



*The American Agencies letter writing approach has proven to be effective in that we have recovered more than \$40,000 in the first three months; these accounts were all 120 days past due and older. Patients are responding favorable to our new, more progressive approach to managing AR.*

Carla - CEO  
Community Health Center

## Final Demand - Pre-Collection Service

What's preventing you from getting paid? Save your lost profits...and maybe even your customer with our early intervention system. We'll send out that "final" request for payment in the name of the business they know and trust. Yours!

### Phase 1 - 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 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

- 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 - Intensive Efforts Service

#### Benefits

- No collection - no charge, we get paid when you do
- Credit bureau reporting process starts immediately for up to 7 years
- 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