



**REQUEST FOR PROPOSALS
for
Authorized Providers of Continuing Education Credits**

RFP ISSUANCE: January 22, 2015

PROPOSAL DUE DATE: Open Submittal

I. ABOUT RMA

RMA (RMA) is the nonprofit trade association that represents the interests of more than 550 companies that purchase performing and nonperforming receivables on the secondary market. RMA Receivables Management Certification Program and its Code of Ethics set the “gold standard” within the receivables industry due to its rigorous uniform industry standards of best practice which focus on the protection of the consumer. RMA provides its members with extensive networking, educational, and business development opportunities in asset classes that span numerous industries. RMA continually sets the standard in the receivables management industry through its highly effective grassroots advocacy, conferences, committees, taskforces, publications, webinars, teleconferences, and breaking news alerts. Founded in 1997, RMA is headquartered in Sacramento, California.

II. PURPOSE OF RFP

RMA is seeking proposals from qualified companies, schools, and associations (Applicant) who wish to be an Authorized Provider of Continuing Education Credits (Authorized Provider) for the RMA Receivables Management Certification Program (Certification Program).

Authorized Providers will be listed on the RMA Website and in collateral material as eligible to grant continuing education credit for courses in qualified subject matters contained in the Certification Program Governance Document.

III. CERTIFICATION PROGRAM OVERVIEW

The RMA Receivables Management Certification Program consists of two types of certifications, one for individuals and one for companies operating a debt buying company, collection law firm, or third party collection agency. The Certification Program was approved by the RMA Membership in February 2013 after a Certification Task Force spent nearly a year in its development. RMA issued its first certifications in May 2013.

Company-Based Certification

The Certified Professional Receivable Company (CPRC) designation will be granted to those debt buying companies, collection law firms, and third party collection agencies that comply with uniform industry standards of best practices. These standards address core principles including account documentation, chain of title, consumer complaint and dispute resolution, posting of contact information for the Chief Compliance Officer, establishing a CFPB portal for the receipt of consumer complaints, statute of limitation compliance, representations & warranties, vendor management, credit bureau reporting, resale, as well as other relevant operational procedures. Certification is a requirement for all domestic debt buying companies seeking RMA membership.

Individual-Based Certification

The Certified Receivables Compliance Professional (CRCP) designation will be required for each certified company's Chief Compliance Officer and will be a voluntary designation for others within the industry. Certification will be granted to those who complete 24 credit hours of relevant industry education requirements every two years. Included within the 24 credit hours are several mandatory classes, including an Introductory Survey Course (for initial certification), a Current Issues Course (for recertification); and Ethics Courses. Additionally, the applicant must pass a criminal background check.

The qualified subject matter that has been approved for continuing education courses includes the following:

1099c	Requirements	Data Access & Control
Account Documentation (at point of sale)	Charge-Off Account Statements	Data Accuracy and Integrity
Account Documentation (access to after sale)	Chief Compliance Officer – Role of	Data Backup
Account level data requirements (min. standards)	Cloud Based Systems	Data Destruction
Accounts – Closing	Collection Letters	Data Reconciliation (conformity, integrity, system of record)
Accounts – Recalling	Compliance Policies	Data Security
Affidavits (Account)	Confidential Tip Lines	Data Vendors
Affidavits (Portfolio)	Confidentiality and Non-Disclosure Agreements	Deceased Debtors
Affidavits (State requirements)	Consent to Sale Provisions	Disaster Recovery
Attorney General Interaction	Consumer Bill of Rights	Disclaimers and "Negative" Representation and Warranties
Attorney Representation Issues	Consumer Communications	Do-Not-Call Policies
Audited Financial Statements	Consumer Complaint and Dispute Resolution Process	Due Diligence (e.g. seller surveys, selection of vendors)
Audits	Consumer Disputes – Verbal & Written	E-mail Communications
Automated and Predictive Dialers	Consumer Education on Financial Responsibility	Employee Compensation & Commission Issues
Background Checks	Consumer Financial Protection Bureau (CFPB)	Employee Manual
Bankruptcy Code	Consumer Notices	Employee Supervision & Oversight
Bankruptcy	Consumer Support Services	Employment Policies
Better Business Bureau	Convenience Fees	Encryption
Bills of Sale	Court Rulings Impacting Debt Buying Companies	Escrow Account Issues
Business Management Practices	Credit Bureaus – In General	Ethical Codes of Conduct (Employees)
Business Records Exception Rule	Credit Bureaus – E-Oscar and FACT Act Disputes	Ethical Codes of Conduct (Industry – RMA ACA, NARCA, and CLLA)
Call Monitoring	Credit Bureaus – Reporting	Fair Credit Reporting Act (FCRA)
Call Recording and Retention Policies	Credit Bureau Updates	Fair Debt Collection Practices Act (FDCPA)
Cease and Desist Issues		FDCPA Complaints – How to
Cell-phone Communications		
CFPB Portal		
Chain of Title Issues &		

handle them	Payment Application	Terms and Conditions
Federal Communications Commission (FCC)	Payment History	Theft
Federal Trade Commission (FTC)	Policy Violations – How to Find & Handle	Third Party Issues
Fraud	Privacy Laws – State & Federal	Third Party Penalties for Non-Compliance
Gramm–Leach–Bliley (GLB) Act	Publication of Contact Information	Time-of-sale documentation standards (e.g. Bills of Sale, Portfolio Affidavits)
Hardship Policies and Programs	Purchase & Sale Agreements	Training Programs
Hiring Practices	Quality Assurance/Control Processes	Transmitting Files
Identity Theft	Recalling Accounts	Trust Fund
Indemnification	Records Management	Truth in Lending Act
Ineligible Account Definitions (e.g. compliance, legally uncollectible, or unenforceable)	Records Retention	Unfair, Deceptive or Abusive Acts and Practices (UDAAP)
Insurance	Red Flag Rules	Usurious Loans
Insurance – Errors & Omissions (E&O)	Representations and Warranties (standard language)	Validation Notice Requirements
Insurance – Directors & Officers (D&O)	Resale Issues – In General	Vendor Management – In General
Insurance – Workers Compensation	Resale Policies and Practices	Vendor Management – Audits
Interest Application	Right Party Contact	Vendor Management – Oversight
Investigations – External	Security Breaches	Verification of Consumer Debt
Investigations – Internal	Service of Process	Voicemail Messages
Itemization of Interest and Fees	Servicing Agreements	Wrong Numbers
Laptop Security	Settlement Agreements	
Litigation	Skip Tracing	
Location Requirements	Social Media	
Malware	Standards and Controls (e.g. SSAE 16, PCI, ISO 27001)	
Media Systems and Operations	State Licensing Requirements	
Mini Miranda	State Notice Requirements	
Off-site Hosted Platforms	Statute of Limitations – In General	
Original Data Overrides – Issues	Statute of Limitations – Out of Stat	
Pass through Rights	Statute of Limitations – Rehabilitation	
Passwords	Supervisory Issues	
Payday Loans	Telephone Consumer Protection Act (TCPA)	

IV. RFP REQUIREMENTS

The Applicant prior to submitting a proposal should review Article VI and Appendix B of the RMA [Certification Program Governance Document](#).

The Applicant must provide the following in their proposal in order to be eligible for consideration as an Authorized Provider for the Certification Program:

1. Detailed specifics that would support a determination by RMA that the Applicant has “demonstrated excellence” in providing instruction in the subject matter that is qualified for continuing education credit.
2. Describe your company, school, or association including (i) the types of educational services you provide, (ii) the total number of employees you employ, (iii) the average number of students you educate annually, and (iv) the average number of classes you provide annually.
3. Will your company be selling or marketing any product or service in conjunction with the provision of continuing education classes? If yes, please describe.

4. Describe your company, school, or association's ability to provide online education (Note: The ability to provide online education is not a requirement to become an Authorized Provider).
5. A brief biography of the lead individual who would be assigned to the Certification Program.
6. A sample of the Continuing Education Certificate the Applicant will issue if approved by RMA along with the name, title, contact information, and sample signature of the individual(s) who will sign the certificates.
7. Any questions the Applicant would want answered after reading the RMA Receivables Management Certification Program Governance Document and its appendices. Please note that this question is to elicit questions to help RMA in the operation of the Certification Program.
8. Two (2) completed and signed copies of RMA [Authorized Provider License Agreement](#). Please note that the completion of the Authorized Provider License Agreement does not indicate that the Applicant has been approved as an Authorized Provider. The Applicant will know they have been approved when contacted by RMA staff and provided a RMA countersigned copy of the Authorized Provider License Agreement.

V. ADMINISTRATIVE MATTERS

The following are the terms and conditions for those companies, schools, and associations who wish to respond to this RFP:

1. Right to Reject Any or All Proposals

RMA reserves the right to reject any or all proposals for any reason, and/or request clarification or information submitted by any Applicant responding to this RFP during the evaluation process and at any time while designated as an "Authorized Provider". RMA may reject any responses which are conditional, incomplete, or that contains any material deviations from the RFP requirements. Finally, RMA reserves the right to modify its requirements based on responses to this RFP.

2. Ownership of Replies

All materials submitted in response to this RFP become the property of RMA and may at any time prior and/or subsequent to the notification of the intent to award contract be reviewed and evaluated by any persons. These materials may be returned only at RMA's option and at the Applicant's expense. One copy of the proposal shall be retained for official RMA files.

3. Contact for Information

Verbal communication with RMA employees concerning this RFP is not binding on RMA. Inquiries regarding this RFP may be made to:

Shannon Parod
RMA
1050 Fulton Avenue, Suite 120
Sacramento, CA 95825
E-mail: sparod@dbainternational.org
(916) 482-2462

4. License Agreement Requirements

Awarding the Applicant an “Authorized Provider” designation for providing continuing education credits will require execution of a license agreement with RMA. License Agreements will only be entered into with companies, schools, and associations that are RMA “Affiliate” or “Law Firm” Members prior to the execution of the agreement.

5. Submission of Proposals

This is an open RFP and Applicants may submit proposals up and until such time that this RFP has been removed from the RMA website. The Applicant should email a copy of their proposal to the designated RMA contact person identified in paragraph 3 above clearly marking in the subject line "Education Provider RFP Submission".