

SETTING THE GLOBAL STANDARD

DECREASE IN LITIGATION 71 FOR RMAI CERTIFIED BUSINESSES While the Overall Industry Increased 3.1%

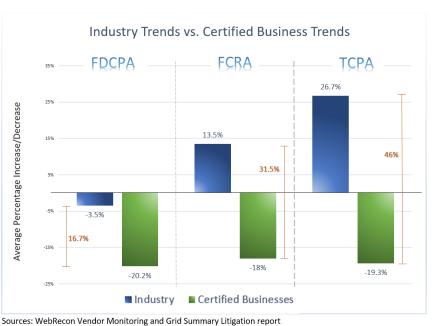
Learn more at *rmaintl.org/certification*

A before-and-after analysis of lawsuits filed against businesses certified through the Receivables Management Association International (RMAI) Receivables Management Certification Program (RMCP) found that after certification, litigation on average decreased by 20.8% in the seven-year span from 2012-2018.

FDCPA lawsuits against certified businesses decreased by 16.7% compared to the industry average. Certified businesses experienced a 31.5% decrease compared to the industry in FCRA lawsuits, and a 46% decrease compared to the industry in TCPA lawsuits.

Between 2012-2018, litigation against businesses in the accounts receivables industry increased by 3.1%. When looking at the most litigious areas of law, lawsuits with FDCPA, FCRA, and TCPA¹ violations experienced a 3.5% decrease, 13.5% increase, and a 26.7% increase, respectively.

The correlation between RMCP certified businesses and a 20.8% decrease in lawsuits, as well as decreases in lawsuit actions (FDCPA, FCRA, and TCPA) for certified businesses after earning their certification designation, promotes the effect of the program's high standards and focus on accountability.



[1] Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), and Telephone Consumer Protection Act (TCPA)



RECEIVABLES MANAGEMENT ASSOCIATION INTERNATIONAL

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