



A COLLECTION COMPANY

"Changing The Way Collections Are Done In America"

SECURITY STATEMENT

American Agencies hereby acknowledges that it has in place appropriate administrative, technical and physical safeguards: (i) to insure the security and confidentiality of records and information of Client customers that it receives from the Client; (ii) to protect against any anticipated threats or hazards to the security or integrity of records and information of Client customers that it receives from the Client; and (iii) to protect against unauthorized access to or use of such records or information of Client customers that it receives from the Client which could result in substantial harm or inconvenience to a Client customer.

In addition to other commercially reasonable methods of protecting the security of Client customer nonpublic personal information, American Agencies agrees that the following will be used for all data handled and managed for the Client:

- 1) Server is in a secure, protected location, physically inaccessible to any American Agency employee.
- 2) The Server's FTP port is not open.
- 3) The servlet that runs ARS only accepts HTTPS (secure) requests.
- 4) Because of 3), all passwords, file uploads, etc... are never passed "in the clear" but always with the standard 128-bit encryption.
- 5) A limited number of programmers have secure terminal access to the server, via the internet and use of login. These users do not have root access, and the few commands that they must execute to maintain the server that do require root access are logged when executed.
- 6) Uploaded files to the server are deleted immediately after processing.
- 7) Once in the database, debts are only visible, via ARS, to the client or those who manage him.