



Commercial Debt Collection Services & Information

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Since 1883, Over a Century of Service

Since 1883, CMA Business Credit Services has been collecting commercial delinquent accounts on behalf of its clients.

We are the largest Affiliate of the National Association of Credit Management (NACM), which gives us access to over 40 sister collection agencies nationwide.



CMA's Commercial Collection Division offers unique tailored collection services, ranging from account reconciliation to debt collection through litigation. We can package the right services to fulfill your needs for debtors around the world. Using staff in our three offices, San Leandro, Burbank, and North Las Vegas, and our *anscers.com* web site, we can scale to meet the needs of any client's placement volume.



As a member of the Commercial Collection Agency Section of the Commercial Law League of America (CLLA), CMA participates in the Triad System, using only bonded commercial collection attorneys who are also members of the CLLA. CMA has been a member of CLLA for over 15 years.

Why you should choose CMA?

- 24-hour online access to your accounts
- Collection efforts tailored to your business needs
- CMA is bonded and uses only bonded collection attorneys for your protection
- Collectors have access to data from CMA's trade groups and credit networks
- 15 year certification as a member of the Commercial Law League of America

CMA also offers unique resources to the general credit public. Free collection seminars and webinars, on-site staff training, collection tips and techniques in CMA's exclusive Encyclopedia of Credit, and an online Community Bulletin Board for exchanging information with other credit professionals.



Many Services to Meet Your Needs

Immediate Collection

Choose this service if your customer is no longer communicating with you, or you are concerned that the customer will skip. Immediate Collection accounts are recorded and a demand for payment is effected by a collector within 24 hours of placement.

10-day Free Demand

Choose 10-day Free Demand for those customers who are still communicating but are not paying. If money is collected within ten days there is NO CHARGE to you. On the eleventh day, the collector proceeds with aggressive collection action at contingent rates.

California/Nevada NSF Check Service

CMA sends out a demand letter by certified mail to your customer citing the applicable civil codes. If there is no direct payment after the thirty-day maturation period, CMA will proceed with collecting the amount of the check and the damage award under our contingent fee structure.

Referral to Attorney

When warranted, CMA will refer your claims to bonded Commercial Collection Attorneys who hold membership in the Commercial Law League of America (CLLA). CMA will then monitor the legal progress and report to you. Actual litigation is initiated only when authorized.

Customer Skip-Tracing

In order to maximize recovery, CMA utilizes many internal and external proprietary resources, including private investigators, to locate customers.

PreCollect Payment Demand Service

PreCollect Service accounts are sent two payment request letters within a 30-day period. Our letters can be tailored to your parameters and they request payment to be sent directly to you. If there is no payment within the 30 days, and you have not withdrawn the account, then CMA Collection Division will proceed with immediate collection action at our contingent rates.

Mechanic's Lien Foreclosure

CMA can perfect Mechanic's Liens through our collection process in California, Nevada, and Arizona (other states will be available soon).



Your Best Choice for International

We have an 80% recovery rate on International claims. No kidding.

Even better, most of the claims are collected without having to use an attorney. This saves our clients thousands in upfront costs and collection fees.

If you have International accounts which you are considering placing for collection, there is no better choice than CMA.

Through our network of NACM Affiliates and International Attorneys, CMA Collection Division can effect collection in all major countries.

"CMA Collection Division has given Hawker Pacific a truly professional service. They are fast and efficient in contacting the clients in a professional manner, and willing to contact the clients at any time, day or night. CMA provides any information they have on International Bankruptcy and Collection Laws. They have had great success in collecting our International Accounts."

*Valerie A. Sawyer
Accounting Administrator
Hawker Pacific Aerospace*



"These are excellent results for international activity (actually any activity). You have collected 45% of all dollar claims submitted over a 24 month period. 183 claims were submitted 87 files are still active with the probability of collection.

These are truly awesome results for any type of collection activity, let alone international collection.

I would recommend your services to anyone who was looking in to an international collection service."

Regards,
Mike Puccinelli, Sr. Manager, Global Credit and Collection
Verisign, Inc." *from an email dated January 26, 2007*



Our Collectors are Your Biggest Asset

CMA's strongest assets are the Collectors working your accounts. All Collection employees are bonded and both CMA and its clients are protected with an appropriate Errors and Omissions Insurance policy.

CMA Collectors provide above-industry standard recovery (based on the Commercial Law League of America average recovery statistics), and quality customer service. CMA Collectors have an average of eighteen years in the collection business.

Each CMA Collector is trained on the specifics of the Fair Debt Collection Practices Act (FDCPA). We actively work to stay ahead of the FDCPA court precedents, protecting our company and yours from litigious actions.

During weekly collector staff meetings all new law updates from the Commercial Law League of America, Internet newsgroups and periodical sources are reviewed.

As our customer, you will have access to your Collectors through *anscers.com*, email and phone. We can even assign specific Collectors to your account to ease communication between our companies.

CMA Collectors are experts on all forms of payment, encouraging debtors to pay by credit card and EFT to speed up the collection process.

It is extremely important to choose collection representation that will act on your behalf in the proper manner. Years of experience and consistent training make CMA Collectors a great asset to your company.



Fees That Are Easy to Understand

Contingent Fee Structure	
20%	Applies to accounts \$501 and above, and under one year from last invoice date. If forwarded to an attorney or out-of-state, this rate will increase to 25%.
25%	Applies to accounts \$501 and above, and over one year from last invoice date.
35%	Applies to accounts litigated by an attorney.
40%	Applies to International Claims.
50%	Applies to accounts under \$500.
50%	Applies to accounts previously placed with other collection agencies.

**Under the Contingent Fee Structure
CMA does not receive fees unless we collect.**

Service Pricing	
PreCollect Service	\$10 per account. FREE for CMA Members Contingent Fees apply after roll-over.
CA/NV NSF Check Service	\$12.99 per check. Contingent Fees apply after roll-over.



You Are In Control At All Times

CMA Collection Division provides 24/7 secure Web access to your claims through *anscers.com*.

CMA offers convenient online claim placement, and you can view and track your claims anywhere anytime from your desktop.

You can even interact with your collector online: send notes, request status updates, and upload supporting documentation with a simple click.

No special software is required. All you need to submit and access your claims on *anscers.com* is a Web browser and an Internet connection.

You also have access to CMA's Debtor Search, a valuable tool to use when extending credit. Find out if your new accounts have been placed with CMA Collections in the past.

24/7 secure Web access to your claims keeps you up to date and puts you in control of your collection business with CMA.

Sample screenshot from *anscers.com*.

The screenshot displays the user interface of the *anscers.com* web application. At the top, there is a navigation bar with the CMA Business Credit Services logo on the left, the *anscers* logo in the center, and links for Log Off, Encyclopedia, Community, My Account, and Help on the right. Below the navigation bar is a menu with buttons for Home, RFI, Alerts, Reports, Groups, Events, Collections (highlighted), CFSS, and Admin. A purple banner below the menu contains the text "anscers Customer Support 800-541-2622 Option 6".

The main content area shows a link to "Return to Active Claims Summary" and a heading "CLAIM DETAIL FOR TEST DEBTOR 345". Below this, the "Claim Status" is listed as "118:Immediate Collection".

Claim Number: 133351	Activity	Files and Notes
Test Debtor 345 456 Pacific Ave Los Angeles, CA 91502 Account Number: 45454 Date Placed: 8/22/2002 Amount Placed: 12000.00	Collector: Eileen Villalobos Attorney: Amount Collected: 0 Most Recent Payment: Balance Owing: 12000.00 New Check Printing on: Date Closed:	Click here to Upload Files Submit new information regarding this claim: <input type="text"/> <input type="button" value="Send Note"/>
<input type="button" value="Update Debtor Information"/>	<input type="button" value="Request Claim Update"/>	

At the bottom of the screenshot, a footer reads: "For assistance call the Collection Division (818) 972-5366".