

May 2025

Receivables Management Association International

FREQUENTLY ASKED QUESTIONS ABOUT RMAI



Get to know more about RMAI with these FAQs. Find out about valuable resources, including the [RMAI Resource Library](#), educational webinars, certification, in-person events, state and federal advocacy, and more.

What is Receivables Management Association International (RMAI)?

Receivables Management Association International is the nonprofit trade association that represents more than 600 companies that support the purchase, sale, and collection of performing and nonperforming receivables on the secondary market. RMAI member companies include debt buyers, collection agencies, law firms, originating creditors 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. The association publishes spring and fall publications, a monthly online newsletter and Member Alerts, and conducts robust state and federal advocacy efforts in support of RMAI members and their businesses.

Founded in 1997, RMAI is headquartered in Sacramento, California.

What is the RMAI Receivables Management Certification Program?

RMAI's Receivables Management Certification Program offers professional designations to businesses and individuals operating and employed within the accounts receivables industry. RMAI launched the Certification Program in 2013 with a stated mission to "provide enhanced consumer protections through rigorous and uniform industry standards of best practice." Often cited as the "gold standard" due to requirements that go above and beyond what is required by law, the program certifies debt buyers, collection agencies, law firms, brokers, and vendors. For more information, [click here](#).

What does business certification involve?

Certifications will be granted to businesses that comply with uniform and rigorous industry standards of best practices and pass an RMAI conducted background check. The standards address core principles including account documentation, chain of title, consumer complaint and dispute resolution, statute of limitation compliance, vendor management, credit bureau reporting, resale, as well as other relevant operational procedures. Certification can also be granted to vendors and brokers that comply with the applicable standards.

Is certification required for my business?

Currently, all debt buying companies who joined RMAI after December 31, 2024, must earn the Certified Receivables Business (CRB) designation within one calendar year as a condition for RMAI membership. Debt buying companies who were members prior to January 1, 2024 have a Grandfathered Associate Debt Buyer status and are not required to earn the CRB designation. Should a Grandfathered Associate Debt Buyer member not renew their membership at any point in the future, they will become subject to the certification requirements if they re-join RMAI. Collection law firms, third party collection agencies, and vendors may voluntarily seek the CRB or Certified Receivables Vendor (CRV) designation but are not required to do so to maintain RMAI membership.



Can affiliated businesses share certification?

Affiliated businesses (debt buying companies, collection law firms, and third-party collection agencies) may share certification under a “Family of Companies” designation provided that all of the businesses meet the following criteria:

- Have the same Chief Compliance Officer (CCO)
- Have the same executive management team that exerts control over business operations (this requirement may be waived by the Administration & Budget Committee if there exists other unifying factors that would preclude its necessity)
- Maintain a uniform network of compliance on all accounts serviced between the business entities
- Are governed by the same corporate policies and procedures
- Agree to be audited in a single unified audit
- Agree any Deficiency and Remediation against one business entity will apply to all of the business entities

NOTE: Businesses that do not meet all of the Family of Companies criteria will need to maintain separate business certifications.

What are the benefits of Family of Companies?

- Only one set of policies and procedures needs to be created rather than multiple versions of the same policy.
- Only the Chief Compliance Officer needs to complete their individual Certified Receivables Compliance Professional (CRCP) designation rather than having multiple CCOs.
- All businesses in a “family of companies” have a single unified audit, which significantly reduces costs for external audits for each separate business.
- The cost of adding an additional affiliated business to a certification is only \$150 rather than an additional fee of \$1,800 per business.

How do I find Certified Businesses?

Check the [Certified Business Directory](#) to search Certified Businesses by name, business type, and more. The Certified Business Directory is used by creditors looking to sell or place their defaulted accounts as well as other businesses.

What is the Legislative Fund?

The Legislative Fund was created to extend the impact of RMAI’s advocacy activities beyond what would be otherwise possible, providing critical financial resources that enable RMAI to engage and educate legislators around the country, and to more effectively support or oppose legislation that affects the industry. Legislative Fund contributions support RMAI’s robust state and federal advocacy efforts on behalf of the receivables management industry.

What are the benefits of RMAI?

- *Education & Training* – enjoy complimentary and discounted registration for in-person conferences, live and recorded educational webinars, and other resources for receivables professionals
- *Events & Networking* – make valuable connections through exclusive networking opportunities, Annual Conferences, and other events
- *Member Only Communications* – stay up to date as the trends, laws, and regulations around the industry evolve. Member Alerts, press releases, blog posts, newsletters, magazine articles and more
- *Grassroots Advocacy* – participate in state and federal advocacy efforts on behalf of the industry. Influence public policies that promote consumer protection and sound business practices



- *Certification* – appreciate savings on certification application/renewal fees and annual membership dues
- *Advertising* – maximize your advertising budget with discounted advertising rates and member-only advertising options.

How do I submit news and press releases to RMAI?

Whether it is an award, an acquisition, new hire, executive change, or general announcement, we want to share news from RMAI members! Email news and press releases to our Communications & Administrative Coordinator at asain@rmaintl.org.

What are the options for advertising with RMAI?

Showcase your company, product, or service through RMAI's quality communications. Advertising in RMAI's media channels—website, social media, eblast, blog, RMAI Insights and RMAI Digital Dispatch annual publications, RMAI Update monthly e-newsletter, or Annual Conference program books—gives you broad access to RMAI members, creating brand awareness and new business opportunities. The best strategy to reach buyers and potential business partners in the receivables management industry is an integrated advertising program that combines the best of print, online, and event communications. RMAI offers complimentary advertising proposals; just let us know your budget and goals. [For more information, click here.](#)

What is RMAI's mission?

RMAI promotes the essential role of the receivables management industry in the credit ecosystem.

What is RMAI's vision?

RMAI ensures a viable credit ecosystem by setting receivables management industry standards, being the authoritative voice in advocacy, championing professional and ethical business practices, and providing unrivaled business networking opportunities.

How do I apply for RMAI membership?

Complete the [online membership application](#).

Here are a few things to have ready for the application process:

- Owner Info (including names, home addresses, DOB, % share) OR if publicly traded, a statement of ownership.
- Industry References, including names, titles, organizations, and email addresses. Note: Three are required, if one is an [RMAI member](#); otherwise, five are required.

What is the cost of membership?

Membership with RMAI is by company, includes one primary contact, and runs on a traditional calendar year (January 1 to December 31). Annual dues are \$1250. For Certified Receivables Businesses and Certified Receivables Vendors, annual dues are \$995. For international debt buyers, annual dues are \$550. Prorated dues are available for applications submitted in Q2 (April, May, and June) and Q3 (July, August, and September) and will be billed the full dues amount the following year. Full payment of membership dues and a \$275 one-time application fee is due at the time of application and required before application review. Membership dues and application fee are waived for Originating Creditor members.



How do I find out which companies are RMAI members?

The [RMAI Membership Roster](#) is publicly available on the RMAI website.

How do I get contact information for RMAI member companies?

RMAI members have password protected access to the RMAI Member Directory.

What are RMAI's in-person events?

- *RMAI Annual Conference* – the largest event, always held in Las Vegas at the Aria Resort & Casino in February, a great way to kick off annual business plans.
- *RMAI Executive Summit* – a smaller event catering more towards executives and decision-makers, held in different destinations each summer (late July/early August). The Summit is an excellent education and networking experience.

What educational programs does RMAI offer?

RMAI offers continuing education at in-person events (Annual Conference and Executive Summit) and for live and recorded educational webinars. RMAI also offers continuing legal education (CLE) at the Annual Conference and Executive Summit.

As a benefit of membership, employees of RMAI member companies get complimentary access to monthly live and recorded webinars, and discounted registration rates for other educational webinars and in-person events.

What is the RMAI Resource Library?

The RMAI Resource Library is your one-stop shop for knowledge and information featuring the following subject areas:

- **RMAI Information & Opportunities:** RMAI Ad Kit, Contributor Guidelines, Maximizing Your Membership, DEI Baseline Recommendations, Exhibitor & Sponsor Prospectus, and 2022 Annual Report
- **Certification Resources:** Program Overview, Governance Document, Certified Business Directory, Certified Individual Directory, Education Credit Form, Authorized Audit Providers, Business Certification Application, Individual Certification Application, Vendor Certification Application, Family of Companies Certification Application, Impact of Certification on Litigation, and Impact of Certification on Litigation Infographic.
- **White Papers & Resources:** Bankruptcy Paper, Fintech Primer Paper, Debt Buying Industry Paper, Guide to Receivables Management Industry, and Out of Statute Debt Report
- **Compliance Resources:** State Licensing, Amicus Briefs, Request Amicus Brief, and Legal Decisions
- **Membership Resources:** Membership Information, Membership Application, and Additional Membership Representative Form

New items are added as they become available. To let us know your suggestions, contact Aurora Sain at asain@rmaintl.org or at 916-482-2462.

For answers to other questions, visit the RMAI website at <https://rmaintl.org/> or contact the RMAI office at info@rmaintl.org or 916-482-2462.



© 2025 RMAI. The information contained in this resource is current as of May 27 2025, publication date.

RMAI • 1050 Fulton Avenue #120, Sacramento, CA 95825 • (916) 482-2462 • <https://rmaintl.org>