



## Our Objectives

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As an Accounts Receivables Management firm we specialize our skills and services in specific industry groups, to serve as an expert business partner with our methods and work plan refined to maximize our value to clientele, building a level of success you will not find in any other company. We strive to:

- Be a dynamic resource, and credit partner helping to assist a healthy complete credit cycle, in partnership with you.
- Be transparent with our clients, responsive, and provide information on all receivables to the best of our ability.
- To maintain a professional demeanor and perform our duties with ethics, discretion, and diligence. We hold our staff to a high Code of Conduct, and maintain bonds and licenses required in our industry
- Ensure the highest quality of service and maximum revenue achievable for our clients.
- To share our knowledge freely and strive to better our clients profitability.



## Other Services

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- Skip/Tracing Services
- Credit Bureau Services
- Invoicing, Billing & SMS Communications
- Technical Services



### Questions?

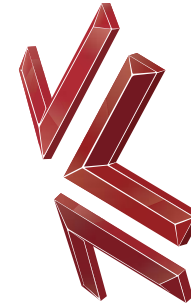
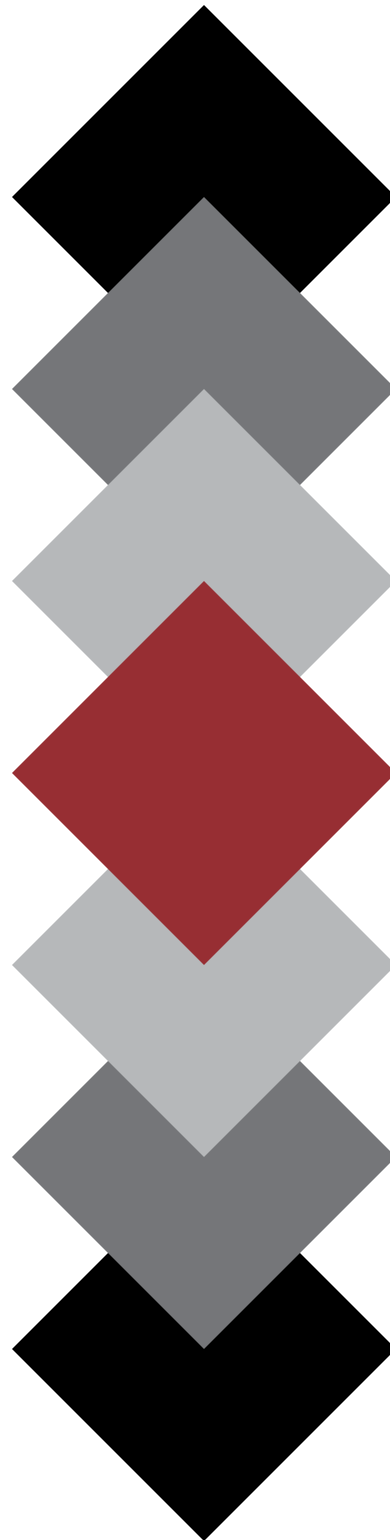
Give any of our Outreach Managers a call!

If you would like further information about our company, a tour of a branch local to you, or our professional references, we would be pleased to provide that to you.

**Blair DeMarco-Wettlaufer**  
226-946-1730  
[bwettlaufer@kingstondc.com](mailto:bwettlaufer@kingstondc.com)

**Rick Cowie**  
905-379-7386  
[rcowie@kingstondc.com](mailto:rcowie@kingstondc.com)

**Desiree Kern**  
888-323-5776  
[dkern@kingstondc.com](mailto:dkern@kingstondc.com)



# Kingston Data & Credit

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## Your Credit Management Partner

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*Based in Cambridge, Ontario, we offer collections, bureau, trace and credit management resources.*

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Cambridge, ON

Brantford, ON

Sarnia, ON

Gatineau, QC

Abbotsford, BC

Clearwater, FL

888-908-3151 | [support@kingstondc.com](mailto:support@kingstondc.com)  
[www.kingstondc.com](http://www.kingstondc.com)



## Who Are We?

Kingston Data and Credit is an Accounts Receivable Management Firm that supports its clientele in a number of credit cycle functions. We specialize in the utility services, insurance, health & wellness, retail distribution, auto financing, and professional services industries.

*We are a professional alternative to a “collection agency”.*



## What Makes Us Different?

We are not simply a collection agency – we are an Accounts receivable Management firm. The significant difference can be seen by both our clientele and the debtors we contact. A collection agency typically takes an aggressive approach to recoveries and garners no positive reputation for the creditor. Our office takes a holistic approach to the entire credit cycle, and invests heavily in training staff to present a professional demeanor and put efforts into creating a positive image to be associated with creditors. We also:

- Maintain a blog: Receivable/Accounts [www.receivableaccounts.com](http://www.receivableaccounts.com) that offers credit awareness articles for everyone on all sides of the credit spectrum with resources on both business and consumer credit and management. We have additional articles in the National Credit News Journal ([www.ncnjournal.com](http://www.ncnjournal.com)), the Credit Institute of Canada ([www.creditedu.org](http://www.creditedu.org)) and the Receivables Management Association of Canada ([www.rmacanada.org](http://www.rmacanada.org).)
- We offer consumer credit awareness workshops to the community, sharing our expertise with those who need it to improve consumer’s knowledge of proper credit worthiness and payment habits.
- Our reputation is important to us – we have recommendations on LinkedIn and Google from other creditors, clients, and even consumers who had a positive experience with us. We strive to maintain positive relations, and transparency.
- We have the ability to communicate with debtors via text, email, and maintain an online web payment portal at [www.kingstondata.com/](http://www.kingstondata.com/) payments which creates better results for our clients.

**Our Google reviews average a 4.3 star rating from clients and consumers alike!**

<https://g.page/KingstonDC>



## How We Work with You

Unlike other agencies that might filter contact through a collection manager or sales representative, you will have direct contact with the project manager who oversees collections and actually represents you to debtors. Also we can provide you with live E-mail bulletins, and scheduled customized reports to keep you updated.



## APPRAISE

*Our team uses our APPRAISE Work Plan, which maximizes our recovery.*

### Approach

We will attempt to contact the consumer through an initial retainer letter as required by the Collection Agencies Act.

### Presentation

In our initial and subsequent phone contact with your clientele we will present ourselves in a professional and authoritative manner, and create a sense of urgency.

### Penalties

Part our success is due to professionally presenting all the consequences that can be brought to bear should a consumer fail to cooperate before negotiation begins.

### Response

We will listen to the consumer, and allow them to take part in the negotiation for repayment. Many have fallen on hard times, and a little understanding goes a long way.

### Arrangements

Our team will negotiate for the Best arrangements possible while helping consumers repair their financial situation.

### Imbursement

Our foremost goal is recovery of your receivables, and our work plan is focused on the immediate payment on your claim with control over promises and deadlines.

### Scheduling

All arrangements, contacts, and trace efforts and review of refusals are maintained in our contact database to ensure your portfolio is maintained daily.

### Evaluation

We will never be complacent with your portfolio. We will share our statement, inventory reports, and data analysis to show you the measure of our success.