transworldsystems.com/prmanager2/press-releases.asp>

If you have any questions, would like additional information or to schedule an interview, please contact:

Sarah Guckes, Director of Marketing

Direct: 314.514.2623

sarah.guckes@transworldsystems.com

Additional information is also available on Transworld Systems Inc.'s corporate website. Please visit: www.transworldsystems.com

Thanks again for your interest!

TransworldSystems®

390 S. Woods Mill Road
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www.transworldsystems.com

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Transworld Systems Inc. Company Overview



BACKGROUND

Since 1970, Transworld Systems has been providing tools to businesses and practices to improve their cash flow. Our clients include small businesses, banks, hospitals, medical practices, dentists, retailers, universities, cities, manufacturers – virtually any organization that accepts checks or extends credit.

Our proven system helps companies recover money owed to them, and our industry-leading results earn their ongoing confidence. More than 60,000 businesses currently entrust us with their slow-pay and non-paying accounts. In return, we recover four times more money than our competitors at a fraction of the cost.

“Transworld gets credit for the highest recovery rate in the industry.” – Barron’s National Business and Financial Weekly

Transworld Systems provides an alternative to the traditional collection agency.

PRODUCTS & SERVICES

• GreenFlagSM Profit Recovery System

GreenFlag Profit Recovery is a customized program to fit individual business needs; designed to deliver the power of third party intervention while allowing our clients to maintain complete control.

According to the U.S. Department of Commerce, the older an account is, the harder it is to collect.

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The GreenFlag Profit Recovery system is uniquely designed to *work accounts earlier* – when they’re more collectible. Most businesses wait too long to turn accounts over to a collection agency for numerous reasons.

GreenFlag works because it *offers a low, flat fee averaging \$10 per account* versus a high percentage and provides a *diplomatic approach* that collects money and keeps the customer.

GreenFlag also offers a First Party/Third Party demand series that combines a final reminder sent on our clients’ behalves and then rolls into our demand series. This allows a final payment reminder to be sent from our clients followed by a third party contact.

The GreenFlag Profit Recovery system reshapes the way businesses view debt collection - and the way they do business.

- **GreenFlag[®] DDA Recovery Plus**

The “*Plus*” stands for additional “*fee income*” – a source of non-interest income important in today’s competitive financial services marketplace. With low recovery costs, *plus* additional income, GreenFlag DDA Recovery *Plus* returns more to banks and credit unions bottom lines. And Transworld backs it all up with an exclusive performance guarantee.

- **GreenFlag Insurance Resolution**

The majority of all revenue for most hospitals and medical practices comes from insurance claims filed electronically or manually. Delays in claim resolution from both internal and external complications cause frustration and restrict cash flow. GreenFlag Insurance Resolution Recovery is a revolutionary new tool to assist in the rapid recovery and resolution of these claims.

Insurance carrier by-laws and internal policies typically require immediate response to our licensed third party contacts. Our third party demand moves the responsibility for the claim from a clerk to a supervisor who settles the claim more quickly. Our average fixed fee of less than \$10 per claim allows you to utilize this unique service on claims as early as 30-45 days past-due. Quicker resolution of claims means patients get billed faster for their share of the balance, reducing the number of outstanding self-pay issues.

- **Reminder Call Outsourcing by Transworld Systems**

Reminder Call Outsourcing helps businesses follow up with slow-paying accounts, lowering internal costs and increasing recoveries. This service provides businesses with expert trained call center staff that is compliant with the most up-to-date laws, taking the worry out of your hands. It allows businesses to diplomatically remind their customers of their obligation to

PROFIT RECOVERY –
**An alternative to traditional
collection agencies**

pay, allowing the businesses to maintain valuable relationships with their customers and spend more time on other pressing issues.

More than 60,000 companies nationwide have compared their existing collection efforts to GreenFlag Profit Recovery by Transworld Systems and decided to switch to the best accounts receivable solution available.

Transworld's average recovery rate is 56% - the highest in the industry. Our cost to collect accounts is 4% on average. The money we collect is paid directly to the business rather than being held up to 60 days. Transworld has a flat fee average of less than \$10 per account.

What else does Transworld's GreenFlag Profit Recovery provide that other collections agencies may or may not?

- Businesses are in control 24/7 via our online client portal
- A personal representative on each account
- One-on-one training
- A great customer service team
- 'Real time' reporting
- Email reminders to help manage accounts
- 'Thank you' letters available
- Hold harmless agreement
- Nationwide coverage
- Licensed, bonded and insured to collect in all States (where required)
- Ability to start/stop at anytime
- FDCPA compliant
- HIPAA compliant
- 35+ years experience

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Transworld Systems Inc.

Company Overview (continued)



GROWTH & PERFORMANCE

With more than 100 offices located throughout the United States, Transworld Systems operates as one of the largest national collection agencies. Our local offices provide excellent personal service while our size allows us to invest in the best training and technology.

Due to our outstanding performance, Transworld Systems recently attained the Healthcare Financial Management Association's (HFMA) Peer Review designation. HFMA's Peer Review is a structured process that validates the accuracy, effectiveness, marketplace acceptance, and value of products and services that HFMA members are currently using. The goal of the review is to identify products and services that deliver organizations savings and performance improvements that enhance HFMA members' day-to-day business interactions and careers.

Transworld Systems is also the only profit recovery company selected as a Medical Group Management Association's (MGMA) AdminiServe Partner including Transworld in their Preferred Supplier Network.

Transworld has recovered more than \$2.4 billion over the last five years for over 60,000 clients

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Transworld Systems Inc. Fact Sheet



Company Information

- Founded in 1970 – 35+ years experience
- Over 1,000 associates
- More than 100 offices nationwide
- Collection cost – Less than four cents per dollar (company average)
- Overall Recovery Rate – 56% (company average)
- Average Age of Account Submitted – 6 months
- Total Number of Clients – 60,000+
- Over \$2.4 Billion collected in the last 5 years
- Wholly owned subsidiary of NCO Group, Inc. (NCO)
- Medical Group Management Association (MGMA®) AdminiServe® Partner
- Healthcare Financial Management Association (HFMA) Peer Review Designated

Industry Breakdown – Major Verticals

- Accounting
- Advertising
- Auto Dealer
- Banking
- Business Services
- Child Care
- Chiropractor
- College/University
- CPA
- Credit Union
- Dentist
- Elementary/High Schools
- General Government
- Medical/Health Services
- Hotel
- Insurance
- Legal Services/Lawyers Clients
- Newspaper Clients
- Pest Control
- Postal Services
- Public Administrators
- Restaurant
- Retail Misc.
- Schools
- Telephone/Communications
- Utilities
- Waste Management

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Transworld Systems Inc. Senior Leadership Team



KEN EISSING
Senior Vice President and
General Manager
Transworld Systems Inc.

BIOGRAPHY

Ken Eissing joined Transworld Systems Inc. in 2004 and is currently Senior Vice President and General Manager. In this role, Ken is responsible for all aspects of the Transworld business including sales, marketing, customer service and collection operations.

Prior to joining Transworld, Ken was with AT&T for 12 years and held leadership positions in sales, marketing, call center management, and strategic business development. He was most recently general manager of AT&T's call center sales operations and national marketing director for AT&T customer sales and acquisition.

Eissing holds an MBA from NYU's Stern School of Business and received a Bachelor of Science degree in Finance from the State University of New York at Albany.

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Transworld Systems Inc.
Senior Leadership Team (continued)



BARNEY ZENG
Vice President,
Sales and Client
Operations
Transworld Systems Inc.

BIOGRAPHY

Barney Zeng joined Transworld Systems in 2002 as Division Vice President – Atlantic Division and assumed additional responsibility as Vice President, Sales & Client Operations in 2008. He is responsible for all sales divisions and the client operations area with the goal of making each client experience an exceptional one.

Barney is an international general manager and sales leader with experience in both retail and business-to-business financial services. He has run businesses from Canada through Argentina as well as having lived and worked in the UK and continental Europe. Barney's expertise is in general management with a strong focus on sales, sales leadership, marketing, alliances, customer relationship management, and strategic planning and project management.

Additionally, Barney has worked as a communication/management consultant and developed an understanding and passion for continuous learning and adult education. Barney chaired the e-Learning Cluster for the Greater Washington Board of Trade in 2002.

Barney has a Bachelor of Arts Degree in Economics from Kenyon College and has completed General Management Studies from INSEAD in France.

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Transworld Systems Inc.
Senior Leadership Team (continued)



JIM KIRBY
Vice President, Collections
Transworld Systems Inc.

BIOGRAPHY

Jim Kirby is a veteran of the collections industry with over 20 years of experience. He has been with Transworld Systems since 1986. During his tenure, he has held a variety of positions within the company including Branch Manager and Regional Vice President. In March 2008, Jim was promoted to Vice President of Collections. In his new role, he is responsible for day-to-day operations, overseeing 20 collection centers throughout the United States and Puerto Rico.

Prior to joining Transworld, Kirby obtained a Bachelor of Science degree in Finance from Northern Illinois University in DeKalb.

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Transworld Systems Inc.
Senior Leadership Team (continued)



CHARLES BAUMLER
Vice President, Product
Development and
IT Support
Transworld Systems Inc.

BIOGRAPHY

Charles Baumler joined Transworld Systems in 2002 and is responsible for managing the Information Technology team as well as defining product strategy and development. Since starting at Transworld, he has managed several major IT developments and has been responsible for transforming Transworld's business model via our industry leading Client Portal.

With over 20 years of experience, Charles' expertise is focused around the design and development of internet and e-commerce technologies and business systems.

He has held a wide range of IT and Finance positions with a variety of companies including Openwave Systems, Hewlett Packard and VeriFone Inc.

Charles holds a Bachelor of Science degree in Finance from Virginia Tech.

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Transworld Systems Inc. Alliances & Associations



Medical Group Management Association (MGMA)



The Medical Group Management Association (MGMA) is the nation's principal voice for medical group practice. MGMA's nearly 21,000 members manage and lead more than 12,500 organizations representing 270,000 physicians. MGMA leads the profession and assists members through information, education, networking and advocacy. Its core purpose is to elevate the effectiveness of medical group practices and to enhance the knowledge, skills and professionalism of individuals.

For nine years, Transworld Systems has been the only profit recovery company in the MGMA[®] AdminiServe[®] program – the preferred supplier network. MGMA members can take advantage of special member discounts through Greenflag, saving money and improving their practices' bottom lines. Our system has recovered more than \$230 million for MGMA members nationwide.

athenahealth[®]

athenahealth provides the only physician revenue and clinical cycle management offering that integrates web-based practice management and EMR software, continually updated payer knowledge, and back office processing specialists into a single service.



athenahealth

GreenFlag Profit Recovery by Transworld Systems Inc. and athenahealth

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Transworld Systems Inc. Alliances & Associations



have partnered to offer medical practices a more efficient and streamlined collections process.

Practices using athenahealth billing and practice management services will be able to see all of the collections activities and administer delinquent collections processing directly to Transworld's GreenFlag Profit Recovery service, which will dramatically streamline and simplify the entire revenue-cycle workflow. With one mouse-click in athenaNet, practices can identify and select delinquent accounts to Transworld to handle collections. Transworld offers athenahealth customers preferred pricing.

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Transworld Systems Inc. Memberships & Affiliations



Through our affiliations with industry and professional organizations, Transworld Systems regularly takes the lead in reporting industry trends and information and defining protocol for the markets we serve.

We value these memberships, and we will continue to participate in key organizations in order to create strategic partnerships and alliances.

Transworld Systems Inc. or one of its affiliates holds memberships in the professional and trade organizations listed below.

Transworld's Memberships

- ACA International (ACA)
- American Association of Health Care Administrative Management (AAHAM)
- American Bar Association (ABH)
- American Management Association (AMA)
- American Payroll Association
- American Production and Inventory Control Society (APICS)
- Association for Proposal Management Professionals (APMP)
- Better Business Bureau, Inc.
- Bureau of National Affairs
- California Association of Collectors (CAC)
- Coalition of Higher Education Assistance Organizations (COHEAO)
- Debt Buyers' Association
- Direct Marketing Association (DMA)
- Edison Electric Institute (EEI)
- HealthCare Compliance Association (HCCA)
- Healthcare Financial Management Association (HFMA)
- International Association of Administrative Professionals
- International Association of Business Communicators (IABC)
- International Facility Management Association (IFMA)
- Mailing and Fulfillment Service Association
- MRA – The Management Association
- National Council of Higher Education Loan Programs (NCHELP)
- Occupational Risk Management
- Public Relations Society of America (PRSA)
- Society for Human Resources Management (SRHM)
- Telecommunications Risk Management Association (TRMA)

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Transworld Systems Inc. Flash Videos



Transworld Systems offers three (flash) videos designed to illustrate how our GreenFlagSM Profit Recovery service operates and what benefits we provide.

Please visit the following links to view Transworld's flash videos:



"Maximize Medical Recovery"
www.greenflagmedicalvideo.com



"Maximize Dental Recovery"
www.greenflagdentalvideo.com



"The Benefits are Clear"
www.greenflaginfo.com

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