

Collections

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PMAB provides a full range of diversified third party collection services to suit each client's needs. Our services can include, but are not limited to:

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Pre-Collection Services. PMAB allows clients to use our name on a final notice to help collect an account prior to referral to our Agency

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Credit Bureau Reporting. PMAB reports delinquent accounts to both Equifax and TRW for those clients who authorize us to do so. Generally, any account with an open balance that has been in our system for greater than 60 days will be reported as a bad debt. Our collection system allows us to define and identify each individual debtor by status code for the actual reporting.

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The Credit Report is a huge concern for most people and we have the ability to suppress the credit reporting based on the individual's cooperation regarding payment arrangements, or circumstances surrounding the account. We understand that there are situations that may be out of the customers control, or the balance owed our client would be virtually impossible for the customer to pay in full and has to be set up on a monthly contract.

- **Skip Tracing.** PMAB's skip tracing department allows us to locate your 'skipped' accounts by utilizing many separate national databases, all under one program! As new business is entered into our system, we automatically search all 5 data bases to ensure our correspondence reaches the intended party. We compile the correct information up front, therefore when our collectors actually receive your file, they are not wasting time trying to gather location information, and they are actually making contact.

- Contract Pay Monitoring
- Letter services