



2020 iA MEMBERSHIPS & SUBSCRIPTIONS



October, 2019



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

connect | collaborate | advance



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).





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.





IN PARTNERSHIP WITH



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.

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.

WHAT DO MEMBERS DO?

Engage in substantive dialogue and collaboration among:

- Creative thinkers behind the latest innovations for the industry
- Strategy, analytics, operations and tech professionals charged with implementing what's new
- Regulators who audit and establish guardrails for new technology
- Educators, entrepreneurs and innovators from outside the industry who can inspire different thinking to help give your strategy an edge

Collaborate using a whiteboard approach to identifying points of friction across the collection life cycle and solving challenges. Explore solutions from adjacent industries that could have application in collections & recovery.

Participate in Industry-Academic partnerships to develop creative solutions to industry-wide challenges.

Gain thought-leadership exposure via our "Think Differently" article series.



HOW DOES IT 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.

Periodic surveys to benchmark member progress in areas such as implementation of digital communication channels.

Membership includes one registration to the **iA Strategy & Tech conference (iAST)**, where executives 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.

Learn more at insidearm.com/strategy



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research assistant

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Recordings



Peer Call: 13 August 2019

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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



Document Packet: State-
Specific Letter Disclosures

OliviaLowryCook / stock.adobe.com



Document Packet: Chief
Compliance Officer Job
Descriptions

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Document Packet: Audit
Checklists

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Policies & Procedures:
Employee Credit Checks

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Member Questions

Ask a Research Question



Member Question: Do You
Allow Collectors to Use
Aliases?

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Member Question: Licensing
and Aliases

tashatuvango / stock.adobe.com



Member Question: Returned
Check Fees in Maine

CarstenReisinger / stock.adobe.com



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

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**research
assistant**

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**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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Filter Cases

Basic Details

Case Name

Case name contains this text. Case-insensitive.

Case number

Case number contains this text. Case-insensitive. For example, '1:18-cv-00649.' Note: Not all courts use the same case number format. If no results, try searching just the last set of digits only.

Judge

Judge's name contains this text. Ca

Plaintiff's Counsel (Attorney)

Plaintiff's attorney's name contains this field is new by user request an records with this information. In th comprehensive results.

Plaintiff's Counsel (Firm)

Plaintiff's Counsel (Firm)	Marr Jones and Wang
Type of Debt	Housing
Statute	FDCPA

Helinski v. Americollect, Inc.

Case No.: 19-4401

Jurisdiction	U.S. District Court, District of New Jersey
Decided	May 31, 2019
Stage of Litigation	Motion to Dismiss
Judge	McNulty
Plaintiff's Counsel (Attorney)	BEN A. KAPLAN
Plaintiff's Counsel (Firm)	Chulsky Kaplan Law
Type of Debt	Healthcare
Statute	FDCPA

were before or after the statute of limitations. The court found that the pleadings did not include any allegation that supports a plausible argument that the discovery rule delayed the FDCPA SOL date. Due to this, the court found that only events within one year of filing would go toward the claim, and anything that happened prior to that is not timely.

Overall Disposition: POSITIVE	
Individual Issues	Disposition
Letter Disclosures	Positive
Validation Notice	Positive
Written Dispute Requirement	Positive

Defendant sent collection letter to plaintiff about a debt. The letter contained a validation notice that tracks the statutory language of section 1692g of the FDCPA. Plaintiff alleges this does not adequately convey that the dispute must be in writing, because the word "if" implies that method of dispute is optional. Defendant filed a motion to dismiss, in which plaintiff did not respond. The court granted the motion, finding that other judges in the district found that the first two sentences of the validation notice are to be read together. The court noted that Cadillo came to a different conclusion, but that the court disagrees with the reasoning of that decision.



Subscriptions Account Research Assistant Case Law Tracker

Report an Issue

Filter Cases

Basic Details

Case name contains this text. Case-insensitive.

Case number contains this text. Case-insensitive. For example, '1:18-cv-00649.' Note: Not all courts use the same case number format. If no results, try searching just the last set of digits only.

Judge's name contains this text. Case-insensitive.

Plaintiff's attorney's name contains this text. Case-insensitive. Note: this field is new by user request and we're working to update existing records with this information. In the meantime, this will not yield comprehensive results.

Plaintiff's counsel's firm contains this text. Case-insensitive. Note: this field is new by user request and we're working to update existing records with this information. In the meantime, this will not yield comprehensive results.

Jurisdiction

Decision Date

Disposition

Characteristics

Admin Only

Apply Filter

Reset Filter

All Cases (929 total)

Export CSV

Sort by: [Date Entered First](#) [Date Latest First](#) [Title A to Z](#) [Stage of Litigation](#) [Disposition](#) [Jurisdiction](#)

Castronovo v. Phx. Fin. Servs. LLC

Case No.: 1:18-cv-01844

Jurisdiction	U.S. District Court, Southern District of Indiana	Overall Disposition: POSITIVE
Decided	June 7, 2019	
Stage of Litigation	Motion to Dismiss	
Judge	Hartson	
Plaintiff's Counsel (Attorney)	David S. Klam; Geoffrey B. McCarrill	
Plaintiff's Counsel (Firm)	Consumer Law Partners, LLC	
Type of Debt	Healthcare	
Statute	State Law	

Individual Issues	Disposition
Letter Disclosures	Positive
Letter Format	Positive
Overshadowing	Positive
Validation Notice	Positive

Plaintiff alleges defendant's letter, which includes the mini- Miranda and a validation notice, violates the FDCPA because it demanded immediate payment. The letter includes a statement in the same size and font as the validation notice saying "Please detach the bottom portion and return with payment." The letter also included a coupon and a return envelope. Court granted defendant's motion to dismiss, finding that a letter without a payment deadline—such as the letter here—and where the validation notice is the same size as the statement in question does not overshadow.

Hatheway v. Bank of N.Y. Mellon

Case No.: 19-08332

Jurisdiction	U.S. District Court, District of Arizona	Overall Disposition: POSITIVE
Decided	June 7, 2019	
Stage of Litigation	Motion to Dismiss	
Judge	Rajes	
Plaintiff's Counsel (Attorney)	Pro se	
Plaintiff's Counsel (Firm)	Pro se	
Type of Debt	General/Not Specified	
Statute	FDCPA	

Individual Issues	Disposition
Civil Litigation Procedure	Positive
Jurisdiction	Positive

The Court found that it did not have jurisdiction to review the matter. Per the Ninth Circuit, a court does not have general jurisdiction over an international bank simply because it has a branch there, but was neither incorporated or had its principal place of business there. Plaintiff's complaint, which only stated that the bank conducts "business activity" in the state, does not show purposeful avowal in AZ to establish specific jurisdiction.

Heaps v. Chad Rasmussen, LLC

Case No.: 2:18-cv-00589

Jurisdiction	U.S. District Court, District of Utah	Overall Disposition: NEGATIVE
Decided	June 7, 2019	
Stage of Litigation	Other	
Judge	Jenkins	
Plaintiff's Counsel (Attorney)	Curtis R. Hussey; David N. McDewitt	
Plaintiff's Counsel (Firm)	Hussey Law Firm LLC; Thompson Consumer Law Group	
Type of Debt	General/Not Specified	
Statute	FDCPA	

Individual Issues	Disposition
Civil Litigation Procedure	Negative
Standing	Neutral

Plaintiff filed an FDCPA suit against defendants. The following day, defendant got authorization from state court to proceed with sheriff's sale. Defendant purchased the choses. Defendants then filed a motion to substitute and dismiss (once plaintiff should no longer be a party in the case. While this motion was pending, defendants sent a Rule 68 Offer of judgment to plaintiff, which was accepted. When plaintiff moved for entry of judgment, defendant's again brought up their argument that plaintiff should be dismissed from the case because he no longer has standing. Procedurally, the court found that at the time the Rule 68 offer was given, defendant's arguments that plaintiff lacked standing were just that—only arguments. So at that time, plaintiff was still presumably the party at interest. Court denied defendant's motion and entered judgment in favor of plaintiff per the Rule 68 offer.

Jones v. Constar Fin. Servs., LLC

Case No.: 1:18-cv-01187

Jurisdiction	U.S. District Court, Southern District of Indiana	Overall Disposition: POSITIVE
Decided	June 7, 2019	
Stage of Litigation	Motion for Judgment on the Pleadings	
Judge	Hartson	
Plaintiff's Counsel (Attorney)	David S. Klam; Geoffrey B. McCarrill	
Plaintiff's Counsel (Firm)	CONSUMER LAW PARTNERS, LLC	
Type of Debt	Auto	
Statute	FDCPA	

Individual Issues	Disposition
False/Deceptive/Misleading	Positive
Letter Disclosures	Positive
Overshadowing	Positive
Validation Notice	Positive

Debt collector sent letter to plaintiff, stating that the account is past due and must be paid in full. The letter included a payment coupon and a return envelope. Plaintiff argued that the letter confusingly gave the impression that payment must be immediate, and that this misdirection and is misleading/deceptive. The court granted defendant's motion for judgment on the pleading, finding that the letter—which included no payment deadlines—does not overstate.



**case law
tracker**

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

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.



PRICING & PACKAGES

If you are a technology vendor:

Annual cost if
purchased **individually**

Annual cost discounted
if purchased as a **bundle****



\$7,800 per organization*
Includes Research Assistant
at no charge



\$12,800 per organization*
Includes 1 registration to 2020
iA Strategy & Tech conference
at no charge



\$ 600 individual
\$1,800-2,200 corporate



\$3,600 individual
\$8,400 corporate

Example: For a company that purchases membership in CRC and Innovation Council (IC)

• CRC membership	\$ 7,800
• Research Assistant individual	\$ 600
• Innovation Council membership	\$ 12,800
• Registration to iA Strategy & Tech 2020	\$ 1,495

	\$13,695
Less bundling discount (25%)** for CRC & IC memberships	-\$ 2,900
Less additional value at no charge	-\$ 2,095

Discounted annual cost

\$15,450

* In addition, there is a \$195 pp fee for CRC and Innovation Council meetings

** **Bundling Discount:** 25% for purchasing both CRC & IC; 30% for CRC, IC & CLT (must be purchased as a pkg by January 17, 2020)

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