



Advertising Kit

2020

Receivables Management Association International
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RMAI ADVERTISING KIT

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ABOUT RMAI

Receivables Management Association International (RMAI) is the nonprofit trade association representing more than **550 companies** that support the purchase of performing and non-performing receivables on the secondary market. RMAI member companies work in a variety of financial services fields, including debt buying companies, collection agencies, law firms, originating creditors, international members, and industry-related product and service providers. RMAI provides its members with extensive networking, educational, and business development opportunities in asset classes that span numerous industries. RMAI's Receivables Management Certification Program and its Code of Ethics set the "global standard" within the receivables industry due to rigorous uniform industry standards of best practice which focus on the protection of the consumer.

ADVERTISING OPPORTUNITIES

RMAI publishes a full-color magazine each spring and fall. Every issue of the magazine is converted into a clickable digital edition and posted on RMAI's website (www.rmaintl.org), making it accessible to even more industry professionals. In addition, conference program books are created for the Annual Conference and the Executive Summit. RMAI also hosts a resource-packed, highly-trafficked website. Our monthly e-newsletter is distributed to 1,000 targeted readers, and in 2019 has averaged a nearly 25% open rate, above average for the financial industry. You can choose to advertise in the magazine, in RMAI's e-newsletter, in the conference books, on our website, or in any combination of options.

EDITORIAL MISSION

Both the magazine and e-newsletter deliver insights into the key people, enterprises, and trends that drive the debt buying and receivables management industry, providing a perspective critical to businesses operating in the industry's ever-changing economic and regulatory environment. In every issue we provide legal, legislative, and regulatory (federal and state) updates, and timely articles on industry best practices to ensure that members have the latest information to run their businesses compliantly, efficiently, and effectively.

MAGAZINE ADVERTISING

Advertising in the RMAI Insights magazine is a great way to reach your target clients in the receivables management industry. There are several options to advertise your products and services, and ensure exposure to the leaders in the industry. Discounts are available for multiple insertions, cross-platform advertising, and annual bookings. Take advantage of economical ad rates to reach a national market. Preferential placements are available on a limited basis and for an additional charge.

Top reasons why advertising works with us:

- Each issue has a distribution of **1,000**, reaching top leaders in the industry
- Glossy, full-color advertising
- Each copy read by multiple executives at member companies
- Magazine readers are decision makers
- Advertise alongside industry leaders
- Gain digital exposure as magazine ads also appear online in the digital edition
- The magazine's clean, neatly designed pages help your message stand out

Advertising Rates

Ad Option	1X	2X
2 page spread	\$2,200/ \$2,450	\$2,000/ \$2,250
Full page	\$1,200/ \$1,350	\$1,080/ \$1,230
1/2 page	\$800/ \$900	\$720/ \$820
1/4 page	\$500/ \$575	\$450/ \$525

Bold Indicates Non-Member Rate.

Guaranteed positions are available for 15% premium on space charge.

Positions are on a space-available basis as deemed by publisher.

Preferred Placement Rates	1X	2X
Facing Masthead/TOC	\$1,425/ \$1,675	\$1,250/ \$1,400
Inside Front Cover	\$1,750/ \$2,000	\$1,575/ \$1,725
Inside Back Cover	\$1,500/ \$1,750	\$1,350/ \$1,500
Back Cover	\$2,000/ \$2,250	\$1,800/ \$1,950

Preferred Placement positions are on a space-available basis as determined by the publisher.

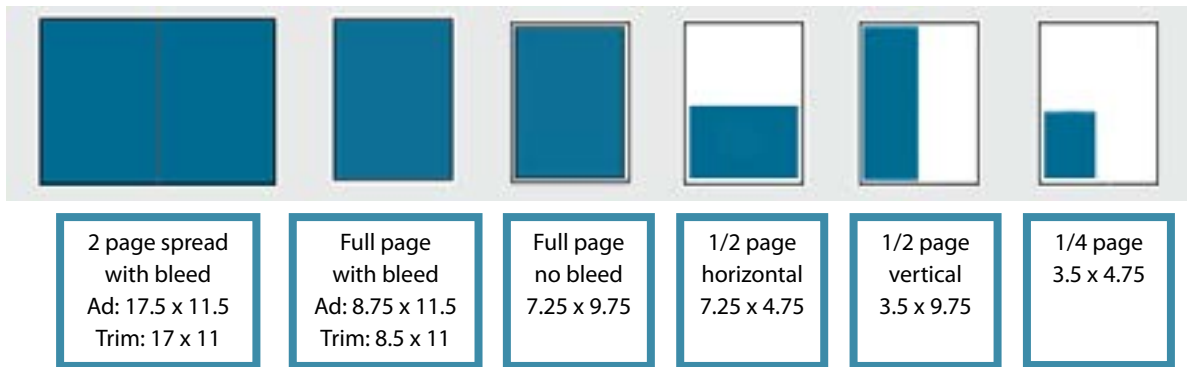
Advertising Deadlines

Issue Date	Ad Close	Materials Due	Issue Mails
Spring 2020	March 4, 2020	March 9, 2020	April 1, 2020
Fall 2020	August 26, 2020	August 31, 2020	September 30, 2020

Ad Size Specifications

Ad Size (inches)	Width	Height
2 page spread (with bleeds)*	17.5	11.5
Full page (bleed)*	8.75	11.5
Full page (no bleed)	7.25	9.75
1/2 page (horizontal)	7.25	4.75
1/2 page (vertical)	3.5	9.75
1/4 page	3.5	4.75

* ALL BLEEDS MUST EXTEND **AT LEAST** 1/8" BEYOND THE TRIM



SPONSORED SOCIAL MEDIA

For members only...

If you're looking to increase awareness for your company, use RMAI's social media network to accomplish your goals. Our total reach across platforms numbers over 2,000 followers. Posts across all of RMAI's social media networks, including tagging to your company's pages, are as low as \$150 per post.

Social Media Ads	Per Post
Members Only - Twitter/Facebook/Linkedin posts; including graphics & text; linked to advertiser's social media page.	\$150



WEBSITE ADVERTISING

RMAI’s website is the trusted source for the latest compliance resources, legislative news, regulatory developments, industry events, receivables management certification, and financial literacy resources for consumers.

RMAI’s website maximizes the visibility of your message and brand. Advertising options include:

- A large rotating banner on the home page and stationary ads throughout the website
- A stationery place to advertise within expanded drop-down menus
- Advertising space within Advocacy and Compliance sections offering RMAI members timely information and resources
- Advertising space within the robust Consumer Resources section which must be linked to by certified RMAI members
- Stationary footer ad appearing on every page.



Monthly Web Stats

- » Users: 3,500
- » Sessions: 5,000
- » Page Views: 10,300
- » 1.41 Sessions/User
- » 2.13 Pages/Session
- » Avg. Session Length: 2:12

- Ad Specifications** (W x H in pixels):
- » Home Page: 728 x 80 (rotates on reload)
 - » Menu Space: 250 x 250 (does not rotate)
 - » Interior Pages: 250 x 250 (does not rotate)
 - » Page Footer: 250 x 250 (does not rotate)

Website Ad Rates

Bold Indicates Non-Member Rate.

	Home Page	Interior Page	Menu Space	Search Page	Footer
3 months	\$750/ \$950	\$450/ \$650	\$600/ \$700	\$600/ \$700	\$600/ \$700
6 months	\$1,200/ \$1,500	\$750/ \$1,050	\$900/ \$1,100	\$900/ \$1,100	\$900/ \$1,100
1 year	\$1,500/ \$2,000	\$1,000/ \$1,500	\$1,200/ \$1,600	\$1,200/ \$1,600	\$1,200/ \$1,600

Web-optimized ads must be a PNG, JPEG, or GIF. File size should not exceed 40 kb.

RMAI may change ad size, format and/or placement on the website at any time. If this occurs, advertisers will be given a 30-day notice to allow for submission of new ad files.

E-NEWSLETTER ADVERTISING

RMAI publishes a monthly e-newsletter, the RMAI Update, containing the latest news and information about issues and events affecting member businesses.

The RMAI Update emails to approx. 1,000 targeted contacts. In 2019, the RMAI Update has averaged a nearly 25% open rate, above average for the financial industry. This medium is increasingly in demand with advertisers; in 2018, there were multiple advertisers in every issue.

Multiple opportunities are available:

- Sponsoring an issue includes a large 728 x 80 banner ad at the top of the newsletter immediately below the masthead
- Additional 728 x 80 banner ads are available within sections lower in the email.

2 For the Price of 1!

Every ad appears in both the emailed newsletter AND on the website version of each issue that is available 24/7/365. So you get a second, always available ad for no additional cost!



Ad Specifications

Ad files must be in PNG, JPEG or GIF format with a file size no larger than 40 kb. Ads may not be animated.

RMAI Update Ad Rates

Bold Indicates Non-Member Rate.

Sponsor Ad (728x80)	Rate Per Issue
Single Issue	\$500/ \$700
Multiple Issues (each)	\$450/ \$650

Section Ad (728x80)	Rate Per Issue
Single Issue	\$250/ \$350
Multiple Issues (each)	\$225/ \$325

Advertising Deadlines

As a mid-month publication, RMAI Update is delivered to members on the 15th of each month. All ad files are due by the 10th of each month for the upcoming issue.

Advertising space is subject to availability and is assigned on a first come, first served basis. Contact Cheryl Nelson at (916) 482-2462 for more information.

Note: some advertising space in RMAI Update is sold through conference sponsorships.

EVENT ADVERTISING

Each February, RMAI hosts the most highly regarded conference in the industry, attracting more than 1,200 industry participants, providing exceptional educational and networking opportunities. RMAI's Executive Summit each summer is a deliberately more intimate event at a prestigious location, creating a perfect venue for executives to meet, drive policy, and advance opportunities for RMAI members and the accounts receivable community.

Exhibitor Information

Exhibiting at the Annual Conference offers you the perfect opportunity to show your target market what your product or service can do for their business. It's a great opportunity to meet with current clients, establish new clients, and create new business opportunities for your organization.



Sponsorship Information

Sponsorship opportunities are available at both the Annual Conference and Executive Summit offering high-visibility packages focused directly at your target audience. As a sponsor, your company receives unprecedented exposure to hundreds of potential clients and leaders in the receivables industry.

We also offer a combination advertising/sponsorship opportunity through our Media Sponsorship, increasing your visibility at conferences, in the magazine, in the monthly e-newsletter, and on the website.



INTEGRATED PROMOTIONAL PLATFORM

The best strategy to reach buyers and potential business partners is an integrated media program that combines the best of print, event, and online opportunities. Advertising in RMAI's media channels—website, magazine, conference program book, or e-newsletter—gives you broad access to RMAI members. By participating in more than one area of RMAI's growing network, you can quickly reach all of the RMAI membership with your company and product information and position your company as an industry leader.

PREMIUM ADVERTISER PROGRAM

RMAI will help you maximize your advertising budget with our **Premium Advertiser Program** that offers significant discounts on published rates for multiple insertions and cross platform advertising.

Cross Platform Opportunity

- Place ads in two issues of RMAI Insights
- Advertise in three issues of the RMAI Update e-newsletter
- Commit to a six-month minimum ad on our website

15%
Discount

Multi-Issue Discount

- Run ads in two or more issues of RMAI Insights
- OR
- Run ads in two or more issues of the RMAI Update e-newsletter

10%
Discount

Discounts are also available for longer ad runs on our website. Call Cheryl Nelson at Receivables Management Association International at (916) 482-2462 for more information.

PRODUCTION SPECIFICATIONS

Ads must be submitted as fully formatted, high-resolution (300 dpi) graphic design file format (PDF, EPS, TIFF, Photoshop, Illustrator, InDesign), and should be delivered in their actual size and in the final form you wish them to appear. Please include all necessary (native) files, fonts and graphics. Ads built in Microsoft Word, Publisher, Quark, Corel Draw, Freehand or PageMaker will not be accepted. We reserve the right to re-size ad layouts as needed to fit our publication format and/or available space.

RMAI uses the Adobe Creative Suite CS 5.5, including InDesign, Illustrator, Photoshop and Acrobat. Please read the following guidelines if you are using any of these programs.

- **“Press Quality” PDF files *are preferred!*** For all files created in Adobe InDesign, Illustrator and Photoshop use the “Press Quality” setting when creating a PDF.
- **Color & B&W:** For black-and-white ads, use grayscale. For color ads, use **CMYK color. RGB files will not be accepted.** In all Adobe products remember to “select all” elements and convert to CMYK (for color ads) or Grayscale (for black & white ads).
- **Fonts:** If you send an Illustrator, Photoshop or InDesign file, all fonts used in the ad must be included.
- **Graphics:** If you send a Photoshop or InDesign file, high-resolution graphics must be included.
- **Resolution:** Files should be built in 4-color (CMYK) breakdown with high resolution scans in place at 100%. JPEG, GIF files, 72 dpi or low-resolution images pulled from Internet cannot be accepted.
- **Final Check:** Be sure to use **flightcheck** or **preflight** for your ad before you send it to ensure that it contains all the necessary information and settings.

Photo Specifications

We accept TIFF (Tagged Image File) or EPS (Encapsulated PostScript) only. **Mode:** Grayscale for black & white ads; CMYK (not RGB) for 4-color ads. **Resolution:** Grayscale and CMYK images should be at 300 dpi (glossy); Line Art/B&W should be 600 dpi. Save all images at the size at which they will print. **DO NOT** use RGB or indexed color! We are not responsible for the print quality of photos we did not originally produce.

PDF Files

DO NOT use any RGB images. Embed ALL FONTS or, you can eliminate fonts by “creating outlines” on all text (be sure to do this to any registration/crop mark shells as well). Under “job options” in Acrobat Distiller make sure color and grayscale images are down sampled at 200 dpi minimum, monochrome bitmap at 600 dpi minimum.

ADVERTISING POLICIES

Advertising Acceptance

Advertising accepted by RMAI is subject to all terms and conditions contained herein. Forwarding of an insertion order by the advertiser constitutes acceptance by the advertiser of all rates and conditions that exist when the advertising is sold, as well as subsequent rates. Forwarding of an advertising insertion order also indicates acceptance of the advertising acceptability policies of RMAI. In the event of a conflict between an advertiser's order and published rates, the published rates shall govern.

RMAI reserves the right to accept or decline any advertising for any reason, including content inconsistent with the association's public relations initiatives and strategic plan. All advertising is subject to and governed by the rates, conditions and policies of RMAI. The publisher reserves the right to ask an advertiser—or the organization behind the ad—to identify itself in print or online ads when deemed appropriate.

Cancellation Policy

Cancellations must be in writing. Ads must be cancelled four (4) weeks prior to an issue's ad closing date. Ads may not be cancelled or modified after that date. Otherwise, the full rate will be charged.

Terms and Conditions

Advertisers and ad agencies assume liability for all advertising content (including text, representations, and illustrations), and also assume responsibility for any claims arising therefrom made against the publisher. The advertiser and the advertising agency are jointly and severally liable for payment. RMAI will add the word "Advertisement" to website ads and may do so for any print ad resembling editorial content.

When a change in ad content is not received by the ad materials due date, an ad run in the previous issue may be inserted. A 10% late fee may be assessed for ads received after the due date. Publication of an advertisement demonstrates acceptance by the publisher. Prior to publication, there is no obligation or liability upon the publisher. No credit for positioning unless agreed to in writing.

Guaranteed Placement

Advertisers may request a specific ad placement, subject to availability. Publisher will accommodate such requests whenever possible, however specific placements are subject to availability and may be changed at the publisher's discretion during layout.

Errors and Corrections

All ads are produced and proofed as carefully as the stories in the magazine and e-newsletter. However, from time to time, human error occurs. Please notify us immediately if you find any mistake in your ad so that a correction can be made before its next placement. If the mistake is ours and the advertising purpose has been rendered valueless, we may cancel the charges for the advertisement, or a portion thereof, as deemed reasonable by the publisher. The publisher shall not be held liable to an advertiser for any loss that results from the incorrect publication of its advertisement.

Payment Terms/Options

Payment must accompany the return of your signed and dated Insertion Order as all advertising charges must be paid in full at the time of reservation for ad space. Confirmation that RMAI has received your Insertion Order will be delivered to you by email.

Payment may be made in one of the following ways:

- **By Credit Card**
Provide the credit card information requested on the Insertion Order and return by email or fax to Cheryl Nelson.
- **By Check**
Send the Insertion Order and check for the full amount payable to “RMAI” to:
RMAI
1050 Fulton Avenue, Suite 120
Sacramento, CA 95825

Send Insertion Order Form or direct questions to:

Cheryl Nelson
Communications Manager
Tel: (916) 482-2462
Fax: (916) 482-2760
Email: cnelson@rmaintl.org

For information about event-related advertising opportunities:

Sylvia Done
Event & Sales Manager
Tel: (916) 482-2462, ext. 229
Fax: (916) 482-2760
Email: sdone@rmaintl.org

Date: _____

Company: _____ Website: _____
(or destination link on click)

Address: _____

Contact Person: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

CANCELLATION POLICY: You must submit a written cancellation notice four (4) weeks prior to a magazine issue's closing date (see Media Kit). Ads may not be cancelled after the closing date. If modified after closing date, full rate will be charged.

E-NEWSLETTER

Sponsor Ad

- Jan 2020 Feb 2020 Mar 2020
 Apr 2020 May 2020 Jun 2020
 Jul 2020 Aug 2020 Sep 2020
 Oct 2020 Nov 2020 Dec 2020

Section Ad

- Jan 2020 Feb 2020 Mar 2020
 Apr 2020 May 2020 Jun 2020
 Jul 2020 Aug 2020 Sep 2020
 Oct 2020 Nov 2020 Dec 2020

Sponsor Ad	Per Issue
Single Issue	\$500/ \$700
Multiple Issues	\$450/ea \$650/ea

MAGAZINE

Advertising Frequency: 1x 2x

2020 Issues: April 2020 October 2020

Ad Size: 2 page spread
 Full page Bleed No Bleed
 1/2 page Vertical Horizontal
 1/4 page

Special Placement:

- Facing Masthead/TOC Inside Front Cover
 Inside Back Cover Back Cover

Section Ad	Per Issue
Single Issue	\$250/ \$350
Multiple Issues	\$225/ea \$325/ea

WEBSITE

Start Date: _____

Duration: _____ months

Location: Home Interior
 Menu Space/Search Footer

Advertising Rates:

Home Page	Menu Space & Search Pages
3 MO. = \$750/ \$950	3 MO. = \$600/ \$700
6 MO. = \$1,200/ \$1,500	6 MO. = \$900/ \$1,100
1 YR. = \$1,500/ \$2,000	1 YR. = \$1,200/ \$1,600
Interior Page	Footer
3 MO. = \$450/ \$650	3 MO. = \$600/ \$700
6 MO. = \$750/ \$1,050	6 MO. = \$900/ \$1,100
1 YR. = \$1,000/ \$1,500	1 YR. = \$1,200/ \$1,600

* RMAI reserves the right to refuse any ad. ** **Bold prices reflect the cost of services without RMAI membership.**

PAYMENT INFORMATION

TOTAL: _____ Check Enclosed VISA MasterCard American Express

Card Number: _____ Exp Date: _____ Security Code: _____

Card Holder's Name: _____ Signature: _____

Billing Address: _____

Advertiser's Signature: _____ Date: _____

In signing this order form, you agree to the terms and conditions fully set forth in RMAI's Advertising Kit.

Please return payment and signed form to:

Receivables Management Association International, 1050 Fulton Avenue, Suite 120, Sacramento, CA 95825

Phone: 916-482-2462 | Fax: 916-482-2760 | cnelson@rmaintl.org