



RECEIVABLES MGMT. ASSOC. INTL.

SETTING THE GLOBAL STANDARD

RECEIVABLES MANAGEMENT ASSOCIATION INTERNATIONAL

ANNUAL REPORT 2025

A YEAR IN REVIEW



A Look Back at 2025



Jon Mazzoli
2025 Board President

It has been an honor to serve as the 24th President of RMAI. I am grateful to the members, volunteer leaders, and staff whose dedication continues to strengthen our association. Your engagement throughout the year positioned RMAI to deliver meaningful, measurable value to members across advocacy, education, and certification.

RMAI maintained a strong and effective advocacy presence at both the state and federal levels. Throughout the year, the association worked to defeat or improve legislative and regulatory proposals that posed risk to the industry, while engaging constructively with policymakers and regulators. RMAI leadership met with legislators and agencies, including the CFPB, OCC, FCC, and FTC, to articulate the role of responsible receivables management and to advocate for balanced, practical policy outcomes that support consumer protection and market stability.

These efforts are reinforced by the Receivables Management Certification Program (RMCP), which remains a cornerstone of RMAI's commitment to professionalism and accountability. Since its launch in 2013, the program has expanded across member categories and earned recognition among regulators and policymakers. As the program continues to evolve, it remains focused on strengthening compliance, promoting best practices, and supporting a fair and sustainable credit ecosystem.

RMAI also delivered high-quality education and networking through its flagship events, including the Annual Conference in Las Vegas and the Executive Summit in Vermont. These events provided members with opportunities to exchange ideas, build relationships, and engage directly with peers and industry leaders.

Throughout the year, the Board and staff remained focused on strong governance and responsible stewardship of association resources to ensure long-term sustainability and member value.

As I conclude my term, I am confident in the association's direction and leadership. I look forward to supporting the incoming leadership team and the continued advancement of RMAI's mission in the year ahead.

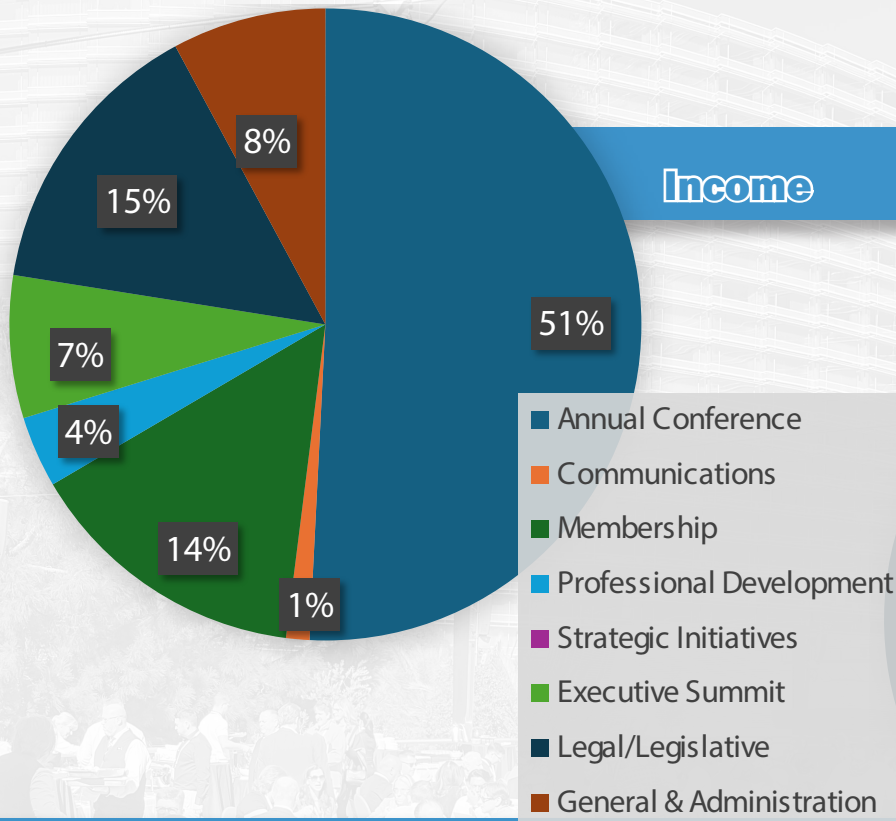
Strategic Initiatives

Last year marked significant progress for the association as we pushed our mission forward, strengthened the industry, and delivered meaningful value to our members.

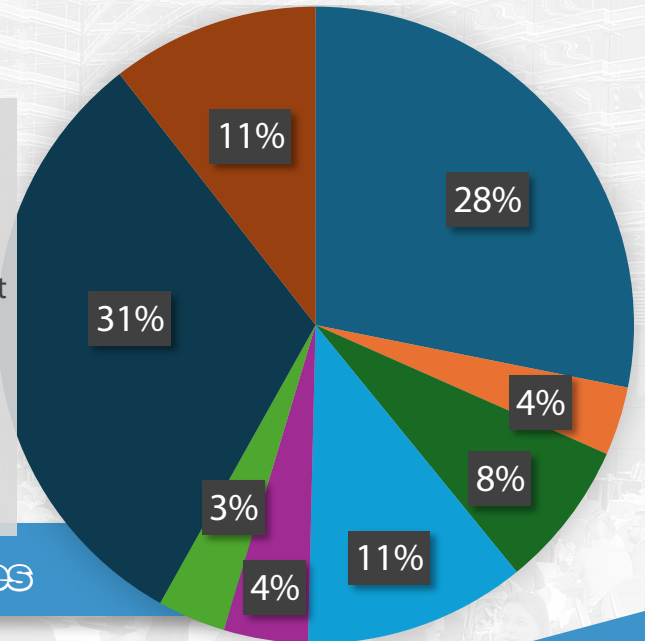
- RMAI delivered one of its strongest advocacy years through active engagement with states, Congress, the CFPB, FTC, FCC, OCC, and state attorneys general, while submitting detailed comments and redlines that elevated the membership's voice on major policy issues.
- RMAI worked to evolve and expand certification, raise standards, improve compliance, and give members stronger, more reliable relationships while promoting the industry's gold standard to regulators and legislators coast-to-coast.
- RMAI leadership revised the bylaws to allow certified law firms and collection agencies to serve on the Executive Committee, expanding the pool of qualified candidates and supporting the strongest possible leadership for the industry.
- RMAI's Annual Conference and Executive Summit delivered top-tier education and networking experiences, reinforcing their position as standout events for the industry.
- RMAI launched and structured the RMAI AI Committee which built early framework and guidance, and developed the foundation for a formal AI governance strategy. This positioned RMAI as a forward-leaning voice in the conversation on AI risk, compliance, and operational adoption.

2025 Financials

Income



Expenses



Heading into 2026



Amber Russo
2026 Board President

With exciting opportunities on the horizon, I'm honored to lead RMAI in 2026. Our objectives remain clear: strengthen relationships with member companies, foster collaboration and connection across the membership, and deliver meaningful value through advocacy, education, and certification. Everything we do continues to center on our members, the heart of RMAI's mission.

For the year ahead, these are some highlights of what RMAI leadership will prioritize:

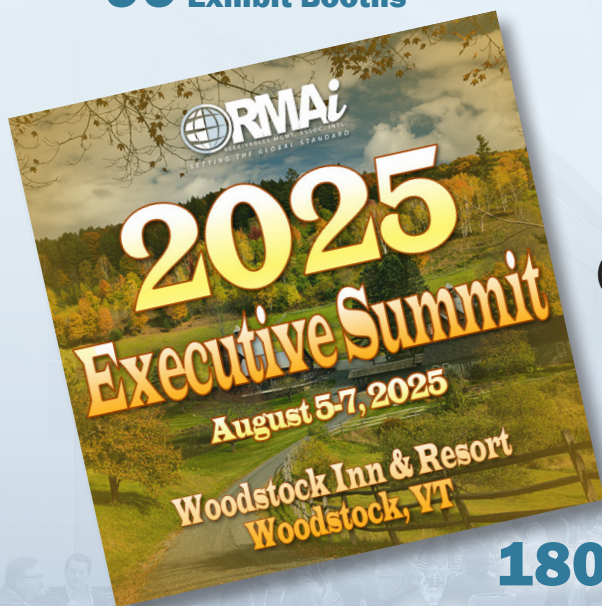
- We continue to strengthen our advocacy at both the state and federal levels, supported by additional investment in resources and engagement. RMAI will actively represent and defend members against the growing number of actions targeting our industry, while continuing to build strong relationships with policymakers and proactively educating them before new issues emerge.
- The RMAI Certification Program continues to grow and in 2026 we will be focusing on increased promotion of the Certified Receivables Vendor (CRV) certification for Affiliate Members, including brokers, process servers, and defense law firms. RMAI certification is required for all new debt buyer members, reflecting our ongoing commitment to upholding the highest standards of compliance.
- RMAI will continue to lead in technology by advancing the ethical and compliant use of AI across credit, collections, and recovery, while deepening its engagement in digital communication strategies that strengthen consumer and member connections.

I look forward to seeing you at the 2026 Executive Summit on August 4-6, at the Skamania Lodge in Stevenson, Washington.

2025 Events



- 1,600+** Attendees
- 25** Education Sessions
- 21** Networking Events
- 99** Exhibit Booths



- 180** Attendees
- 12** Education Sessions
- 16** Networking Events

Upcoming Events



**2027
Annual
Conference**
February 8-11, 2027
Las Vegas, NV

2025 Award Winners



Bud Reitzel Award Winner
Jim Mastriani
Velocity Portfolio Group

President's Award Winner
Kelly Knepper-Stephens, TrueAccord
(with Brett Soldevila, RMAI President)



Integrity Award Winner
Mike Colby, Industry Consultant

Advocacy Update

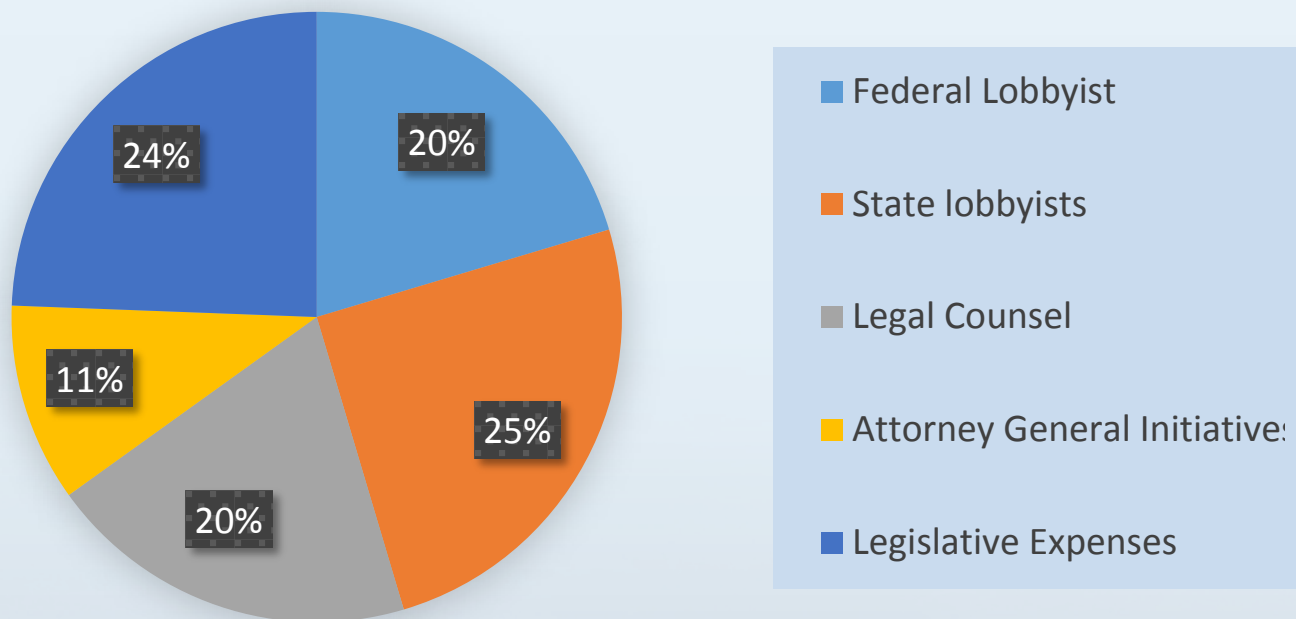
136 volunteers on state legislative committee

97% record of success in defeating or amending harmful legislation

136 Legislative Fund donors in 2025

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

Where Does the Money Go? Advocacy Efforts in 2025

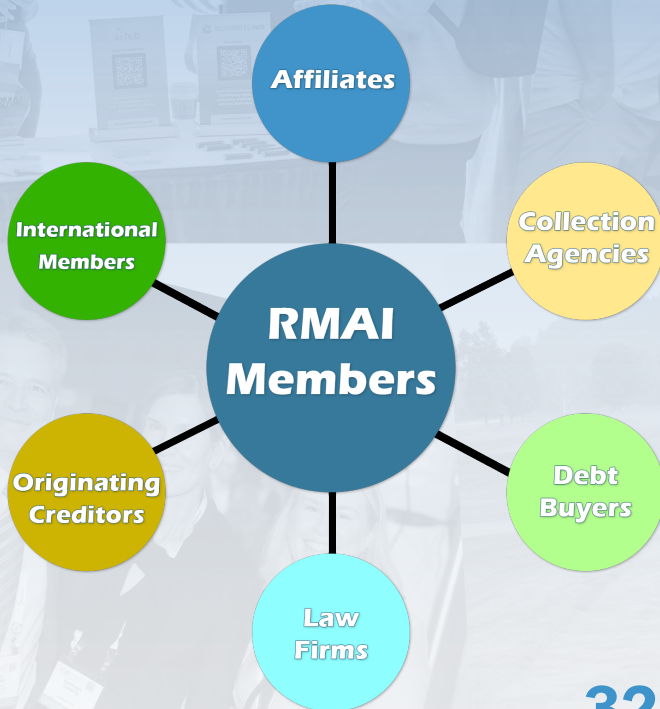


Working for You

- RMAI has spent \$3,041,477 on state lobbyists since 2011, and \$285,973 on state lobbyists in 2025 (a new record)
- RMAI retained 12 state lobbyists in 2025 (a new record) in CA, CO, DE, ME, MI, NM, NV, NY, OR, PR, VT, and WY
- RMAI tracked 653 legislative bills in 2025 (a new record)
- Top 10 legislative issues that we fought in 2025: Medical Debt (158 bills); Artificial Intelligence (142 bills); Data Privacy (102 bills); Litigation Restrictions (68 bills); Credit Reporting Restrictions (62 bills); New Fees & Fines (40 bills); Wage & Bank Garnishment (38 bills); Prohibiting Collections (36 bills); Consumer Notices (30 bills); Debt Settlement (29 bills)
- 87 meetings with legislators, executive branch offices, and their staff
- Issued 61 memos in opposition
- Testified 44 times on bills in Legislative Committees
- 18 meetings & conversations with state attorneys general and their staff
- Able to prevent passage or obtain industry-friendly amendments on 97 percent of the bills that RMAI engaged on and were adopted into law in 2025
- Served as Faculty at a National Conference of State Legislators Policy Summit

Membership

RMAI Members by Membership Type



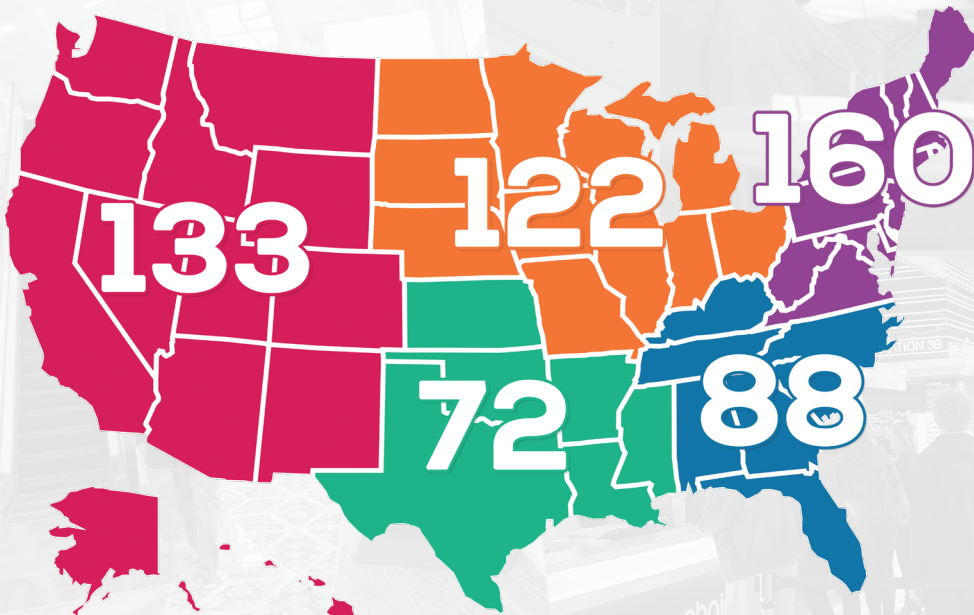
RMAI Members: Serving on Committees

326 volunteers served on committees

198 companies represented: **33%** of our member base

Visit rmaintl.org/membership/committee-involvement/ for more on our committees!

RMAI Members Around the World



Certification

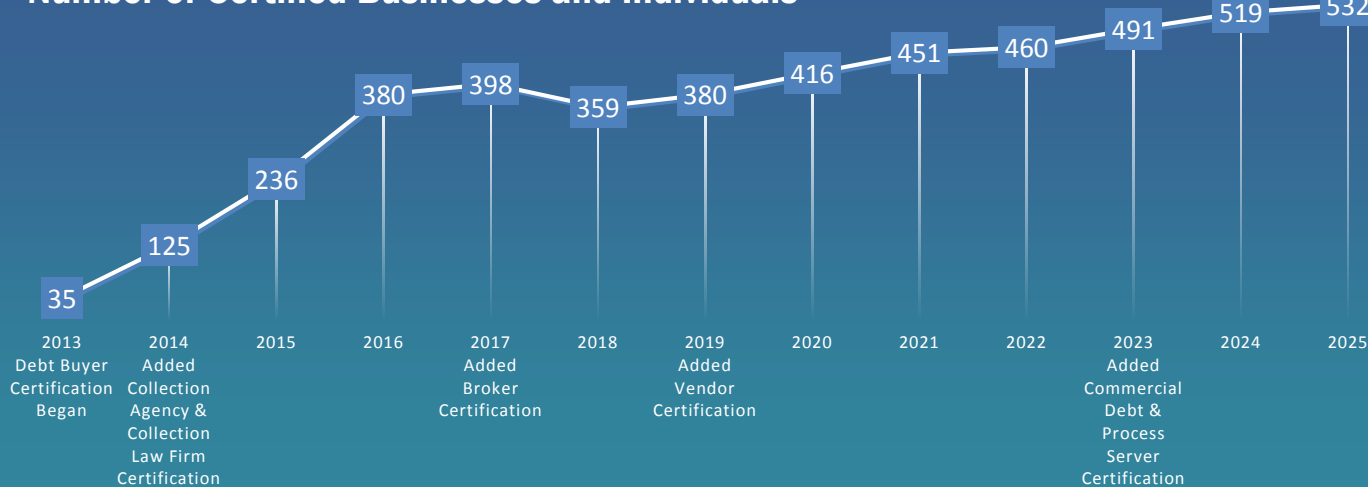
2025 saw continued increase in both individual and business certifications which are now at record numbers. Additionally, Version 13.0 of the Certification Program was adopted in March 2025 with changes including:

- Allowing the Full Compliance Audit to be done remotely with several exceptions.
- Modifying the review process for claims of identity theft.
- Adopting provisions on how to handle coerced debt.
- Aligning the Data Security Standard with the FTC Safeguards Rule.
- Adopting a higher malpractice insurance requirement for larger law firms.
- Updating the client trust account requirements for law firms and collection agencies.



We continue to require any new Associate Debt Buyers who became a member as of January 1, 2024, to become certified within one (1) full calendar year.

Number of Certified Businesses and Individuals



Education

2025 brought great education by way of webinars as well as our 2025 Annual Conference and Executive Summit. Specifically, in 2025, we rolled out a 5-part Chief Compliance Officer (CCO) Webinar Series which was comprised of hour-long trainings about essential areas a CCO should be continuously thinking about.

RMAi's education is available for any individual seeking their Certified Receivables Compliance Professional (CRCP) designation. Additionally, we provide Continuing Legal Education (CLE) at our Annual Conference and Executive Summit.

Some of our most well-attended webinars in 2025 included:

- California DFPI Examinations under the Debt Collection Licensing Act
- Understanding Right-to-Cure Notices Impact on Debt Collection and Risks for Post-Default Assignees
- New York City's Debt Collection Rules
- Innovation and Future Trends in the Accounts Receivables Management Industry

Mission Statement

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

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.

Vision Statement

2025 RMAI Board of Directors

President

Jon Mazzoli, CRCP

President Elect

Amber Russo, CRCP

Treasurer

Brian Williams, CRCP

Secretary

Joe Barbitto, CRCP

Past President

Brett Soldevila, CRCP

Director

Michael Cassidy, CRCP

Director

Todd L. Gurstel, CRCP

Director

Mellisa Massey, CRCP

Director

Mark Ravanesi, CRCP

Director

Andrew J. Roskam,
CRCP

RMAI Consultants

**Federal Legislative/
Regulatory Counsel**

Daniel F. C. Crowley,
K&L Gates LLP

**Attorneys General
Consultant**

Meghan Stoppel,
Foley & Lardner LLP

Legal Consultant

Don Maurice, CRCP
Maurice Wutscher,
LLP

RMAI Staff

Executive Director

Mike Becker, CRCP

**General Counsel &
Senior Director of
Government Affairs**

David E. Reid, J.D.,
CRCP

**Director of
Certification &
Administration**

Shannon Parod-Tsui,
CRCP

**Event & Sales
Development
Manager**

Sylvia Done, CMP

**Communications
Manager**

Cheryl Nelson

**Membership
Marketing
Coordinator**

Nicole Canon

**Administrative
Coordinator &
Bookkeeper**

Susan Douglas

**Communications
& Administrative
Coordinator**

Aurora Sain, CRCP

**Legislative & Public
Relations Specialist**

Jay Bajwa



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