



CREDIT MANAGEMENT
ASSOCIATION

Supporting Business Credit

“Our company has been a member of CMA for over 20 years. CMA is dedicated to serving the needs of the Credit Professional and I am proud to be a member of this Association.”

**-Mary Lynn Jordan,
Projections Unlimited**



“Participation in CMA activities keeps us up on the latest approaches to everyday business issues, challenges and current relevant information on trade credit risks. The CMA toolset is essential for credit professionals at every level.”

**-Robert Shultz, Q2C
Consulting**

WHO IS CMA?

CMA is a non-profit association that has served business-to-business companies since 1883. CMA helps credit, collection, and financial decision-makers get the information and support they need to make fast, accurate credit decisions. In addition, CMA assists insolvent companies with workouts or liquidation through cost-effective alternatives to bankruptcy.

As the largest affiliate of the National Association of Credit Management (NACM), CMA delivers a variety of services to large and small companies across the full spectrum of the business credit economy.

MEMBERSHIP BENEFITS

- 15 FREE NACM National Credit Reports and/or *anscers* Business Credit Reports (**up to a \$225 yearly savings**)
- One Free Webinar (**\$109 yearly savings**)
- Membership in NACM, which includes *Business Credit Magazine* (**\$54 yearly savings**), free access to NACM's Resource Library, savings on NACM's Credit Congress, and access to NACM's Professional Certification Program
- CMA CreditAid: Professional expertise from the CMA Staff
- Discounts on CMA services and educational events
- Access to CMA Members only services
- CMA Members only discounts on United Tranz* Actions Payment Processing Solutions
- Online resources: CMA Community, Encyclopedia of Credit and *anscers.com*

HOW TO INCREASE YOUR PROFITS WITH CMA

Before your company spends money acquiring and converting prospects into customers, find out if they have the ability to pay using *anscers* RFI, business credit reports and Industry Credit Groups.

Determine which customers to target for more profitable sales. Periodically review customer credit limits and payment experience using data from *anscers* RFI, business credit reports and other credit information tools.

Use Construction Forms Filing and Commercial Collection services to encourage slow-paying customers to accelerate payments which will increase your cash flow and profitability.

Credit Education will help you retain customers longer. Proper negotiation skills, alternative payment options and enhanced credit techniques all help improve your relationship with valued customers.

Benchmark your credit department efforts by networking with credit professionals in the CMA Community. CMA's expert staff also provides free guidance to members through CreditAid.



Join CMA at CreditManagementAssociation.org
or call 800-541-2622

CMA SERVICES

CREDIT INFORMATION

CMA provides a variety of credit information tools that support the entire credit cycle. These tools include business credit reports, decisioning and fraud checks for credit applications processing and scoring, monitoring and alerts for accounts receivable management. CMA partners with the top companies in the credit information industry.

COMMERCIAL COLLECTION

CMA provides professional debt collection for accounts that are unwilling to meet their obligations. CMA's experienced collectors work with you to develop and implement the most effective approach for your business. CMA is a bonded member of the Commercial Law League of America.

CREDIT EDUCATION

CMA offers in person and online programs to train you on best practices and new advances in credit management. As a member, you have access to the only professional certification program for business credit management.

BUSINESS INSOLVENCY

What options do you have if one of your customers threatens to file for bankruptcy? CMA's Adjustment Bureau is the largest entity in the United States specializing in neutral administration of out-of-court workouts and liquidations of distressed and insolvent businesses.

INDUSTRY CREDIT GROUPS

Credit groups provide a unique opportunity to exchange payment experience on common customers. Regular participation in professionally facilitated meetings provides valuable insights about your customers' payment habits. Group members also benefit from **anscers.com** RFI and Alert services which provide vital up-to-the minute trade data.

CONSTRUCTION FORMS FILING (LIENS)

CMA's bonded, cost-effective construction forms filing service saves you time and ensures compliance with all 50 state statutes. If you supply materials or labor to construction projects, we make sure that your company's lien rights are protected under the law.

anscers RFI

anscers RFI (Request For Information) is an innovative rapid response credit rating system. Faster, more efficient and far easier to manage than traditional phone-and-fax reporting, **anscers** RFI makes your credit evaluations timely, accurate and efficient.

CMA Offices in:

Southern California, Northern California
Nevada

800-541-2622



"My CMA membership is one of the most valuable tools I have. I would not want to attempt to do my job without the benefits that my CMA membership provides me."
Darrell Horton, Shufflemaster

CreditManagementAssociation.org