



**Accelerated Revenue  
Management, Inc.**

*Approaching*  
the receivable  
process from a  
**new perspective**

As Seen In **Forbes**<sup>®</sup>



# Are Past Due Accounts Diluting your Resources and Costing you Customers?



You already know that customers who pay on time use up less internal resources and allow your staff to pursue more profitable endeavors for the company. You also know that slow-paying and non-paying customers can put you in a no-win situation. Why? Because you basically have two choices:

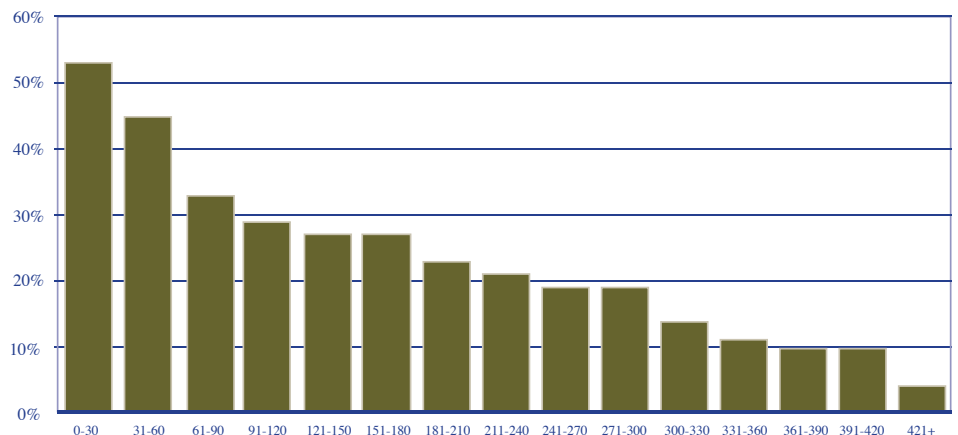
## **You can continue to use internal resources to pursue collection of late accounts.**

However, continuing to pursue past due accounts internally provides a diminished return as the account ages (see chart below), while also training customers to believe that they can delay payment without consequence.

This approach dilutes internal resources. As companies try to do more with less resources, it is increasingly critical that staff be free to perform profitable functions.

### ***Declining Recovery by Age of Account***

Studies show that in-house efforts lose 76% of their effectiveness after the 60th day. Due to their low associated cost, A.R.M.'s pre-collection services can be implemented earlier in the aging cycle, enabling internal staff to concentrate on accounts earlier in the cycle, when they are most likely to be effective. Such internal focus decreases the number of accounts that fall into the collection phase, further lowering the overall cost of your collection program.



## **Or you can turn the account over to a traditional contingency fee collection agency.**

This is an even less desirable option. You will lose control of the account (and the collection method) and pay high commissions (typically 25 – 50%).

Turning a customer over to a collection agency will, in the majority of cases, end the customer relationship, leaving you with one fewer customer and perhaps no payment.

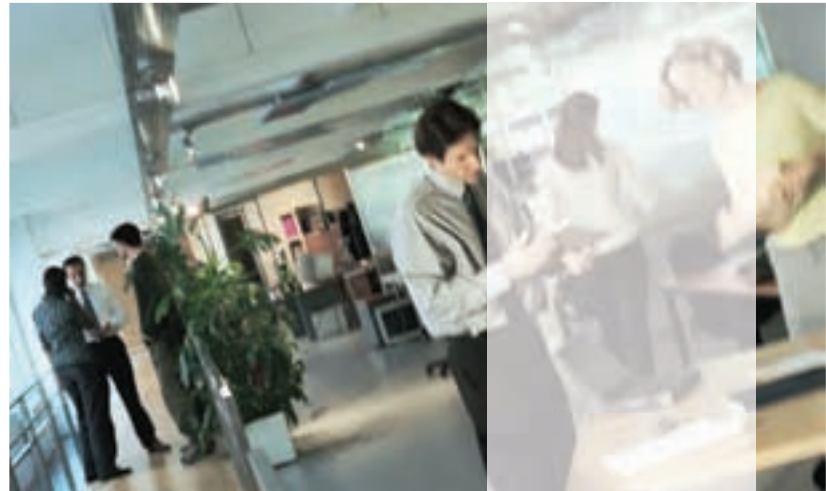
The right collection treatment is critical to obtain payment and pre-empt future late payments, while decreasing customer churn and building customer retention.

## **There is such a collection treatment: The A.R.M. Pre-collection Program.**

Discover how A.R.M.'s pre-collection services can help you accelerate cash flow and help decrease the number of accounts that fall into the collection phase.

# *A Better Way to Collect Past Due Accounts.*

In today's increasingly competitive business climate, companies just like yours are looking for innovative solutions for collecting their past due accounts. Solutions that save them money... without alienating their customers. Accelerated Revenue Management (A.R.M.) provides just such a solution.



## *Introducing the A.R.M. "Pre-collection" Program.*

A.R.M. Solutions has developed a collection program that improves recoveries of past due accounts. The Pre-collection Program allows your business to remain in control of your account at all times. Our diplomatic approach is designed to be effective, not offensive, to customers and enables you to keep your slow-paying customers from becoming non-paying ones.

With the A.R.M. Pre-collection Program, your business can enjoy:

- Increased business revenues and profitability
- Increased internal staff productivity
- Decreased customer attrition/churn
- Decreased bad-debt write off
- Up to a 60% reduction of your current collection costs



## *Collect More. Faster. Easier.*

Building on more than 17 years of professional experience in the collection field, A.R.M. developed the Pre-collection Program to approach the receivables process as a partnership with your company. We work with you from the very beginning, representing your company in the most professional manner, and keeping you involved in all phases of our service.

**A.R.M. is your cost-effective collection resource.** A.R.M.'s Pre-collection Program charges the same flat fee regardless of balance size. We have helped save our clients up to 60% on their previous yearly collection costs. This flat-fee arrangement assures you that every past due account will be treated the same and given all phases of our services, whether it's a \$100 account or a \$10,000 one.

Integrating our flat fee program into your Accounts Receivable process can help you recover a significant percentage of money normally spent on commissions to conventional agencies. In fact, the cost of working with A.R.M. is typically less than 5%... and often virtually cost-free when integrated into your internal system.

**A.R.M. is your diplomatic collection resource.** Each contact is carefully written or scripted and pre-approved beforehand. You control the communication process from start to finish, ensuring that all contacts with your past due customers reflect a professional image for your company. You are also welcome to negotiate and communicate with your past due accounts to maintain a positive relationship with them.

## *Full Service and Flexible.*

A.R.M. realizes that all past due accounts are unique. That is why we didn't design the Pre-collection Program to be "one size fits all." Instead, we designed it with the flexibility to be adapted to meet your particular needs. That is why we offer services that go far beyond the diplomatic approach of the pre-collection service.

### **Commercial Collections**

It's a fact: Commercial accounts present unique challenges and require special attention. The A.R.M. Commercial account approach is designed to meet the specific challenges these accounts present.

Commercial account treatments include live contact from our call center by personnel who specialize in large—and even small—balance commercial accounts. It also includes a collection demand that is sent via Registered Mail to underscore the importance of resolving your account.

### **Full Service Offerings**

At A.R.M., we realize that some accounts will be unresponsive to our initial pre-collection efforts. That is why we also offer specialty solutions providers who will continue to collect on the past due account with additional resources that could even include litigation. Our contingency collections resources are very effective at collecting accounts that have already gone through our pre-collection program. What's more, it takes minimal effort on your part to have all the account information flow from the pre-collection phase into the contingency phase.

## *Providing the leverage of an advanced and flexible technology platform.*

Working with A.R.M. is easy, no matter what kind of system you have. We can accept data in a variety of file types or formats... or even hard copy if necessary.

More important, your data is as important to us as it is to you. That's why we have implemented the most up-to-date security enhancements to protect the integrity of your data. Which means you can enjoy the peace of mind knowing that your information is secure.

And because we have made the investment necessary to develop our own proprietary data system, we have the flexibility to be able to adapt to your individual needs. Plus, as an A.R.M. client, you'll enjoy 24/7 access to a web-based information portal that delivers "real time" information whenever you need it.

**For more information about the A.R.M.  
Pre-collection service, call toll-free: 1-888-772-6468**

*A.R.M. Solutions collection program.  
Easy. Effective. Economical.*





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