

How to Find a Reputable Collection Agency

Collection agencies that operate with the highest standards can help both business and consumer

Marlborough, MA: June, 2009; American Profit Recovery, a [collection agency](#) based in Michigan and Massachusetts knows that it is detrimental for a business to have accounts remain unpaid in any economy. Today more than ever, business owners and operators are looking to resolve overdue accounts as soon as possible. However, when accounts go unpaid regardless of the approach, many businesses have had new life breathed into their bottom line when they turned to help from an affordable and reputable collection agency.

[Reputable collection agencies](#) will enable owners and operators to focus on elements critical to the everyday operations of their business and represent them with the highest ethics and values. They will treat everyone including all consumers with the respect and dignity they deserve and try hard to assist consumers with past due debt to work out a resolution. In short, a reputable collection agency will work to resolve debt, not just collect debt.

The following qualities should be factors when deciding to retain a third-party collection agency:

- Member of ACA International; The Association of Credit and Collection Professionals. Make sure the collection agency you are talking to is a member and that they subscribe to and follow their Code of Ethics.
<http://www.acainternational.org>.
- Personal Referrals: As with anyone looking for someone to do business with, always ask around. Talk with other business owners or members of your local Chamber of commerce to find an agency that others you know may have used.
- Educated Workforce: When interviewing the representative from a collection agency, ask them their philosophy of who they hire. Do they hire college educated people or do they just bring in anyone to fill a position?
- Different Approaches: Does the agency you are talking to have several methods of collecting on past due debt? The agency should offer a low cost flat-fee structure along with other proven methods.
- Record of Community Service: make sure the collection agency you are hiring has a record of community service. The agency should have a track record of giving back to the community in some way.
- Background Check: It is imperative that the agency you are dealing with and may be calling on your customers pursues background check as part of their normal hiring practices. Anything less is not acceptable.

Reputable [collection agencies](#) help keep business from getting personal by defining the line between recovering overdue accounts and maintaining good customer relations. A strong team will leave customers feeling they are working with an ethical and respectable organization. A reputable agency will compliment your businesses' in-house accounts receivables procedures, free up valuable staff time, strengthen recovery methods to provide improved cash flow and will improve your businesses' bottom line.

American Profit Recovery (APR) is an accounts receivable management firm with offices in Massachusetts, Michigan, North Carolina and Kentucky. Founded in 2004, APR specializes in the collection of third-party debt in industries such as medical/dental, banking, trades, heating oil delivery, lawn care and other professional services. The firm serves approximately 2600 clients. 1-800-711-0023 The firm's web address is <http://www.americanprofit.net/>

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