

## **Delinquent Debt Recovery Program**

The City of Concord uses [DataMax Interstate Credit Collections](#) to help recover delinquent utility charges, taxes, and other unpaid debt. Using DataMax Interstate Credit Collections, a North Carolina Company based in Winston-Salem, allows the City to provide payment experience data to credit bureaus, holding those who do not pay accountable.

This aggressive approach to collecting reduces delinquent debt. The revenue collected benefits all citizens and customers, as it offsets the cost of providing utilities and helps to keep rates low.

The City does not upfront any money for this service. DataMax retains twenty-five percent of the collections they complete; however, this is less costly and more efficient than hiring more staff to collect these unpaid bills.

Before the City used the services of DataMax, many unpaid bills were turned over to the State of North Carolina's [Debt Setoff Clearinghouse](#). This program continues to be used by the City, but now unpaid debt will be turned over to the credit bureaus as well, after all methods for collection have been exhausted.

DataMax Corporation was founded in 1889 and has been in business for over one hundred years. Today the company works closely with hundreds of businesses of all types and sizes to provide tailored collection solutions that keep cost down by helping all users pay their fair share. The certified, professional collection staff has access to national credit files.

DataMax offers a wide range of debtor-payment options: cash, check, check by phone, bank draft, money order, Mastercard, VISA, Debit Card, and Western Union Quick Collect. DataMax won the Better Business Bureau's Ethics Award in 2009.