

Introduction to PMA

Portfolio Management Associates, Inc. is a leading credit management consulting firm that provides risk management and analytic services to the consumer finance, small business finance, collection, telecommunication, and insurance industries.



“ *Our clients are diverse and include the largest consumer and small-business lenders in the United States...* ”

Founded in 1983, our company is at the forefront of credit policy formulation and profit-based analytics, helping lenders improve their portfolios' profitability.

Our professionals bring decades of experience managing consumer and small business credit, identifying clients' needs and providing effective solutions to each of our assignments.

Our engagements involve one or more of the following practice areas:

- Strategic and tactical consulting
- Scoring Systems and other decision tools (developing and validating)
- Outsourced information management and portfolio tracking
- Training

The nature of our assignments is both strategic and tactical, covering a wide range of critical portfolio life-cycle areas such as underwriting, portfolio maintenance, credit limit assignment and management, segmentation strategies, risk based pricing, and loss forecasting.

Solution Oriented

We approach our assignments with the understanding that each organization,

product and market offers unique opportunities and risks. As such, we do not offer "off-the-shelf" solutions; rather we tailor solutions to match particular situations. Each assignment begins by fully understanding the needs and objectives of our clients as well as the challenges of reaching these objectives. Only then do we craft solutions.

Our consulting assignments are quite varied. Some require qualitative assessment and interpretation. Others are more quantitative, requiring us to transform "raw" detailed customer or prospect data into decision strategies and tools to improve profitability. Our goal is to leverage the value of our client's actual experience and data to generate real profit improvement, while being mindful of the practical business issues that can affect execution.

Our team-oriented professionals are strictly focused on the success and satisfaction of our clients, which is why we are the solution of choice for many of the most sophisticated consumer and small business lenders.

Clients

Our clients are diverse and include the largest consumer and small-business lenders in the United States as well as small, startup entrepreneurial businesses. Our international practice is smaller but has included projects in Europe, Latin America and Asia.

Consumer Finance/Small Business Finance

Advanta
American Express
AT&T Universal Card
BancOne
Bank of Hawaii
Barclays Bank
BMW Financial Services
Citigroup
Credit Acceptance Corporation
First National Bank of Omaha
First USA Bank
Fleet Financial Group
Ford Motor Credit
G.E. Capital
Harris Trust and Savings Bank
Household International
HSBC
International Credit Union Services
JP Morgan Chase
KeyCorp
Manufactures and Traders Trust Co
MasterCard International
Mellon Bank
Morgan Stanley Discover
National City Bank
One United Bank
Police Fire Federal Credit Union
US Bank

Wells Fargo Bank

Industry Suppliers

Edgar Dunn & Company
Equifax, Inc.
Experian

Insurance

Overseas Partners Capital Corp.
RTW, Inc.

Investment Banking

Chase Ventures
Electra Kingsway
Nordic Capital

E-Commerce

MoneyUnion.com
Payments.com
Priceline.com

Retail

Ashley Stewart
Barneys New York
Dress Barn
Helzberg Diamonds
Nordstrom
Sears, Roebuck & Co.

Telecommunications

AT&T Consumer Communications
Pacific Bell

Collection

Convergent Resources, Inc.
Debt Collectors, Inc.
Equifax
OSI Corporation

Real Estate Management

SAFERENT, Inc.

Visit our website pmacorp.com or contact PMA at (212) 581-4200 and let us help your organization achieve its profit potential.



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