



1806 33rd St., Ste 180
Orlando FL 32839
By Phone (321) 710-3530 | Fax (877) 730-5805
www.AccountsReceivable.com

Cost Effective Debt Collection Services By Accounts Receivable

We offer innovative debt collection services at a fixed rate. Rather than paying out up to 50% of your collected debt in fees, you simply pay a small fixed monthly fee while we collect what is rightfully yours.

Invoice Guard is a unique program that provides companies of all sizes, no-matter the industry, a protective measure against non-paying receivables.

It is the goal of Invoice Guard to not only recover your hard earned money but to re-establish, when desired, a constructive dialog between you and your customers, thus helping you retain your customer base.

Questions? Call 321-710-3530 and speak to an associate RIGHT NOW!

We Simplify The Debt Collection Process

Invoice Guard capitalizes on the strengths of the leverage gained by way of 3rd party intervention.

FACT: 82% of all cases resolved by your average collection agency are done so within 30 days of placement. Reason: Third party intervention. It is a **proven** fact that third party intervention, often simply knowing that the account has been placed with an outside agency, prompts payment from Debtors who are concerned with their credit and standing in the community.

When using your typical collection agency... You turn a case over for collections for \$5,000.00. The Collection Agency collects and charges 30% and it costs you \$1,500.00! You repeat this scenario each time you submit a claim. If you submit 10 claims a year that are paid within 60 days after submitting them to a collection agency, it has cost you \$15,000.00!

With InvoiceGuard.com the situation is different.

You become a member with a monthly payment of \$99.99 which is less than \$1,200.00 for the whole year.

A maximum of 48 debt cases are allowed from each member which means you can submit as many as FOUR cases per month. Therefore, instead of paying out \$15,000.00 for just 10 cases, InvoiceGuard.com provides you with the rare privilege of submitting a total of 48 cases for only \$1,200.00. The difference is staggering!

Questions? Call 321-710-3530 and speak to an associate RIGHT NOW!



1806 33rd St., Ste 180
Orlando FL 32839
By Phone (321) 710-3530 | Fax (877) 730-5805
www.AccountsReceivable.com

The **Invoice Guard** program works the following way.

100% of the money collected by Accounts Receivable or its affiliated collection agencies and/or law firms within the first 60 days of placement into the Invoice Guard program, on behalf of you, the client, or your company will be sent directly to you.

Accounts Receivable will be entitled no commissions.

Our standard agreement covers a 12 month period, and if not cancelled after the expiration of the agreement, will continue on a month to month basis.

Client can submit up to 4 accounts per month. Any unused placements within any month can be carried over to the next month. Any accounts submitted over the 4 account per month limit will be charged a one-time fee of \$24.99 per account. This one-time charge will be due at the same time as your monthly 99.99 payment is due.

Step 1-You choose **Invoice Guard** by executing our agreement and paying the first month's fee of \$99.99.

Step 2-You are provided a user name and password that will allow you access to our International Debt Recovery Network, where you provide the debtor information on each case you are submitting for collection.

Step 3-Within 24 hours of placing your claim(s) an initial demand for payment letter will be sent to the debtor(s) you submitted. The debtor(s) will be advised to contact your office to pay their outstanding debt in addition to our "in house" collection staff attempting to make contact via phone.

Step 4- Thirty days after placement of your claim(s) a stronger second demand for payment letter will be sent to the debtor(s) you submitted while our collection staff continues efforts via phone to recovery your money. The debtor(s) will be advised to contact your office to pay their outstanding debt

Step 5- Forty-Five days after placement of your claim(s) a strong third demand for payment letter will be sent to the debtor(s) you submitted. The debtor(s) will no longer be directed to communicate with you will be advised to contact OUR office to pay their outstanding debt within 14 days.

Any account placed with Accounts Receivable under the Invoice Guard program that remains in active collections 61 days after your placement of the account will be considered a "Non-Compliant" debtor and will be collected at a rate of 20% of any monies collected that do not require litigation.

If at the end of the Invoice Guard 60-day recovery cycle your debtor (s) remains in non-compliance, and you HAVE NOT requested to have your claim(s) pulled from the Invoice Guard network your accounts will be worked in the following manner:

Your "Non-Compliant" debtor may be sent to a collection agency or law firm located within the geographical area of where the debtor resides. All legal means and strategies known will be utilized to aid in the recovery of your money.

If your "Non-Compliant" debtor still refuses to pay we will then advise you of what we recommend, which will be either closure of the case or litigation.

If you choose to close the case you will owe NOTHING to Accounts Receivable or their affiliated collection agencies or law firms.

If you choose litigation, your claim will be litigated at a rate of 35% of any monies recovered.

If the Accounts Receivable affiliated law firm fails to recover your money through litigation you will owe nothing to Accounts Receivable or its affiliated law firm.

Questions? Call 321-710-3530 and speak to an associate RIGHT NOW!

ACCOUNTSRECEIVABLE.COM

ETHICS, INTEGRITY, RESULTS

1806 33rd St., Ste 180

Orlando FL 32839

By Phone (321) 710-3530 | Fax (877) 730-5805

www.AccountsReceivable.com

Signup Instructions

1. Execute The Agreement "Page 5"
2. Choose and Provide the necessary information for payment that you will use to pay your monthly service charge of \$99.99 "Page 6"
3. Fax back the agreement and payment method to 1-877-730-5805

*Additional Information – Within 24 hours of receipt of your executed agreement and payment, Accounts Receivable will provide you with a username and password to submit your accounts electronically into our Invoice Guard debt recovery network.

If you feel uncomfortable in entering of your accounts into the Invoice Guard debt recovery network, feel free to fill out an account placement form(s) "Page 7", and fax the form(s) along with any backup that can assist us in recovery of your claims, such as invoices, agreements, etc..., to the above mentioned fax number and our agents will enter the information in for you.

If you have any questions, please call us at 1-321-710-3530, or as always, feel free to go online 24 hours a day 7 days a week to www.AccountsReceivable.com to see a real-time status of the cases you have submitted.

Accounts Receivable

1806 33rd St., Ste 180, Orlando FL 32839
By Phone (321) 710-3530 | Fax (877) 730-5805

www.AccountsReceivable.com

THIS AGREEMENT IS MADE BETWEEN DCN HOLDINGS, INC. HEREIN REFERRED TO AS
INVOICE GUARD AND _____ HEREIN REFERRED TO AS CLIENT.

1. CLIENT hereby engages Invoice Guard to handle collection of the debts and accounts placed with Invoice Guard under the terms and conditions stated below.
2. CLIENT agrees to pay Invoice Guard a monthly payment of 99.99 per month. Payments will either be made by check draft, credit card or Paypal.
3. CLIENT can submit up to 4 accounts per month. Any unused placements within any month can be carried over to the next month. Any accounts submitted over your 4 account per month limit will be charged a one -time fee of \$24.99 per account. This one-time charge will be due at the same time as your monthly 99.99 payment is due.
4. The duration of agreement will be 12 months from the date this agreement is executed, and will continue on a month to month basis until cancelled in writing. This agreement can't be cancelled by client during the first 12 months without Invoice Guard consent even if they have no past-due claims to place.
5. CLIENT warrants the validity, amount and authenticity of all claims placed with Invoice Guard for collection. Upon request, CLIENT agrees to forward documentation to Invoice Guard to prove the amount, and authenticity of the claim when requested. No settlement offer is approved without CLIENT'S consent.
6. All claims placed with Invoice Guard by CLIENT, regardless of amount, shall be collected by Invoice Guard at NO COMMISSION CHARGE to the CLIENT during the first Sixty days of placement with Invoice Guard. All Payments made by Debtor or merchandise returned by the Debtor during the first 60 days of placement will either be directed to be paid directly to the CLIENT or forwarded directly to the CLIENT immediately upon receipt by Invoice Guard. Any claim that is forwarded to an attorney or collection network for further handling after 61 days of placement shall be billed by Invoice Guard to CLIENT at a rate of 20% of any and all funds collected or value of merchandise recovered by Invoice Guard. Any claim placed with Invoice Guard by CLIENT that is involved in active litigation shall be billed by Invoice Guard to CLIENT at a rate of 35% of any and all funds collected or value of merchandise recovered by Invoice Guard.
7. CLIENT understands that Invoice Guard may forward a case or a claim to an outside law firm or collection network to assist in the recovery of said account and hereby grants Invoice Guard permission to do so. CLIENT must give Invoice Guard approval in the event that such a transfer will result in an additional charge.
8. CLIENT shall report all direct payments made by Debtor to CLIENT to Invoice Guard within three (3) business days of receipt of payment by CLIENT.
9. Any claim that establishes a payment plan or payment arrangement within the first 60 days of placement will not be charged a contingency fee, even if the payment plan or payment arrangement exceeds 60 days of placement. If a claim is placed on a payment plan or payment arrangement within the first 60 days the CLIENT may withdraw the claim without penalty. Any claim that establishes a payment plan or payment arrangement after the first 60 days of placement will entitle Fixed Rate Collections to a contingency fee of 20%. If a claim is placed on a payment plan or payment arrangement AFTER 60 days, the CLIENT may not withdraw the claim without paying the anticipated commission due to Fixed Rate Collections. If the claim has been forwarded to an attorney in Fixed Rate Collections, Inc. network for litigation, CLIENT cannot cancel or withdraw the claim.
10. Invoice Guard shall account to CLIENT on a monthly basis all funds collected by Invoice Guard on CLIENT'S behalf.
11. CLIENT grants to Invoice Guard and any attorney or collection firm that Invoice Guard may forward CLIENT'S case to express authority to endorse and negotiate any check, draft or other negotiable instrument made payable to CLIENT for deposit in trust for distribution to CLIENT after deducting the commission and fees due Invoice Guard under this agreement. CLIENT specifically appoints Invoice Guard as its special limited attorney-in-fact to accomplish the actions of this paragraph.
12. In no event shall Invoice Guard be liable in any respect for the inability to collect any account placed with Invoice Guard by CLIENT for collection. Invoice Guard is not a guarantor of any specific result on accounts placed by CLIENT.
13. Invoice Guard shall hold harmless CLIENT from any claim, demand, action, cost or judgment, including a reasonable attorney's fee arising out of any action done or failing to be done by Invoice Guard in connection with the collection of any claim placed with Invoice Guard by CLIENT for collection.
14. This agreement shall be construed in accordance with the laws of the State of Florida. In the event that any provision hereof is found to be invalid or unenforceable, then that provision shall deemed to be severed and removed and the remaining provisions shall remain valid and in full effect.

Agreed on this date ____ / ____ / ____.

For CLIENT.

Please Choose A Method Of Payment Below:

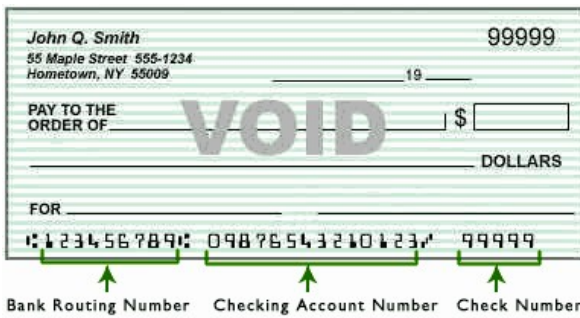
1) Credit/Debit Card – Please Provide the following Card information:

Full Name on Card: _____

16 Digit Card Number: _____ - _____ - _____ - _____

Expiration Date: ____/____ CSV Code (3 Digit Code on Back Of Card): _____

2) Check Draft



Provide the following Checking information:

Bank Name: _____

Name on Check: _____

Routing Number: _____

Account Number: _____

3) By PayPal – Please print your PayPal email address so we can send you a payment request

Your PayPal Email Address: _____



1806 33rd St., Ste 180
Orlando FL 32839
By Phone (321) 710-3530 | Fax (877) 730-5805
www.AccountsReceivable.com

Client Account Placement Form

Claim # (Circle)

1 2 3 4

Month (Circle)

1 2 3 4 5 6 7 8 9 10 11 12 ____

Your Information:

Company Name: _____ **Contact Name:** _____

Address: _____ **City:** _____ **State:** _____

Zip Code: _____ **Main Phone:** (____) _____ **Fax:** (____) _____

Email: _____

Your Debtor Information:

Company/Debtor Name: _____ **Contact Name:** _____

Address: _____ **City:** _____ **State:** _____

Zip Code: _____ **Main Phone:** (____) _____ **Fax:** (____) _____

Email: _____

Amount Owed \$ _____

Service Provided _____

Reason for not paying: _____

Date Of Delinquency: ____/____/____

Any Signed Contract: _____ **Have You Received Any Payments?** _____

Are there any bad checks (please circle) Yes No

If yes
Amount: \$ _____ **Date:** ____/____/____

Amount: \$ _____ **Date:** ____/____/____

Is this a Judgment (please circle) Yes No

If yes
Date when Judgment was obtained: ____/____/____

Any additional information that would further help in your collection please provide below:

