

American Check Management

American Check Management (ACM) is a nationwide financial services provider dedicated to assisting America's businesses to begin using the latest technology to receive payments from their customers.

ACM provides the following services coupled with superior customer service:

- ❖ Check Guarantee
- ❖ Electronic Funds Transfer – Payments by Phone
- ❖ **New** - Customized Online Bill Pay
- ❖ Credit Card Merchant Services



ACM is the Preferred Provider for these services, and the Official Business Partner of the NACM, who is recognized as America's Premier Credit Management Organization for over 100 years.

Check Guarantee Service

American Check Management provides NACM members with low group rates, exceptional benefits, and custom-designed features. These benefits include:

- ❖ No Startup Fees or Monthly Minimums
- ❖ No Transactions Fees or Call Charges
- ❖ Special Rates for NACM members
- ❖ Pre-approved COD & High Floor Limits
- ❖ Express Pay Reimbursement & State-of-the-Art Technology
- ❖ Flexibility in Authorization
- ❖ Detailed, Itemized Billing of Monthly Activity
- ❖ Experienced Customer Service



Electronic Funds Transfer (EFT) Services

American Check Management provides a secure internet environment specifically tailored for the credit and collection executive. Benefits to NACM members include:

Payment by Phone - (EFT v.1)

- ❖ Ability to accept payments by phone
- ❖ No Monthly Minimums, No Software to Purchase
- ❖ Improved A/R Aging
- ❖ Significantly Accelerated Cash Flow
- ❖ COD's can become CIA (cash in advance)
- ❖ Priority over paper checks resulting in fewer NSF checks
- ❖ Offer flexibility in payment options
- ❖ Create custom payment plans and more!

New Online Bill Pay - (EFT v.2) **New**

- ❖ Customer Driven Online Bill Payment
- ❖ Secured Payment Technology via the Web
- ❖ Customized Payment Templates and Reporting
- ❖ Accelerated Cash Liquidity
- ❖ Reduction of Lock Box Fees
- ❖ Automated Cash Applications
- ❖ 24 Hour Site Availability
- ❖ "End User Friendly" Application

Credit Card Merchant Services

- ❖ Per Transaction Fee \$0.00
- ❖ Membership & Monthly Maintenance Fees \$0.00
- ❖ Application, Reprogramming & Statement Fees \$0.00
- ❖ Chargeback & Return Fees \$0.00
- ❖ Voice Authorization Fee \$0.00
- ❖ Printer Paper, Ribbon \$0.00
- ❖ Unlimited tech Support \$0.00



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