



"Since 2003 The Inviting Company has been outsourcing its collection procedures with American Agencies. It has been effective and easy to track, and what is significant is that unlike our previous agency, we have not received any complaints from our debtor-clients about American Agencies' phone collectors."

Cyndi
Collections Manager

Commercial Collections Specialists

Most companies in financial hardship do not have resources to pay everyone, so typically they pay vendors who are applying the most continuous, professional contact with the company. At American Agencies we know that consistent pursuit is the key to effective collections for commercial accounts. Early identification and timely placement of accounts also has a significant impact on collectability because most of the time a company's cash-flow continues to get worse before it improves. We help move your debt to the top of the stack of "must pay".

Phase 1 Commercial - Pre-Collection Service

Benefits

- No commission. You keep 100% of the money
- You keep control, customers pay you
- Set fee of less than \$13.00 (average) is all we ever charge
- Nationally, our commercial clients recover an average of 52% with a 9% average collection cost
- 3rd party collection agency creates impact and urgency
- No expiration date. Use your accounts as the need arises

What We Do

- Customized 100% to the B2B industry
- Series of up to four written demands sent on our letterhead at ten-day intervals
- Customers call you, minimizing alienation
- Diplomatic approach with "courtesy notices" to recover sensitive accounts
- Guaranteed to collect twice what you paid for it, or your money back
- Pursue all your past due delinquent accounts for a minimum period, regardless of the size or age
- "Thank You Letter" may be sent to your customer, inviting them to return

Phase 2 Commercial - Intensive Efforts Service

Benefits

- Professional commercial collection specialists have experience and technology at their fingertips to maximize recovery
- No collection - no charge, we get paid when you do

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- Credit bureau reporting process starts immediately for up to 7 years
- As an independent third-party; we are less hampered by delicate buyer-seller relationships
- Collectors are diplomatic, yet firm. It is difficult to antagonize and persuade at the same time

Generations of Trust & Experience

- Immediate collection efforts and strategy protocols increase payments back to you
- On-site and remote collection supervisors to assure compliance on each and every call.
- Three proprietary innovations,
 - AmeriFind enriches accounts with updated contact location data
 - AmeriScore obtains a credit score revealing ability to pay
 - AmeriTrak reports and instructs the credit bureau to notify us of changes
- Client Service Specialists dedicated to your business
- Dedicated fraud and dispute department
- Bankruptcy and litigation department
- Advanced collector training program which includes a working knowledge of
 - Security issues
 - State and federal regulations (HIPAA, FDCPA, FCRA)
 - Debtor psychology
 - Asset location
 - Latest in collection techniques
 - Customized client-specific training
 - Economic issues
 - Legal, fraud and bankruptcy training
- Compliance and Security officer
- Secure online system allows you to
 - View and manage accounts
 - Submit, cancel or update accounts
 - Create reports
 - Post payments
 - Change status
 - Review collection results