



## RECEIVABLES MANAGEMENT ASSOCIATION INTERNATIONAL

# ANNUAL REPORT 2024

## A YEAR IN REVIEW





## A Look Back at 2024



**Brett Soldevila**  
2024 Board President

I have been honored to serve as the 23rd President of RMAI, and I'm grateful for the members and staff who have molded our association into what it has become. Thank you all for your perseverance and commitment to achieving and maintaining excellence throughout this year. Due to your commitments and contributions made in 2024, the association is in a strong position to continue adding value to the receivables industry.

RMAI continues its strong track record of advocating and executing on your behalf, with a 94% record of success in defeating or amending harmful legislation. Many notable events occurred in 2024 that prompted RMAI to engage with federal and state legislators and authorities. RMAI leadership traveled to Washington, D.C. on multiple occasions in 2024 to defend and fight for your sustainability in the receivables industry, meeting with the CFPB, OCC, and representatives on both sides of the aisle. RMAI promoted the important

role of our industry in the credit ecosystem and explained how our Receivables Management Certification Program (RMCP) supports our initiative to conduct business in an ethical, compliant, and professional manner.

Since its beginning in 2013, the RMCP has grown to encompass certifications for various RMAI member types, to gain recognition from federal authorities and law-making bodies and, most recently, to partner with the Better Business Bureau (BBB) National Programs. As the Certification Program continues to evolve, it remains focused on providing enhanced compliance and best practices in the receivables management industry to ensure consumer protections and access to credit.

We know how much our members value access to the highest-quality business networking and educational opportunities. Our 2024 events included the Annual Conference in Las Vegas and the Executive Summit in New Mexico. Thank all of you who were able to participate and contribute to these events.

As we advance into 2025, I look forward to building on our accomplishments and providing additional opportunities to our members.

## Strategic Initiatives

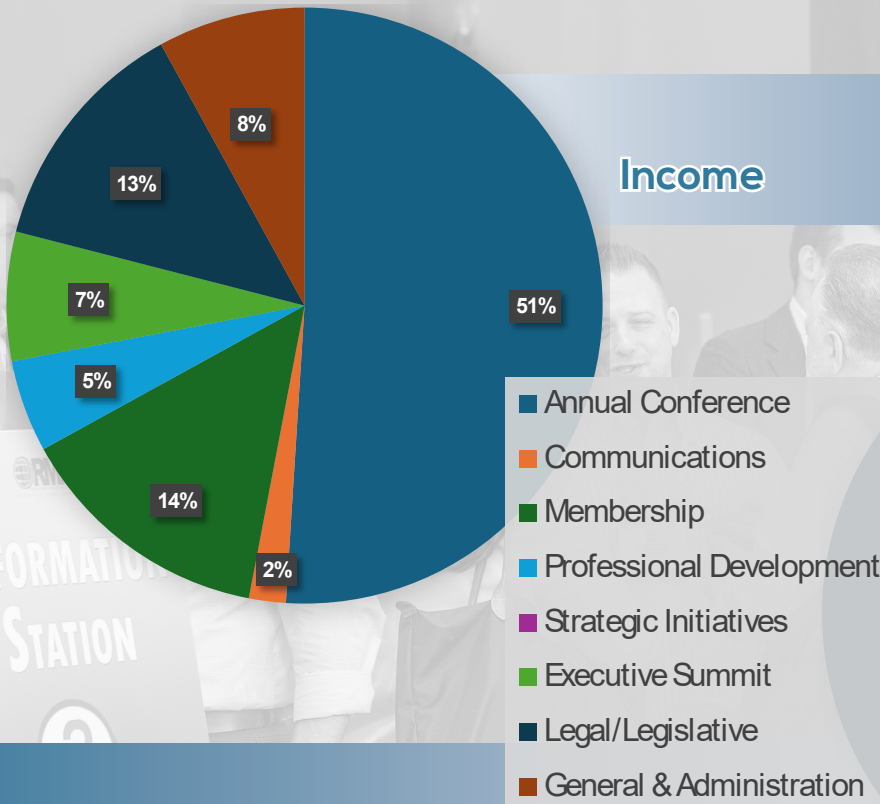
Last year was a transformative and successful year for the association as we advanced our mission to strengthen the industry and deliver exceptional value to our members.

- To enhance our certification program and promote industry best practices, RMAI approved a bylaw change that requires certification for Associate Debt Buyers joining on or after January 1, 2024. This policy reflects our commitment to the highest professional standards.
- Advocacy remained a cornerstone of our efforts, as we built upon a robust legislative fund to ensure a strong voice at state and federal levels. These efforts led to a record amount spent on lobbyists engaging in state legislatures and impactful meetings with congressional leaders and the CFPB, including Director Chopra.
- RMAI's flagship events—the Executive Summit and Annual Conference—offered premier educational and networking opportunities, solidifying their status as “best in class” within the receivables industry..
- Finally, the board ensured a seamless leadership transition, welcoming our new Executive Director and positioning the association for continued success.

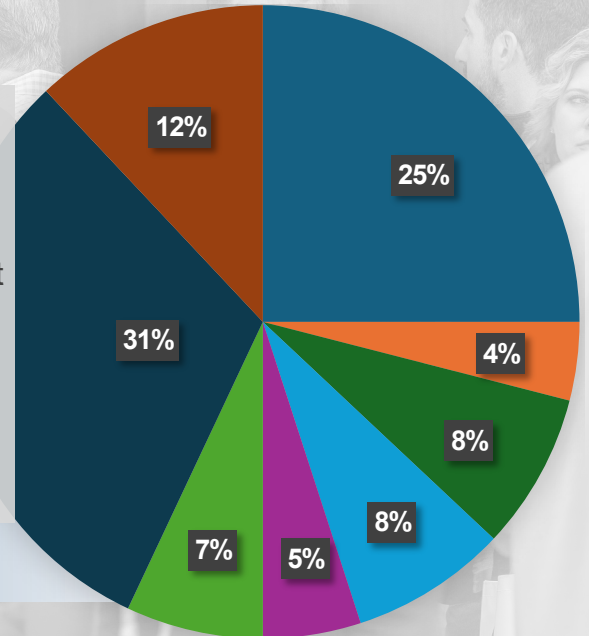


# 2024 Financials

## Income



## Expenses



## Heading into 2025

As we embrace the many new opportunities ahead, I am honored to lead RMAI in 2025. Our commitment remains steadfast in building strong relationships with our member companies, fostering connections among members, and delivering the value they expect from RMAI.

I am enthusiastic about pursuing opportunities and initiatives that will strengthen our organization and drive meaningful progress.

- After a year when RMAI invested more than ever in lobbying efforts, RMAI will remain committed to robust advocacy at both the state and federal levels. This is especially critical as we navigate uncertainties with newly elected officials and continue to operate in an increasingly stringent regulatory business environment.
- RMAI will continue to enhance the certification program and elevate standards, most recently demonstrated by requiring all Associate Debt Buyers who joined RMAI on or after January 1, 2024, to obtain certification.
- RMAI will focus on education and has scheduled a CLE webinar series for 2025, providing value and support for our members.



**Jon Mazzoli**  
2025 Board President

I look forward to seeing you at the 2025 Executive Summit on August 5-7, at the Woodstock Inn & Resort in Woodstock, VT.



## 2024 Events



**1,450+** Attendees

**25** Education Sessions

**21** Networking Events

**97** Exhibit Booths

**175** Attendees

**12** Education Sessions

**15** Networking Events



## 2024 Award Winners



**Bud Reitzel Award Winner**  
Vincent Iacono, TRAKAmerica



**President's Award Winner**  
David Reid, RMAI



**Integrity Award Winner**  
Don Maurice, Maurice Wutscher LLP

## Upcoming Events





# Advocacy Update

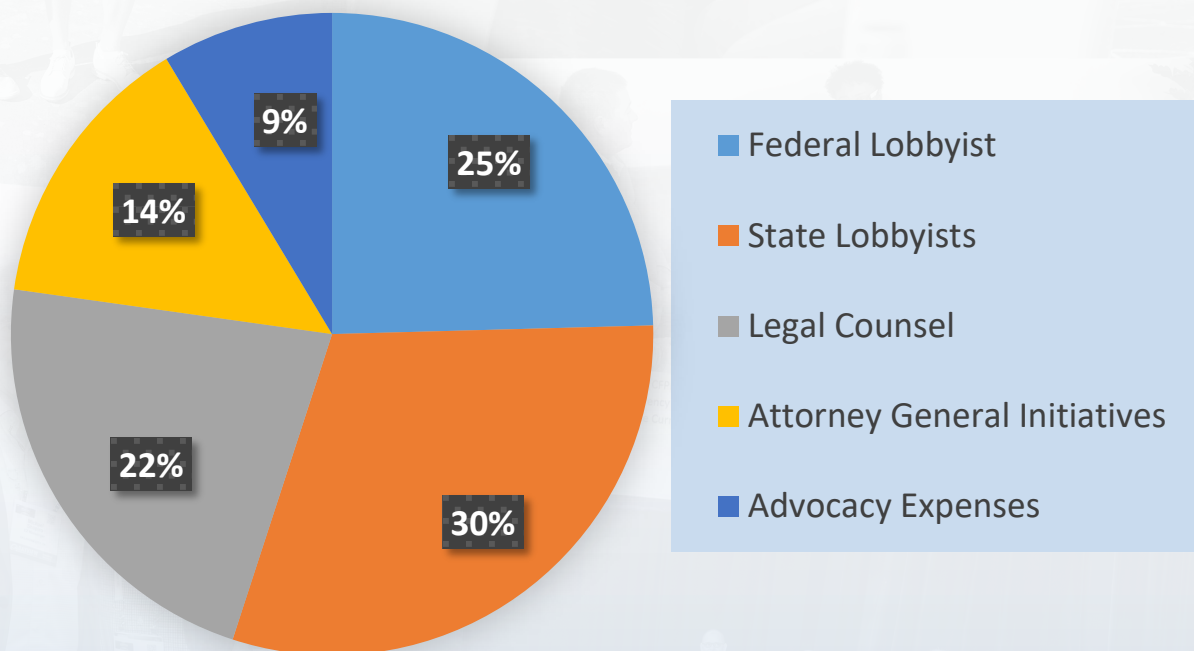
**122** volunteers on state legislative committee

**94%** record of success in defeating or amending harmful legislation

**136** Legislative Fund donors in 2024

Visit <https://rmaintl.org/contributors> for a list of current Legislative Fund donors

## Where Does the Money Go? *Advocacy Efforts in 2024*



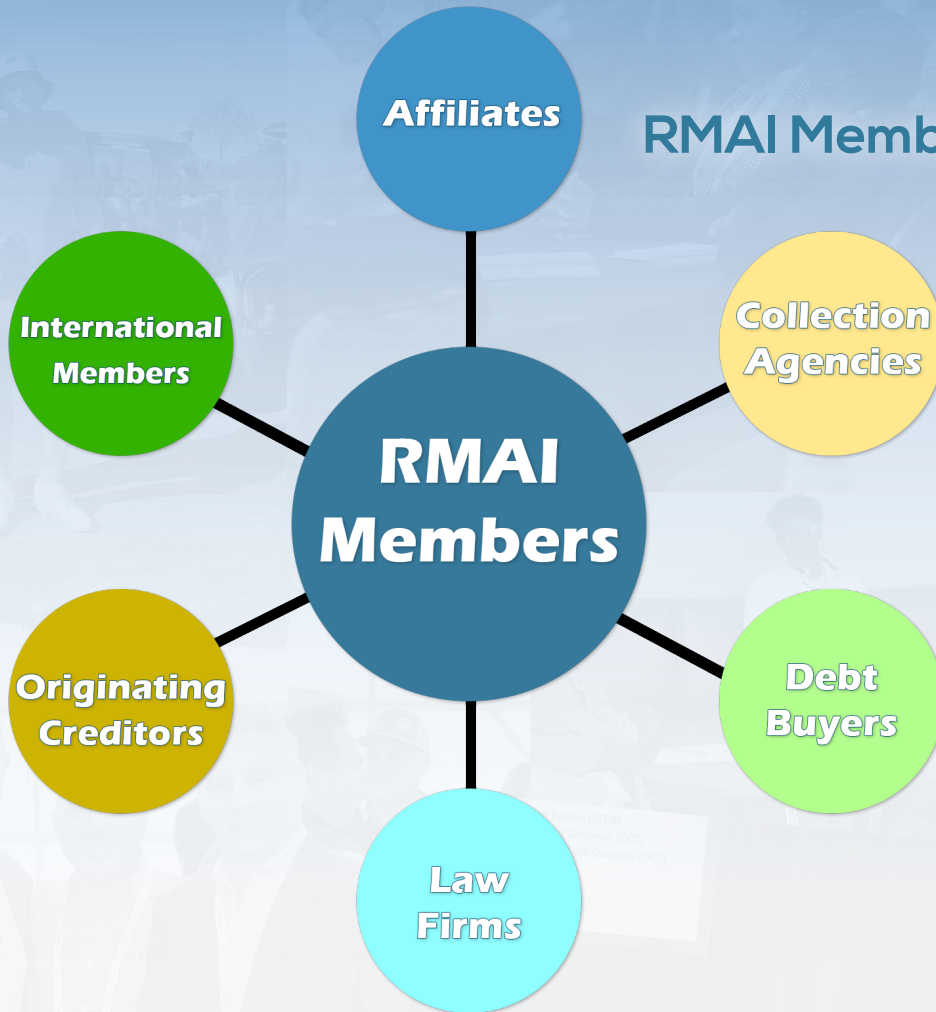
## Working for You

- ⇒ In June, RMAI leadership met one-on-one with CFPB Director Rohit Chopra
- ⇒ Tracking 300+ bills detrimental to the receivables industry
- ⇒ Retaining eight state lobbyists in 2024
- ⇒ Fighting unreasonable collection limitations on medical debt
- ⇒ Working with New York regulators on a comprehensive update to the state's collection regulations
- ⇒ Fighting harmful wage and bank garnishment bills
- ⇒ Fighting state attempts to impose consumer opt-in requirements or other unreasonable restrictions on e-communication
- ⇒ Ensuring consumer privacy legislation has exemptions for collectors
- ⇒ Over 20 meetings & conversations with state attorneys general and their staff

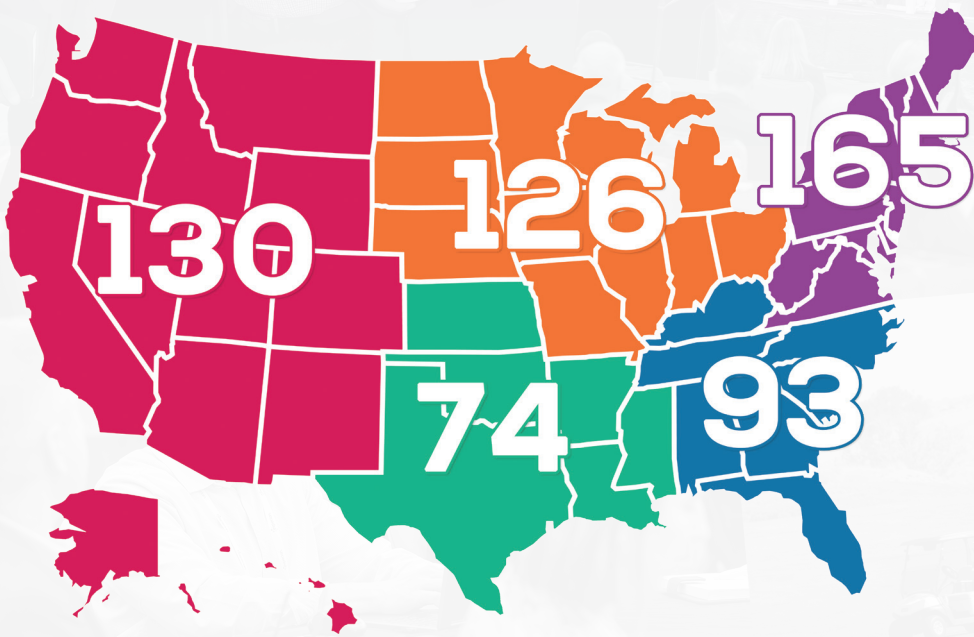


# Membership

## RMAI Member Types



## RMAI Members Around the World





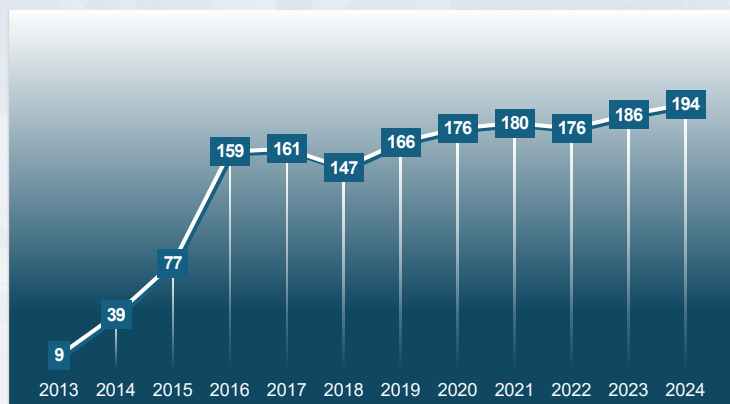
# Certification

In 2024, we continued to see more businesses and individuals complete the certification process, continuing to grow our certification program to record numbers. Some other certification highlights from 2024 include:

- BBB National Programs began their role as the independent administrator of the Remediation Committee for certified business audits.
- RMAI approved a bylaw change that requires certification for Associate Debt Buyers joining on or after January 1, 2024. This policy reflects our commitment to the highest professional standards.



## Number of Certified Businesses



## Number of Certified Individuals



# Education

RMAI offers an array of educational programs for those seeking their Certified Receivables Compliance Professional (CRCP) designation or wanting to gain additional professional education. We offer Continuing Legal Education (CLE) credits at Annual Conference, Executive Summit and in select webinars. *Thank you to TransUnion, our CLE Sponsor.*

In 2024, RMAI held **16** Webinars, with an average of **93** attendees per webinar. **224** attendees joined us for "Urgent: Understanding the Major Changes to the New York City Debt Collection Rules," our highest attendance of the year.

RMAI also provided a number of new educational resources in 2024, including:

- A Simple Guide to Safeguarding Artificial Intelligence/ Machine Learning Practices
- Leveraging Artificial Intelligence and Machine Learning
- Understanding the Consumer, Products and Process Challenges for Debt Buyers in Alternative Fintech Markets



## Mission Statement

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.

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

## Vision Statement

## RMAI Commitment to Diversity Equity Inclusion & Belonging

In August 2023, the RMAI Board of Directors established the Diversity Equity Inclusion (DEI) Task Force as a standing committee. Previously, the RMAI Board of Directors had established the DEI Task Force in 2019. The committee continues the mission to empower RMAI member companies to create an inclusive culture by delivering rich content and experience on diversity, equity, inclusion practices that will allow their businesses to thrive. In 2021, RMAI created the DEI Annual Conference Scholarship to help foster the participation of a diverse group of employees. In 2023, one scholarship recipient was selected for the RMAI 2024 Annual Conference.

## 2024 RMAI Board of Directors

<b>President</b> Brett Soldevila, CRCP	<b>President Elect</b> Jon Mazzoli, CRCP	<b>Treasurer</b> Brian Williams, CRCP	<b>Secretary</b> Amber Russo, CRCP	<b>Past President</b> Anne Thomas, CRCP
<b>Director</b> Joe Barbito, CRCP	<b>Director</b> Todd L. Gurstel, CRCP	<b>Director</b> Kelly Knepper-Stephens, CRCP	<b>Director</b> Mellisa Massey, CRCP	<b>Director</b> Andrew J. Roskam, CRCP

## RMAI Consultants

<b>Federal Legislative/Regulatory Counsel</b> Daniel F. C. Crowley, K&L Gates LLP	<b>Attorneys General Consultant</b> Meghan Stoppel, Cozen O'Connor	<b>Legal Consultant</b> Don Maurice, Maurice Wutscher, LLP
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## RMAI Staff

<b>Executive Director</b> Mike Becker	<b>General Counsel</b> David E. Reid, J.D., CRCP	<b>Director of Certification &amp; Administration</b> Shannon Parod, CRCP	<b>Event &amp; Sales Development Manager</b> Sylvia Done, CMP	<b>Communications Manager</b> Cheryl Nelson
<b>Membership Marketing Coordinator</b> Nicole Canon	<b>Administrative Coordinator &amp; Bookkeeper</b> Susan Status	<b>Communications &amp; Administrative Coordinator</b> Aurora Sain, CRCP	<b>Legislative &amp; Public Relations Specialist</b> Jay Singh	



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