



## Receivables Management Certification Program Educational Subject Matter

The RMAI Certification Program requires individuals holding the Certified Receivables Compliance Professional (CRCP) designation to complete 24 continuing education credits every two years from authorized providers in any of the following qualified subjects:

- 1099c
- Account Documentation (at point of sale)
- Account Documentation (access to after sale)
- Account level data requirements (min. standards)
- Accounts – Closing
- Accounts – Recalling
- Affidavits (Account)
- Affidavits (Portfolio)
- Affidavits (State requirements)
- Attorney General Interaction
- Attorney Representation Issues
- Audited Financial Statements
- Audits
- Automated and Predictive Dialers
- Background Checks
- Bankruptcy Code
- Bankruptcy
- Better Business Bureau
- Bills of Sale
- Business Management Practices
- Business Records Exception Rule
- Call Monitoring
- Call Recording and Retention Policies
- Cease and Desist Issues
- Cell-phone Communications
- CFPB Portal
- Chain of Title Issues & Requirements
- Charge-Off Account Statements
- Chief Compliance Officer – Role of
- Cloud Based Systems
- Collection Letters
- Compliance Policies
- Confidential Tip Lines
- Confidentiality and Non-Disclosure Agreements
- Consent to Sale Provisions
- Consumer Bill of Rights
- Consumer Communications
- Consumer Complaint and Dispute Resolution Process
- Consumer Disputes – Verbal & Written
- Consumer Education on Financial Responsibility
- Consumer Financial Protection Bureau (CFPB)
- Consumer Notices
- Consumer Support Services
- Convenience Fees
- Court Rulings Impacting Debt Buying Companies
- Credit Bureaus – In General
- Credit Bureaus – E-Oscar and FACT Act Disputes
- Credit Bureaus – Reporting
- Credit Bureau Updates
- Data Access & Control
- Data Accuracy and Integrity
- Data Backup
- Data Destruction
- Data Reconciliation (conformity, integrity, system of record)
- Data Security
- Data Vendors
- Deceased Debtors
- Disaster Recovery
- Disclaimers and "Negative" Representation and Warranties

- Do-Not-Call Policies
- Due Diligence (e.g. seller surveys, selection of vendors)
- E-mail Communications
- Employee Compensation & Commission Issues
- Employee Manual
- Employee Supervision & Oversight
- Employment Policies
- Encryption
- Escrow Account Issues
- Ethical Codes of Conduct (Employees)
- Ethical Codes of Conduct (Industry – DBA, ACA, NARCA, and CLLA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- FDCPA Complaints – How to handle them
- Federal Communications Commission (FCC)
- Federal Trade Commission (FTC)
- Fraud
- Gramm–Leach–Bliley (GLB) Act
- Hardship Policies and Programs
- Hiring Practices
- Identity Theft
- Indemnification
- Ineligible Account Definitions (e.g. compliance, legally uncollectible, or unenforceable)
- Insurance
- Insurance – Errors & Omissions (E&O)
- Insurance – Directors & Officers (D&O)
- Insurance – Workers Compensation
- Interest Application
- Investigations – External
- Investigations – Internal
- Itemization of Interest and Fees
- Laptop Security
- Litigation
- Location Requirements
- Malware
- Media Systems and Operations
- Mini Miranda
- Off-site Hosted Platforms
- Original Data Overrides – Issues
- Pass through Rights
- Passwords
- Payday Loans
- Payment Application
- Payment History
- Policy Violations – How to Find & Handle
- Privacy Laws – State & Federal
- Publication of Contact Information
- Purchase & Sale Agreements
- Quality Assurance/Control Processes
- Recalling Accounts
- Records Management
- Records Retention
- Red Flag Rules
- Representations and Warranties (standard language)
- Resale Issues – In General
- Resale Policies and Practices
- Right Party Contact
- Security Breaches
- Service of Process
- Servicing Agreements
- Settlement Agreements
- Skip Tracing
- Social Media
- Standards and Controls (e.g. SSAE 16, PCI, ISO 27001)
- State Licensing Requirements
- State Notice Requirements
- Statute of Limitations – In General
- Statute of Limitations – Out of Stat
- Statute of Limitations – Rehabilitation
- Supervisory Issues
- Telephone Consumer Protection Act (TCPA)
- Terms and Conditions
- Theft
- Third Party Issues
- Third Party Penalties for Non-Compliance
- Time-of-sale documentation standards (e.g. Bills of Sale, Portfolio Affidavits)
- Training Programs
- Transmitting Files
- Trust Fund
- Truth in Lending Act
- Unfair, Deceptive or Abusive Acts and Practices (UDAAP)
- Usurious Loans
- Validation Notice Requirements
- Vendor Management – In General
- Vendor Management – Audits
- Vendor Management – Oversight
- Verification of Consumer Debt
- Voicemail Messages
- Wrong Numbers