

# 7 Steps to Earn the Certified Receivables Business (CRB) Designation

**Type of Certification:**  
**Business**  
 Intended for debt buying companies, collection law firms, third-party collection agencies and creditors

**Benefits of Certification**

- Reduced consumer complaints
- Decreased litigation
- Potential for lower insurance premiums
- Increased business opportunities
- Demonstrated commitment to compliance standards
- Ongoing educational opportunities
- Improved visibility with RMAI Originating Creditor members
- Enhanced organizational credibility

<b>Fees and Costs</b>	
3-Year Certification Application/Renewal Fee	Small Business: \$1,500 Medium Business: \$2,500 Large Business: \$3,500
Non-Member Additional Fee	\$800
First-time Applicant Administrative Fee	\$100
Family of Companies Application Fee	\$250/additional business
Family of Companies Renewal Fee	\$250/additional business
<b>Sample Audit Cost</b>	
Approx. \$6,000 for small businesses	

- 1. Read the Governance Document in its entirety** (including appendices):  
<https://rmaintl.org/GovernanceDocument>
  
- 2. Complete a Pre-Certification Audit by an RMAI Authorized Audit Provider:**  
<https://rmaintl.org/authorized-audit-providers>
  - The Pre-Certification Audit is **not conducted on-site** and is separate from the Full Compliance Audit conducted at the midway point of the three-year CRB certification cycle. The pre-certification is a snapshot of the day the audit is conducted to show that you are in compliance with the standards prior to submitting the application.
  
- 3. Complete the Self Audit Checklist on the CRB application** to ensure your company is compliant with all applicable standards:  
<https://rmaintl.org/CRB-Application>
  - Debt Buying Companies (Standards A1-A23, B1-B6)
  - Collection Law Firms (Standards A1-A23, C1-C9)
  - Third-Party Collection Agencies (Standards A1-A23, D1-D6)
  
- 4. Assure your company’s Chief Compliance Officer (CCO) is certified** (Standard A13).
  - CCO must have completed their individual CRCP certification prior to submitting CRB application (see 7 Steps to Earn the Certified Receivables Compliance Professional (CRCP) Designation).
  
- 5. Request proof of E&O and Cyber insurance to submit with your completed application.**
  - Debt Buyers and Third-Party Collection Agencies (Standard A2 and Appendix A)
  - Collection Law Firms (Standard C3 and Appendix A)
  
- 6. Register your company on the CFPB Consumer Complaint Portal** (Standard A8).
  - Sign up: <https://www.consumerfinance.gov/company-signup/>
  - Any “Family of Companies” associated with the CRB that communicates with consumers must register as well.
  
- 7. Complete Website and Publication requirements** (Standard A14) prior to submitting application.
  - Maintain a publicly accessible website found by a web search using your corporate name.
  - Prepare template for publishing on home page of website **OR** on a single page directly accessible from the home page:
    - » Certified company name, certification number, and contact information
    - » Contact information for the CCO **and** a place for consumers to submit a complaint
  - Hyperlink to the RMAI’s Consumer Resources page:  
<https://rmaintl.org/consumers/>
  
- 8. E-mail or mail your completed CRB application with payment and proof of insurance to RMAI.**
  - CRB Application: <https://rmaintl.org/CRB-Application>
    - » *Email:* [cert@rmaintl.org](mailto:cert@rmaintl.org)
    - » *Mail:* 1050 Fulton Avenue, Suite 120, Sacramento, CA 95825
    - » *Submit Payment:* <https://rmai.rmaintl.org/store/CRB> or mail a check

- What Happens After My Company Gets Certified?**
- Prepare for and complete your Full Compliance Audit during the 16th to 20th month of your certification. *RMAI Authorized Audit Providers:*  
<https://rmaintl.org/authorized-audit-providers>
  - Renew CCO CCRP designation every two years; contact RMAI if your CCO changes.