



REQUEST FOR PROPOSALS for Authorized Providers of Continuing Education Credits

RFP ISSUANCE: January 22, 2015

PROPOSAL DUE DATE: Open Submittal

I. ABOUT RMAI

Receivables Management Association International (RMAI) is the nonprofit trade association that represents the interests of more than 550 companies that purchase performing and nonperforming receivables on the secondary market. RMAI's Receivables Management Certification Program and its Code of Ethics set the "gold standard" within the receivables industry due to its rigorous uniform industry standards of best practice which focus on the protection of the consumer. RMAI provides its members with extensive networking, educational, and business development opportunities in asset classes that span numerous industries. RMAI continually sets the standard in the receivables management industry through its highly effective grassroots advocacy, conferences, committees, taskforces, publications, webinars, teleconferences, and breaking news alerts. Founded in 1997, RMAI is headquartered in Sacramento, California.

II. PURPOSE OF RFP

RMA is seeking proposals from qualified companies, schools, and associations (Applicant) who wish to be an Authorized Provider of Continuing Education Credits (Authorized Provider) for the RMAI Receivables Management Certification Program (Certification Program).

Authorized Providers will be listed on the RMAI Website and in collateral material as eligible to grant continuing education credit for courses in qualified subject matters contained in the Certification Program Governance Document.

III. CERTIFICATION PROGRAM OVERVIEW

The RMAI Receivables Management Certification Program consists of two types of certifications, one for individuals and one for companies operating a debt buying company, collection law firm, or third party collection agency. The Certification Program was approved by the RMAI Membership in February 2013 after a Certification Task Force spent nearly a year in its development. RMAI issued its first certifications in May 2013.

Company-Based Certification

The Certified Professional Receivable Company (CPRC) designation will be granted to those debt buying companies, collection law firms, and third party collection agencies that comply with uniform industry standards of best practices. These standards address core principles including account documentation, chain of title, consumer complaint and dispute resolution, posting of contact information for the Chief Compliance Officer, establishing a CFPB portal for the receipt of consumer complaints, statute of limitation compliance, representations & warranties, vendor management, credit bureau reporting, resale, as well as other relevant operational procedures. Certification is a requirement for all domestic debt buying companies seeking RMAI membership.

Individual-Based Certification

The Certified Receivables Compliance Professional (CRCP) designation will be required for each certified company's Chief Compliance Officer and will be a voluntary designation for others within the industry. Certification will be granted to those who complete 24 credit hours of relevant industry education requirements every two years. Included within the 24 credit hours are several mandatory classes, including an Introductory Survey Course (for initial certification), a Current Issues Course (for recertification); and Ethics Courses. Additionally, the applicant must pass a criminal background check.

The qualified subject matter that has been approved for continuing education courses includes the following:

1099c	Requirements	Data Access & Control
Account Documentation (at point of sale)	Charge-Off Account Statements	Data Accuracy and Integrity
Account Documentation (access to after sale)	Chief Compliance Officer – Role of	Data Backup
Account level data requirements (min. standards)	Cloud Based Systems	Data Destruction
Accounts – Closing	Collection Letters	Data Reconciliation (conformity, integrity, system of record)
Accounts – Recalling	Compliance Policies	Data Security
Affidavits (Account)	Confidential Tip Lines	Data Vendors
Affidavits (Portfolio)	Confidentiality and Non-Disclosure	Deceased Debtors
Affidavits (State requirements)	Agreements	Disaster Recovery
Attorney General Interaction	Consent to Sale Provisions	Disclaimers and "Negative" Representation and Warranties
Attorney Representation Issues	Consumer Bill of Rights	Do-Not-Call Policies
Audited Financial Statements	Consumer Communications	Due Diligence (e.g. seller surveys, selection of vendors)
Audits	Consumer Complaint and Dispute Resolution Process	E-mail Communications
Automated and Predictive Dialers	Consumer Disputes – Verbal & Written	Employee Compensation & Commission Issues
Background Checks	Consumer Education on Financial Responsibility	Employee Manual
Bankruptcy Code	Consumer Financial Protection Bureau (CFPB)	Employee Supervision & Oversight
Bankruptcy	Consumer Notices	Employment Policies
Better Business Bureau	Consumer Support Services	Encryption
Bills of Sale	Convenience Fees	Escrow Account Issues
Business Management Practices	Court Rulings Impacting Debt Buying Companies	Ethical Codes of Conduct (Employees)
Business Records Exception Rule	Credit Bureaus – In General	Ethical Codes of Conduct (Industry – RMAI ACA, NARCA, and CLLA)
Call Monitoring	Credit Bureaus – E-Oscar and FACT Act Disputes	Fair Credit Reporting Act (FCRA)
Call Recording and Retention Policies	Credit Bureaus – Reporting	Fair Debt Collection Practices Act (FDCPA)
Cease and Desist Issues	Credit Bureau Updates	FDCPA Complaints – How to
Cell-phone Communications		
CFPB Portal		
Chain of Title Issues &		

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

IV. RFP REQUIREMENTS

The Applicant prior to submitting a proposal should review Article VI and Appendix B of the RMAI [Certification Program Governance Document](#).

The Applicant must provide the following in their proposal in order to be eligible for consideration as an Authorized Provider for the Certification Program:

1. Detailed specifics that would support a determination by RMAI that the Applicant has “demonstrated excellence” in providing instruction in the subject matter that is qualified for continuing education credit.
2. Describe your company, school, or association including (i) the types of educational services you provide, (ii) the total number of employees you employ, (iii) the average number of students you educate annually, and (iv) the average number of classes you provide annually.
3. Will your company be selling or marketing any product or service in conjunction with the provision of continuing education classes? If yes, please describe.

4. Describe your company, school, or association's ability to provide online education (Note: The ability to provide online education is not a requirement to become an Authorized Provider).
5. A brief biography of the lead individual who would be assigned to the Certification Program.
6. A sample of the Continuing Education Certificate the Applicant will issue if approved by RMAI along with the name, title, contact information, and sample signature of the individual(s) who will sign the certificates.
7. Any questions the Applicant would want answered after reading the RMAI Receivables Management Certification Program Governance Document and its appendices. Please note that this question is to elicit questions to help RMAI in the operation of the Certification Program.
8. Two (2) completed and signed copies of RMAI [Authorized Provider License Agreement](#). Please note that the completion of the Authorized Provider License Agreement does not indicate that the Applicant has been approved as an Authorized Provider. The Applicant will know they have been approved when contacted by RMAI staff and provided a RMAI countersigned copy of the Authorized Provider License Agreement.

V. ADMINISTRATIVE MATTERS

The following are the terms and conditions for those companies, schools, and associations who wish to respond to this RFP:

1. Right to Reject Any or All Proposals

RMAI reserves the right to reject any or all proposals for any reason, and/or request clarification or information submitted by any Applicant responding to this RFP during the evaluation process and at any time while designated as an "Authorized Provider". RMAI may reject any responses which are conditional, incomplete, or that contains any material deviations from the RFP requirements. Finally, RMAI reserves the right to modify its requirements based on responses to this RFP.

2. Ownership of Replies

All materials submitted in response to this RFP become the property of RMAI and may at any time prior and/or subsequent to the notification of the intent to award contract be reviewed and evaluated by any persons. These materials may be returned only at RMAI's option and at the Applicant's expense. One copy of the proposal shall be retained for official RMAI files.

3. Contact for Information

Verbal communication with RMAI employees concerning this RFP is not binding on RMAI. Inquiries regarding this RFP may be made to:

Shannon Parod
RMAI
1050 Fulton Avenue, Suite 120
Sacramento, CA 95825
E-mail: sparod@rmaintl.org
(916) 482-2462

4. License Agreement Requirements

Awarding the Applicant an “Authorized Provider” designation for providing continuing education credits will require execution of a license agreement with RMAI. License Agreements will only be entered into with companies, schools, and associations that are RMAI “Affiliate” or “Law Firm” Members prior to the execution of the agreement.

5. Submission of Proposals

This is an open RFP and Applicants may submit proposals up and until such time that this RFP has been removed from the RMAI website. The Applicant should email a copy of their proposal to the designated RMAI contact person identified in paragraph 3 above clearly marking in the subject line "Education Provider RFP Submission".