

Who We Are

Joseph, Mann & Creed (JMC), established in January 2001, is a global accounts receivable management company headquartered in Cleveland, Ohio. The principals of JMC have spent a combined 65 years in the collections industry and along the way have learned what clients want and, just as importantly, what they *don't* want out of their collection agency. Our partners were, and continue to be, committed to creating a client centered collection agency, where pleasing our clients is the number one priority. This approach ensures the least amount of complaints and exposure, while also collecting more than our competitors.

The demands of today's challenging and unpredictable business climate have made the effective management of your accounts receivable more important than ever. To meet that challenge successfully, companies benefit from using more than just a typical, "bare bones" third party collection agency. Here at JMC, you will find we offer our clients so much more. We are a full-fledged, credit-to-cash, receivable management outsourcing company. The partner you choose will be an important part of your business strategy, and an integral part of your company's success. JMC is committed to helping our clients meet and exceed its accounts receivable goals through a variety of proven, effective strategies.



We recognize that every business is different, so our adaptive, industry specific approach to training and collecting is critical to our success. We have developed reports and collector metrics that help us determine which members of our staff are best suited to collect on your business. Using this information we are able to put our employees in the best position to succeed for you.

JMC understands that while collections may be a numbers-driven, results-oriented business, our clients are also concerned about their reputation. Our collectors will treat your customers with respect and at the same time will use a no-nonsense method of negotiating.

JMC Emphasizes Customizable Services, including:

- First Party Accounts Receivable Management
- Customer Service Campaigns
- Letter Service Program
- Third Party Contingency Collections
- Consumer and Commercial Secondary placements
- Small Balance
- Skip Tracing
- Legal Forwarding
- Account Scrubbing
- Power and Predictive Dialer technology
- Credit Reporting

Experts in Collection Diversity

JMC has a balanced mix of collection business across a variety of categories. Industries served include (but not limited to) accounts receivable of all types:

- Commercial and Consumer
- State and Government
- Media
- Newspapers
- Education
- E-Commerce
- Medical Supply
- Point of Sale
- Telecom
- Cable/Satellite
- Professional Services (Law Firms, Accountants)
- Residential and Commercial Security
- Banking
- Insurance
- Sports and Entertainment
- Travel and Hospitality
- Gaming



We are committed to the ARM Industry

JMC's founders are dedicated to both the Accounts Receivable Management Industry and various community based organizations, including holding leadership positions with the Better Business Bureau, the International Association of Commercial Collectors (IACC), Association of Credit & Collection Professionals (ACA), and the Ohio Receivables Management Association (ORMA). JMC founders were past Presidents of both the International Association of Commercial Collectors and the Ohio Receivable Management Association.



We hold memberships and are active leaders of the following groups;

- Association of Credit and Collection Professionals (ACA)
- Commercial Law League of America (CLLA)
- International Association of Commercial Collectors (IACC)
- League International for Creditors
- Better Business Bureau

Data Security and JMC Technology

The collection industry is constantly evolving and the emphasis on data security has become a vital part of any service business. When companies outsource various business processes, they are looking for assurances that the service providers' corporate controls pass muster and that data is not exposed to undue risk.

When you choose JMC as your partner for your accounts receivable needs, you can rest assured that we are committed to, and have invested in, a robust security platform. Our licensing, certifications, and 3rd party audits all ensure your data is safe at JMC.



A Few Final Thoughts

JMC has played an intricate role in helping our clients with the transition of their credit and collection departments into this evolving world of accounts receivable management. We have done so by developing best practices, implementing standardized processes, and developing and monitoring internal controls that are necessary in today's world of credit.

As a finance manager, you are in charge of the second largest asset of your company. The money owed to any company can make a good year great or a bad year horrible, so how those assets are managed is clearly critical. JMC offers a professional approach that will not alienate your customers or future business. You can be confident that our agency is going to handle your receivables in a professional, yet prudent manner, which will maximize results, *without* hidden costs.



For further information please email sales@jmcbiz.com or call (216) 831-5626