

## Preview

The outer edge of the red line is the trim line, which can vary by 1/8" in either direction.  
There should be no text in the grey or red shaded areas.

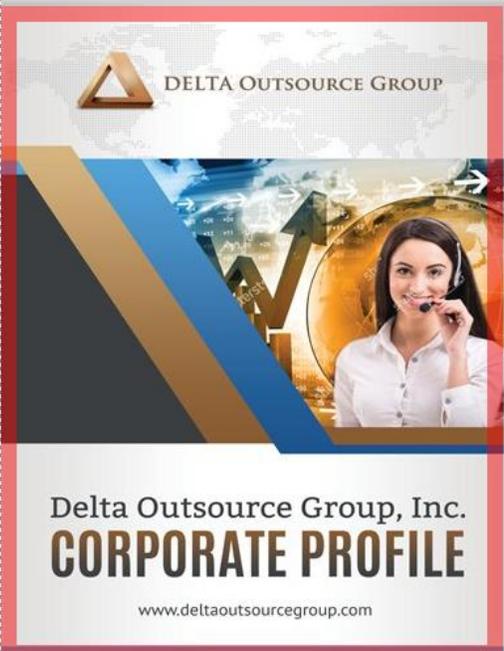
**Please review your publication now.** Some things to check for:

- Full page images go to the edge of the PDF
- All text is visible and NOT in the shaded areas
- No crop marks or other printer marks

**It is your responsibility to review all pages before publishing.**

If everything looks good, continue below. If you see a problem, revise your PDF and upload again.

[Learn More »](#)



The cover features the Delta Outsource Group logo at the top left, a world map background, and a woman in a headset on the right. Below the image, the text reads: "Delta Outsource Group, Inc. CORPORATE PROFILE" and "www.deltaoutsourcegroup.com".

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This page is divided into several sections. At the top left is the Delta Outsource Group logo and website. The main content is split into two columns. The left column contains "Our Vision" with a person pointing at a screen, "Mission" with a target icon, and "WHO WE ARE" with the tagline "Delta (Del-ta): A quantitative change." Below this are "Mission Statement" and "Corporate Vision" sections. The right column features "WHAT WE DO" with a list of services: "PRE CHARGE/EARLY OUT", "POST CHARGE OFF", "PRE & POST LEGAL", "CUSTOMER CARE", and "SKIP TRACING". Below this is a list of four bullet points describing the company's capabilities. At the bottom, there are "Affiliations" with logos for ACA, DBA, and others, and a blue box containing "Date Incorporated: 07/02/2009", "Years in Business: 07", and "Operations Center: 62 North Central Dr. O'Fallon, MO 63366".

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### IT STARTS WITH WHY

Inspiring Employees to Take Action

**WHY**

**The Why**  
Delta Outsource Group's success plays a vital role in the health of our credit based economy.

**HOW**

**The How**  
Delta Outsource Group values every opportunity through a disciplined and deliberate approach.

**WHAT**

**The What**  
Delta Outsource Group turns difficult circumstances into positive experiences.

**DELTA OUTSOURCE GROUP**  
[www.deltasourcegroup.com](http://www.deltasourcegroup.com)

### DISCIPLINED LEADERSHIP

Meet Our Ownership Team

**Jackie Mucha**  
CHIEF MARKETING OFFICER

- Innovative process development for operational and client support.
- Over 23 years of collection industry experience.
- Managed high priority client relationships.
- Uniquely qualified to understand symbiotic nature between financial services and collections.
- Extensive knowledge of technical requirements, and client onboarding processes.

**Jim Peacock**  
CHIEF EXECUTIVE OFFICER

- Over 30 years of experience encompassing all facets of the A/RM industry.
- Consultative approach in defining and implementing custom workflow strategies.
- Instrumental in development and execution of skip trace waterfall and collection triggers.
- High level strategy development, team building and interpersonal skills.
- Missouri Collectors Association Board of Directors.

**Nick Jarman**  
PRESIDENT & COO

- ACA International:
  - Board of Directors
  - Fellow and Senior Recipient
  - Credit & Collections Compliance Officer
  - Certified Instructor
- Contributor to Collector Industry Publications.
- Developed proprietary account to maximize overall operational performance.
- Missouri Collectors Association Past President.
- Debt Collection Expert for Credit.com and The Credit Solution Program.

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### STAYING AHEAD OF THE CURVE

The P.I.E.C.E.S. to Our Success

**Professional Approach**  
All employees are required to act professional and respectful at all times under all circumstances.

**Employee Development**  
Our employees are the foundation for which our success hinges and therefore we must continually develop them.

**Extraordinary Service**  
Our service we provide to our partners and consumers must exceed always exceed their expectations.

**Innovative Technology**  
We strive to stay up to date and employ the latest technology advances that benefit our partners and consumers we interact with.

**Create Opportunities**  
We look to create opportunities in each aspect of what we do while we focus on taking advantage and valuing each opportunity.

**Strong Performance**  
All of our P.I.E.C.E.S. are important but in a performance driven industry, strong and consistent performance is at the top.

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### AT DELTA OUTSOURCE GROUP, INC.

# C.A.R.I.N.G.

D N T A G I O U S O P T I M I S M

D A P T A B L E F O C U S

E S P E C T F U L C O U R A G E

N S P I R I N G E N C O U R A G E M E N T

E V E R E N D I N G C O M M I T M E N T

E N D U R I N G E M P A T H Y

**DELTA OUTSOURCE GROUP**  
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**C.A.R.I.N.G.**

We recognize that it's not the numbers that motivate our team members. It's the culture, purpose, and caring that drive the numbers. We understand that making caring a strategy creates a culture of caring in which we stand out and create success that lasts.

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## EMPLOYEE DEVELOPMENT

"We are what we repeatedly do. Excellence then, is not an act, but a habit."

**Leadership Development**  
Developing leaders who are capable of bridging functions and departments and turning strategy into action.

**Provana IPACS**  
Provana uses its proprietary Integrated Performance, Audit & Compliance Solution (IPACS) framework to deliver a full compliance management system.

**Speech Analytics**  
Speech analytics enables us to maximize payments while staying compliant and up to date with new rules and regulations.

**S.O.A.R.**  
Training manual titled "Standard Operation Account Resolution" or "S.O.A.R." which outlines collector expectations for performance and compliance.

**The Scorecard**  
A Collector Scorecard is completed on each collector every month in which the collector receives a scored percentage which rolls up into a team, client, and company scorecard.

**DELTA OUTSOURCE GROUP**  
www.deltaoutsourcergroup.com

## EXTRAORDINARY SERVICE

The Client Experience

We constantly strive to improve our relationships with our clients with the ultimate goal of creating long lasting partnerships. We focus on ensuring the needs of our clients are being exceeded today, but also work proactively on communication and process improvements to ensure Delta Outsource Group always provides the best in class Client Experience.

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## COMPLIANCE MANAGEMENT

It's About What You Do and How You Do It.

**PPMS Certified**  
PPMS is a management system for collection agencies based upon developing, implementing and adhering to a set of industry-specific professional practices and policies.

**Compliance Management System**  
Delta Outsource Group, Inc. is proud to partner with Provana and its IPACS solution that provides us with an Integrated Performance, Audit, and Compliance Solution.

**Speech Analytics**  
Speech analytics enables us to maximize payments while staying compliant and up to date with new rules and regulations.

**Compliance Matrix**  
Compliance Matrix which provides a high level overview of Delta Outsource Group, Inc.'s compliance management system.

**Consumer Relations Help Desk**  
The Consumer Relations Help Desk is in place to resolve any consumer complaint to the best of our ability.

**CFPB Preparedness**  
Our CFPB Preparedness document outlines Delta Outsource Group, Inc.'s preparedness to the CFPB's Examination Procedures for Debt Collection.

*In today's climate of public awareness, it is imperative that collectors at Delta Outsource Group, Inc. represent our clients in an ethical and diplomatic fashion. Consequently, the ownership and management of Delta Outsource Group, Inc. places special emphasis on public relations and on retaining only those associates which maintain the highest degree of professionalism. Our associates work to protect the privacy, the dignity, and the rights of consumers, and display and ability to adapt and grow within the ARM industry.*

*The continuous and ongoing education of our collectors ensures we comply with all applicable statutes, adhere to existing and new regulations, and meet all ethical standards for the debt collection industry.*

**DELTA OUTSOURCE GROUP**  
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## ACA PROFESSIONAL PRACTICES MANAGEMENT SYSTEM

Certified Debt Collection Agency

**Increased Efficiency**

**Improved Solutions**

**Our Advantages**

Being certified as a PPMS agency, Delta Outsource Group, Inc. is dedicated to best practices in the industry, abides by the association's stringent code of ethics and is highly qualified to provide credit grantors with the expert collection services needed in today's competitive business world.

**Policies & Procedures**  
Standardized format across all departments.

**Code of Ethics**  
Standardized format across all departments.

**Process Controls**  
Standardized format across all departments.

**Best Practices**  
Continuous improvement for industry requirements.

**Extensive Training**  
Identifies and provides training opportunities for all aspects of operations.

**Management Oversight**  
Continual executive management review of the compliance management system.

Delta Outsource Group, Inc. is proud to be one of less than sixty-five collection agencies nationwide to be PPMS Certified.

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<h2 style="margin: 0;">DATA SECURITY</h2> <p style="margin: 0;">Safeguarding the Rights, Privacy, and Dignity From Those We Collect</p>	<h2 style="margin: 0;">CLIENT WEB ACCESS</h2>
<p><b>TechLock Certified</b> TECH LOCK® Certified is true data security compliance performed by qualified assessors with ARM Industry focus.</p> <p><b>SSAE16</b> Delta Outsource Group, Inc.'s SSAE 16 attestation standard provides guidance on financial reporting on our organization's controls.</p> <p><b>Data Security &amp; Privacy Training</b> Ensures employees safeguard personal information as well as information stored under the aegis of the Delta Outsource Group, Inc.</p> <p><b>PCI DSS Compliant</b> Delta Outsource Group, Inc. has completed their PCI DSS audit and achieved the highest data security certification in the credit and collection industry.</p> <p><b>Tyco Integrated Security</b> Advanced business security solutions to help us protect our employees, customers, facilities, assets, inventory, processes and operations.</p> <p><b>Red Flag Rules</b> The Identity Theft Prevention Program was developed pursuant to the Federal Trade Commission's Red Flag Rules promulgated as part of the Fair and Accurate Credit Transactions Act.</p> <p><small>Delta Outsource Group, Inc. is a company built on the latest technology in the ARM industry. Our systems are sophisticated and state of the art and maintained by true IT professionals. Our collection platform along with our telephone and dialer platforms are all hosted and are extremely flexible, scalable and most importantly, stable.</small></p> <p><small>With the advent of the Consumer Financial Protection Bureau (CFPB), everyone likes to talk about compliance with data security but many times, it is just that...talk. "Actions speak volumes". Let Delta Outsource Group, Inc. show you how we safeguard the rights, privacy and dignity from those we collect.</small></p>	<p>Our Client Web Access Portal gives our partners the ability to share real-time reporting and account information via a secure web portal. All data is encrypted using secure socket layer (SSL) protocols and industry-standard web browsers such as Microsoft® Internet Explorer and Mozilla. Information is provided in real time, allowing us to provide better service and insight to our partners.</p> <p><b>KEY BENEFITS</b></p> <ul style="list-style-type: none"> <li>Our partners can update their accounts directly – they can notify us of address changes, status changes, payments and adjustments.</li> <li>Anytime access via the web allows for more productive and efficient communication between us and our partners.</li> </ul> <p><b>Reports Available Through WebAccess Include:</b></p> <ul style="list-style-type: none"> <li>Account Status Report</li> <li>Acknowledgement Report</li> <li>Batch Performance</li> <li>Placements and Collections</li> <li>Invoice Summary</li> <li>StairStep Reports</li> </ul>  <p><b>Custom Reporting Available Upon Request:</b></p> <p>With nearly 300 data points available, Delta Outsource Group, Inc. can build custom reporting and dashboard metrics based on the information you want to see. If you can conceptualize it, chances are we can build it.</p>
 <p><b>DELTA OUTSOURCE GROUP</b> www.deltaoutsourcegroup.com</p>	 <p><b>DELTA OUTSOURCE GROUP</b> www.deltaoutsourcegroup.com</p>

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<h2 style="margin: 0;">OUR VALUES</h2> <p style="margin: 0;">A SHARED VISION OF Building a Culture</p>	<h2 style="margin: 0;">INDUSTRY ADVANCEMENT</h2> <p style="margin: 0;">Driving Solutions</p>				
 <p><b>DELTA OUTSOURCE GROUP</b> www.deltaoutsourcegroup.com</p>	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #4F81BD; color: white; text-align: center;">  <p><b>Midwest Compliance Symposium</b></p> <p>The best educational workshops and presentations in the credit and collection industry presented at no cost for our clients and prospects.</p> </td> <td style="background-color: #4F81BD; color: white; text-align: center;">  <p><b>Debt Collection Forum</b></p> <p>A forum for debt collectors... by debt collectors. Created to provide quality content at a price to allow organizations to send multiple attendees and encourage active participation.</p> </td> <td style="background-color: #4F81BD; color: white; text-align: center;">  <p><b>Congressional Visits</b></p> <p>Delta Outsource Group believes in active participation at all levels of government to create a dialogue and educate government about the debt collection industry.</p> </td> <td style="background-color: #4F81BD; color: white; text-align: center;">  <p><b>Association Involvement</b></p> <p>Our President, E. COO has served on the ACA Board of Directors for the past 2 years and our CEO and Director of Compliance serve on the Midwest Collection Association Board.</p> </td> </tr> </table>  <p><b>DELTA OUTSOURCE GROUP</b> www.deltaoutsourcegroup.com</p>	 <p><b>Midwest Compliance Symposium</b></p> <p>The best educational workshops and presentations in the credit and collection industry presented at no cost for our clients and prospects.</p>	 <p><b>Debt Collection Forum</b></p> <p>A forum for debt collectors... by debt collectors. Created to provide quality content at a price to allow organizations to send multiple attendees and encourage active participation.</p>	 <p><b>Congressional Visits</b></p> <p>Delta Outsource Group believes in active participation at all levels of government to create a dialogue and educate government about the debt collection industry.</p>	 <p><b>Association Involvement</b></p> <p>Our President, E. COO has served on the ACA Board of Directors for the past 2 years and our CEO and Director of Compliance serve on the Midwest Collection Association Board.</p>
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## Back Cover

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← Small area used by MagCloud