the iA institute

2020 iA MEMBERSHIPS & SUBSCRIPTIONS

October, 2019

consumer relations consortium
connect | collaborate | advance

innovation council
think differently

research assistant
POWERED BY iA

case law tracker
POWERED BY iA

REGULATORY & COMPLIANCE MEMBERSHIP GROUP

For forward-thinking organizations that wish to influence the direction of collections compliance, legal strategy and regulatory policy.

OPS, STRATEGY & TECH MEMBERSHIP GROUP

For organizations that understand their ability to survive depends on thinking differently, and being at the forefront of analytics, communications, payments and compliance technology.

MEMBERSHIPS

THE SOURCE FOR PRACTICAL ANSWERS

For leadership teams that constantly ask the question, "What are others doing about this?"

LEGAL RESEARCH & ANALYSIS TOOL

For legal and compliance professionals who must stay on top of the ever-expanding case law in collections, but don't have time to do the analysis themselves.

SUBSCRIPTIONS

consumer relations consortium

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WHAT IS IT?

This is your seat at the table.

WHO IS IT FOR?

Agencies, law firms, debt buyers:	General counsel, CCOs, VPs of legal/compliance/risk, and C-suite executives of larger firms who wish to influence policy.
Creditors:	Agency managers and collections/recovery leaders who need to stay at the forefront of collections compliance and policy developments.
Vendors:	Leaders who need to stay on top of the regulatory landscape in order to understand their clients' challenges.

WHAT DO MEMBERS DO?

Engage in true back-and-forth discussion in a small setting with regulators, consumer groups and policy thought leaders you won't meet at industry conferences. For instance, we have had as many as 6 CFPB representatives at a single meeting.

Working sessions with the leading thinkers in the industry build on each other over time to create practical tools that assist in solving the latest compliance challenges (such as consent management, data privacy or robocall blocking and labeling).

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HOW DOES IT WORK?

Meetings
Members gather 3x/year in Washington, D.C. (2020 dates are April 2-3, July 28-29 and November 17-18)

Working Groups
Members can choose to participate in working groups to advance the industry in areas such as drafting rule comments, testing new disclosures, or engaging with consumer advocates.

Legal Advisory Board
A Legal Advisory Board of experienced private practice attorneys supports the efforts of the CRC to advance its policy agenda.

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IN PARTNERSHIP WITH

CAS
Corporate Advisory Solutions

GEORGETOWN UNIVERSITY
1789
School of Continuing Studies
Technology Management

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www.iAinnovationcouncil.com

WHAT IS IT?

An ops, strategy and tech membership group for organizations that; understand their ability to survive depends on thinking differently, and being at; the forefront of analytics, communications, payments and compliance; technology.

The Innovation Council is a club where you get time to develop relationships; with industry leaders, where you work together to solve industry problems,; and where collaborations emerge because we facilitate the right kind of; interactions for that. The agenda is specifically tailored to attract strategy and; tech leaders.

iA Strategy & Tech is a stand-alone conference. It's not focused on; collaboration, but rather on education, demos, and networking. The two things; are designed to work together to serve a full spectrum of needs.

WHO IS IT FOR?

Product, tech, strategy, analytics & ops leaders from organizations across the; collections and call center ecosystem; and chief executives who make; strategic and investment decisions to buy or build new technology.

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HOW DOES THE CLUB WORK?

Members gather twice per year for in-depth working sessions, networking and education. (April 1-2 and November 18-19, 2020)

Focused working groups advance the industry in areas such as data file standards, consent tracking, and others.

Members drive periodic surveys to benchmark progress in areas such as implementation of digital communication channels.

TELL ME MORE ABOUT THE CONFERENCE...

Membership includes one registration to the iA Strategy & Tech conference (iAST), where professionals from across the industry - from creditor/first party to agency/third party, law firm, BPO and debt buyer - gather to learn about the latest industry strategies and to vet the tech they need to support them.

iAST combines rich networking, insightful panel discussion and pointed keynotes with a brand new showcase of hand-selected demos so you can evaluate what's new, all in one place. This is not another compliance event -- it's 100% about strategy & tech.

Learn more at insidearm.com/strategy

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WHAT'S HAPPENING IN 2020?

Members engaged in a brainstorm exercise in November 2019 to develop a list of friction points in the collection process. The following are topics identified that will be further refined, and several will be chosen by groups that will generate solutions:

- Consent & preference management
- Artificial intelligence guidelines and explainability
- Data retention requirements & best practices
- Certification consolidation
- Client reporting standards
- Interoperability
- Data exchange protocol
- Selling innovation internally

Partnership with Georgetown University

In parallel to the initiatives above, the Innovation Council established a partnership with the Georgetown University School of Continuing Studies programs in systems engineering and technology management to design a solution to an industry problem. The problem chosen is the lack of data standards for the placement of files.

Faculty members from Georgetown -- who are also working entrepreneurs and technologists -- facilitated the process of clarifying the problem with Innovation Council members during our November 2019 meeting. These faculty will be overseeing students to develop solutions as part of their 2020 Capstone project.

GEORGETOWN UNIVERSITY
School of Continuing Studies
Technology Management

research assistant

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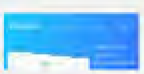
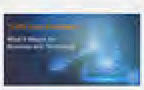
Recordings


ojovago / stock.adobe.com

Peer Call: 13 August 2019

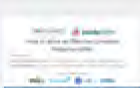


Formsite Demonstration: Training and Compliance



FCC TCPA Reversal Webinar

Top 10 "Do Not Call" Challenges -- And How to Solve Them



Writing an Effective Complaint Response Letter

Policies & Procedures


OliviaLowryCook / stock.adobe.com

Document Packet: State-Specific Letter Disclosures


vinnstock / stock.adobe.com

Document Packet: Chief Compliance Officer Job Descriptions


peshkova / stock.adobe.com

Document Packet: Audit Checklists


tashatuvango / stock.adobe.com

Policies & Procedures: Employee Credit Checks

Member Questions

Ask a Research Question


aerogondo / stock.adobe.com

Member Question: Do You Allow Collectors to Use Aliases?


tashatuvango / stock.adobe.com

Member Question: Licensing and Aliases


CarstenReisinger / stock.adobe.com

Member Question: Returned Check Fees in Maine


tashatuvango / stock.adobe.com

Member Question: Can We License Our Company Under Our "d.b.a."?

PRACTICAL ANSWERS WHEN YOU NEED THEM

insidearm.com/research-assistant/welcome

WHO

Anyone who has ever sat in a meeting and was asked, "Do you know how other companies are handling this?" If you need help from time to time with the day-to-day issues that crop up in your business, Research Assistant is equipped to guide you, whether you are in compliance, operations, HR or IT.

WHAT

- Answers to your tricky, time-consuming questions.
- Access to hundreds of policy and procedure language samples, compliance explainers and reports.
- Expertise from our hand-picked stable of industry experts.
- Regularly scheduled calls with peers happy to talk through similar concerns and challenges.

HOW

- **Questions:** Research Assistant members can send questions ranging from "how" to "when" to "why" to our team of researchers. Examples include: "Can I credit report on out-of-stat debt?", "How many companies are charging convenience fees?", "What letter vendors are companies happy with?", and "How are companies handling interest disclosures?"
- **Document Sharing:** Members can ask for examples of policies, procedures, checklists, etc. These can be used to build your own documents from scratch or to test your current documents for gaps.
- **Peer Connections:** There are two Research Assistant Peer Calls each month where members can ask questions and hear answers from their peers in the industry. It's a safe space to ask frank questions.

case law tracker

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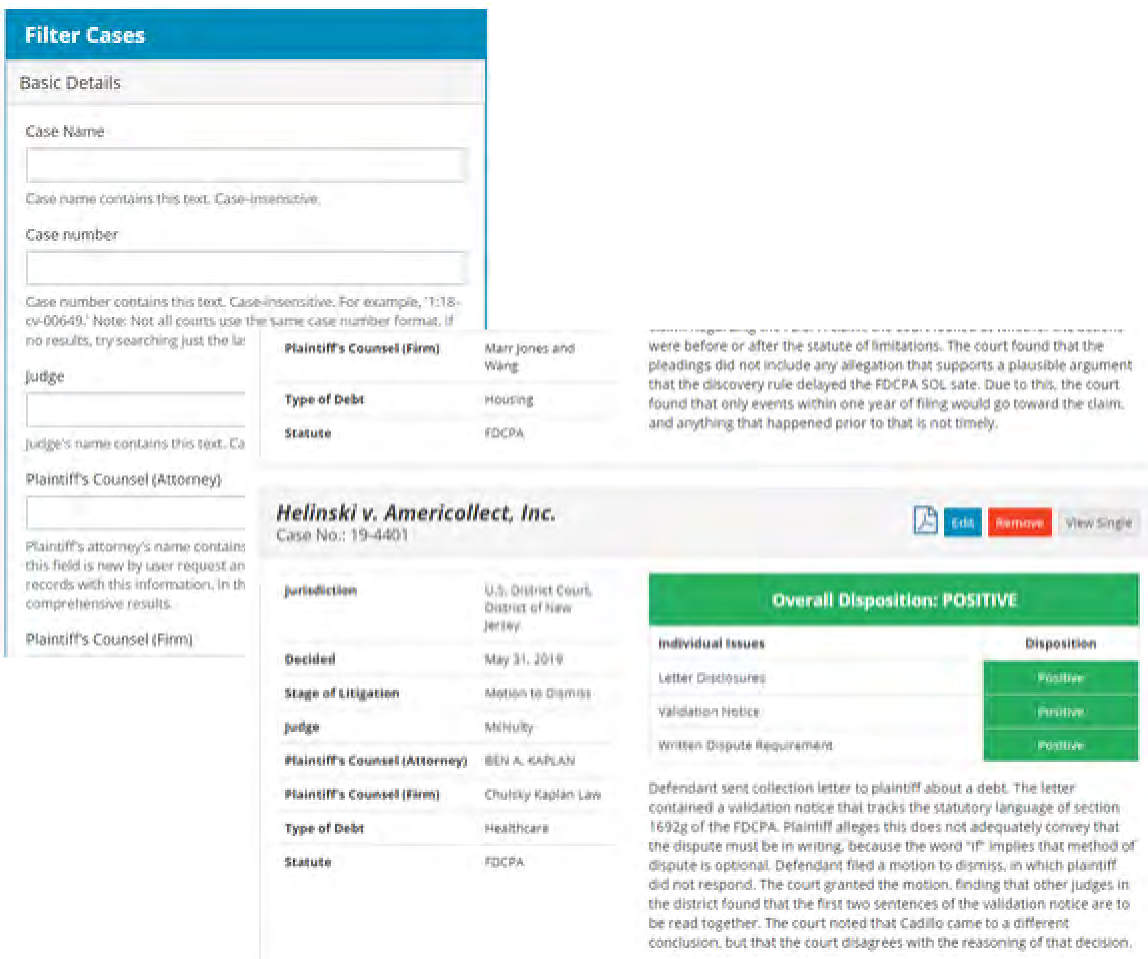
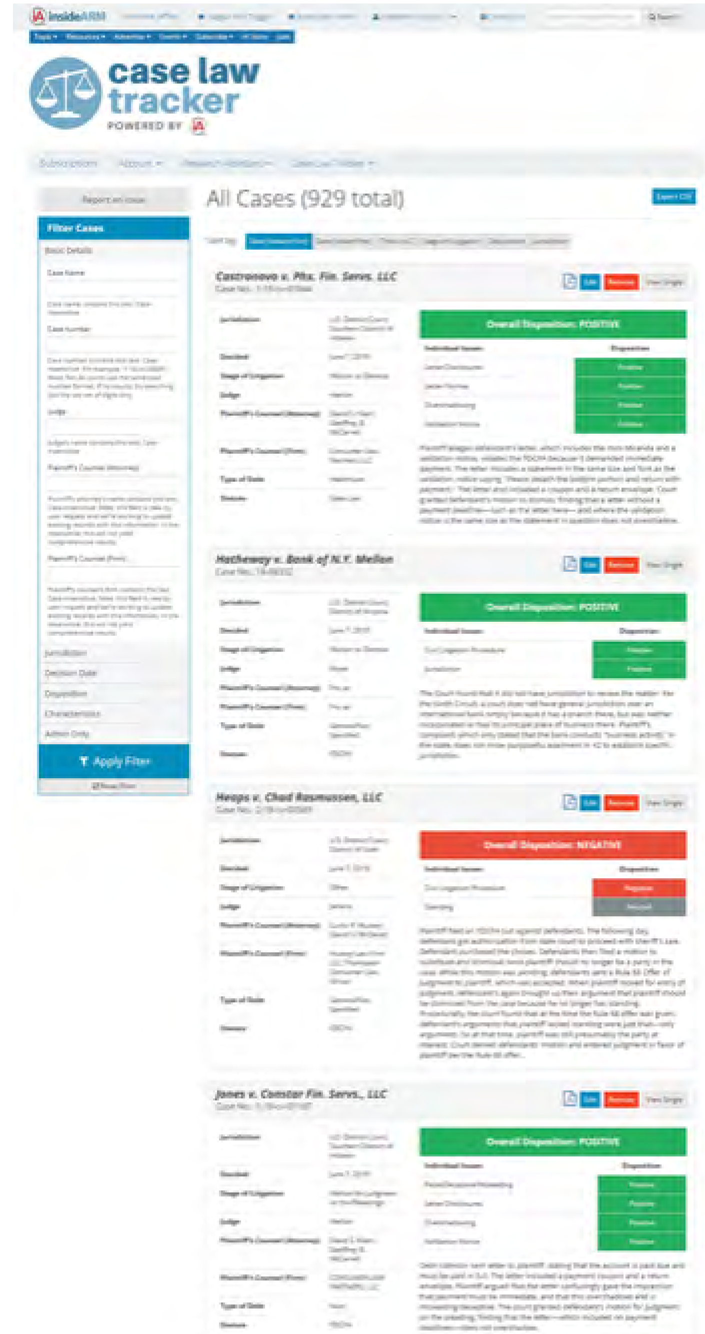




THE MOST COST-EFFECTIVE WAY TO STAY ON TOP OF COLLECTION CASE LAW

case law tracker POWERED BY iA

caselaw.insidearm.com

WHO & WHAT

Designed specifically for legal and compliance professionals in credit and collections, this intuitive, easy-to-use case law tracking tool marries insideARM's legal analysis with a flexible, sort-able and searchable database that ONLY includes industry-relevant cases.

Agencies: Keep up with industry case law on your own, find the legal trends applicable to your risk profile, get the insight you need to evaluate suits in front of you and craft a stronger, more agile legal and compliance strategy.

Creditors: Track the case law trends relevant to you and follow decisions relevant to your collection agencies/firms.

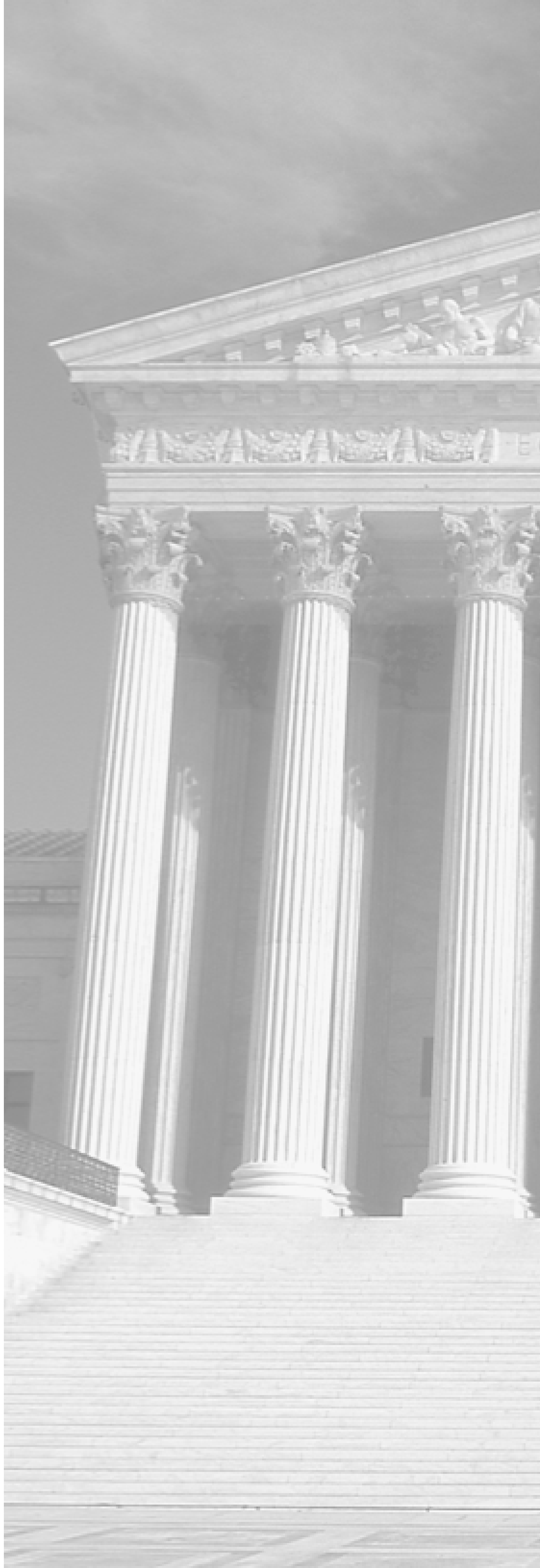
Outside Counsel: Follow industry case law efficiently to better advise clients. Quickly find and assess cases that support your arguments when defending lawsuits. Give junior associates a way to get up-to-speed on case law trends.

HOW

Find and evaluate cases quickly: Each decision is broken down into a snapshot, allowing you an at-a-glance understanding of the ruling and the judge's reasoning.

See the trends that relate to your business: Search by critical details, such as by date, statute, issue, type of debt, or how the judge in question has ruled in the past on specific issues.

Design & execute your strategy with confidence: When it comes to litigation or compliance strategy, knowledge is power. The Case Law Tracker allows you to determine quickly whether a lawsuit or threat of suit is worth fighting or should be settled.



MEMBER FEEDBACK

The cooperative vibe of the CRC has been striking. --Dax Nelson, VP Customer Success - DAKCS

CRC meetings remain my favorite events to participate in. I appreciate the environment that separates strategy from tactical. Get innovators in the room and say what it is we want to solve. I come here to take these dreams and ideas back to the office. --Peter Ghiselli, VP Collections - TransUnion

I love that we can have non-sales conversations. **You get the right people, at the right level, in the room.** --John Telford, President, Financial Services - Revspring

Thank you for organizing another successful meeting. **I can only imagine how much time and effort goes into each one.** There is a great mix of people and I will keep pushing for more of my clients to get engaged. --Lance Black - Radius Global Solutions

Today's meeting with consumer advocates was a home run. Thanks for letting me participate. --Larry Laskey, VP & General Counsel - Windham Professionals

The CRC meeting was by far the best single event I have gone to this year. I am looking forward to the next meeting. --Ben Pou, Director of Accounts Receivable Management - W.S. Badcock

I am extremely impressed with you and with your team. This meeting marked my one year anniversary of attendance and **I can honestly say I have learned something with every trip to D.C**. --Michael Kane, IT Manager, Inventory Excellence & Vendor Ops - Unifund

I loved the table discussions, the break out of operations vs owners vs clients. **I liked how you are able to get education from the vendors without it being a sales cycle. That is a challenge and well done!** --Tina Hanson, EVP & Chief Strategy Officer - State Collection Service

I was very impressed with the meeting. **The content you are covering is spot on. Even though I came into this after most of the projects discussed are underway it didn't feel awkward.** It was a high value meeting.--Chris Dunkum, President - First Collection Services

This meeting was refreshing and exciting. **I appreciate the group's forward thinking, practical and collaborative approach.**--Lauren Valenzuela, Compliance Counsel - Performant Corp.

With each insideARM event that I attend, the more impressed and appreciative I become of you and your team.--Ralph Liberio, President & CEO - NCB Management Services

It felt like **we were actually working towards improving our industry and its regulation** as opposed to using a conference as an excuse to get out of the office. It was really quite refreshing. --Chris Meier, GC, The CMI Group

I continue to stand in awe of what you are able to put together and the insights you have in to the industry and innovation. --Dan Womack, Director of Engineering - Ontario Systems

LEGAL ADVISORY BOARD

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Purpose of the Legal Advisory Board (LAB)

The LAB is a membership group of not more than 10 attorneys with expertise in the accounts receivable industry who have each pledged their time and resources to support the mission of the CRC.

The purpose of the LAB is to serve as a legal resource to the CRC & Innovation Council membership and to assist in fulfilling the mission of promoting forward-thinking approaches to the issues raised by regulatory policy and technology innovation in the accounts receivable industry.

Members must be licensed, practicing attorneys as outside counsel in good standing with the State Bar governing the law in the state where the attorney's practice is located.

Attorneys must be nominated for membership by at least 3 CRC members in good standing, with membership approved by the CRC's Regulatory Steering Committee.

Fees & expectations of Legal Advisory Board members

Fees

- CRC membership for LAB — $ 5,000 ($7800 value)
- Research Assistant individual — n/c ($ 600 value)
- Innovation Council membership — n/c ($7800 value)
- Case Law Tracker individual license — n/c ($3600 value)

Total value **$19,800**

LAB Member cost **$5,000**

Expectations

- Participation in monthly LAB conference call
- Minimum 36 hours/year of time dedicated to furthering the mission of the CRC, primarily through research and/or drafting proposals on behalf of the group or responding to Research Assistant requests through iA's Director of Education