



Terms of Use

PLEASE NOTE: By using this website, you will be accepting these terms and conditions of use (the “Terms of Use”) for this website. If you do not accept these Terms of Use, please do not use this website. Terms of Use apply to the website located at <https://pmscollects.accelpayonline.com>

Changes in Your Information

You agree to notify us about changes in your mailing, billing, e-Mail address or other information.

Telephone Communications

A valid phone number is required to set up one time payments, and payment plans on this website. By providing a valid phone number (including a mobile/cell phone number) you agree to receive phone calls and/or automated messages from Progressive Management Systems at the phone number provided by any method including an automated dialer.

E-mail Communications

A valid email address is required in order set up one time payments, and payment plans on this website. By providing a valid email address you agree to receive communications from Progressive Management Systems at the email address provided by you.

Use of Account Information

We will not share or sell the information about your account to any third party unless authorized by you. We may share information regarding your online profile with the original creditor as needed to report payments or pending payments as necessary to keep your account with the original creditor as up to date as possible. We may also use your account information in the following ways:

- To verify the existence of your online profile.
- To communicate with you and handle requests by you.
- To compile information about how our site is reached and used.
- To compile research that does not identify you as an individual.
- To contact you about your online payment activity.
- To fulfill requests by you for information on other services.
- To manage your online payment profile or to assist you in managing your online payment profile.
- We may share limited information regarding your online profile with the original creditor.



Payments

Online payments are posted to your account within two business days. We are not responsible if the payment cannot be processed because of any one or more of the following:

- There are insufficient funds in your banking or financial institution account, or the payment would exceed your credit limit.
- You provided any incorrect information regarding your checking account or credit/debit card.
- Online System is unavailable for technical reasons and you have been notified of the problem.
- The existence of circumstances beyond the control of the company including fire, flood, storm, strikes or civil unrest.

Security

We use secure socket layer software (SSL) that is an industry standard and among the best software available today to support secure electronic commerce transactions. By using SSL, we attempt to safeguard the confidentiality of your username, password, and other personal information. For SSL to work, your browser must be capable of supporting SSL. Please check with your browser manufacturer for details.

Encryption is the process of converting information into a more secure format for transmission. The plain text is converted to scrambled code while being transmitted, and then decrypted back to plain text at the receiving end of the transmission. Currently there are 2 levels of encryption generally available in web browsers: 40-bit encryption, and 128-bit encryption. The 128-bit browser offers the highest level of encryption generally available in North America today and provides the best protection when transmitting confidential data over the Internet.

- The web address will have https instead of http in SSL.
- The bottom bar of your browser will also have a "lock" symbol in SSL.

Reporting Problems or Questions

If you have questions, problems, or believe there has been an error in processing your request, please contact us by mail to **Progressive Management Systems 1521 W. Cameron Ave., 1st Fl West Covina, CA 91790**, by phone at **(800)640-9211**, by fax at **(626)813-6230** or by e-Mail at **collections@pmscollects.com**. Please include your account number (if applicable), the request involved, and the question or problem about which you are concerned. We will use reasonable efforts to resolve any actual error within thirty (30) days from the time we are notified.



Modifications

Progressive Management Systems reserves the right to update the Terms of Use at any time without prior notice. By visiting our web site, you are bound to all revisions. You are responsible for keeping up to date on all revisions to the Terms of Use.