

# What Is a CLLA Certified Agency?



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For more than 30 years, the Commercial Collection Agency Association (CCAA) of the Commercial Law League of America has worked to elevate the standards of the commercial collection industry in an effort to better serve and protect credit grantors.

Now more than ever, the CCAA's efforts are critical. Calls for increased regulation are on the rise, and the current economic crisis has encouraged the media to paint the collection industry with a broad — often negative — brush.

CCAA members have invested considerable resources, time and energy toward these efforts, to great effect. Certified collection agencies have developed a strong reputation in the marketplace as having the skills, credibility and ethical rigor to provide credit grantors with exceptional and professional service.

It is important to note that membership in CLLA alone does not confer the distinction of certification. Membership in the CCAA is organizational, meaning that firms, not individuals, are deemed members. As a result, only agencies — not individuals — can obtain certification, and firms must complete an extensive certification process to become members of the CCAA.

While some individuals who are affiliated with collections agencies are members of the CLLA, these individuals are not certified. Because of this — and the confusion that individual vs. organizational membership can cause — CLLA's constitution does not allow individual members affiliated with agencies who belong to the CLLA to use the designation "member of the Commercial Law League of America" or other such references.

The strength of CCAA certification rests in the rigor its high standards demand. Here's what an agency must do to obtain certification:

- Submit a detailed application that provides information about how long it has been in business, litigation history and background of its principals. In addition, with the application, an agency must submit its collection and forwarding letters and advertising materials, which are reviewed to confirm that they are in compliance with the code of ethics;
- Agree that it will semi-annually submit trust account information, and that quarterly, it will submit account placement figures;
- Perform a comprehensive civil and criminal background check on the agency and its principals upon the commencement of the processing of the application;
- Have the executive director make a personal visit if the processing of the application does not raise any issues. During that visit, the

agency's operations are reviewed to make sure they are in compliance with the code of ethics;

- Obtain a surety bond for a minimum amount of \$300,000 if the personal visit does not raise any issues. Once that bond is obtained, a certificate of compliance is issued.

To maintain its certification, the agency must:

- Submit trust account information semi-annually;
- Submit account placement information quarterly;
- Attend one CCAA meeting per year;
- Meet continuing education requirements;
- Be subject to a random visit from the executive director. At least three random visits must be made each year by the executive director.

We believe you will agree that a comprehensive process is in place to protect the integrity of the certification and the CCAA seal.

As part of the certification program, the CCAA conducts a continuing and extensive advertising program. The CCAA and its members have spent several million dollars on the program, which has successfully enhanced the image of the CCAA and its members. The CCAA seal has come to be recognized in the business credit community as akin to the Good Housekeeping Seal of Approval, and many large- and mid-sized companies will not do business with an agency that has not been certified. The CCAA's advertising also has enhanced the CLLA's persona in the eyes of the business credit community.

You should know that the CCAA takes its responsibilities for maintaining the integrity of the seal and the certification program very seriously. In conjunction with the CLLA, the CCAA has been proactive in protecting the CCAA and CLLA's intellectual property. Our aggressive efforts have helped educate both the collections and credit grantor communities about the benefits of certification, and they have enhanced the Commercial Law League of America and the overall industry's reputation.

We encourage all agencies to apply for certification and become part of a well-respected industry group. Certification helps improve your competitive advantage and augment your agency's collection and management practices.

You can obtain more information about the CCAA and the certification program on the CCAA Web site, [www.ccaacollect.com](http://www.ccaacollect.com), in the "About Us" section. To request an application package, visit the "Contact Us" section of the site. To discuss certification, call (973) 239-0721 from 8 a.m. to 5 p.m., Eastern Standard Time (EST), Monday to Friday. Our e-mail is [ehartleb@ccaacollect.com](mailto:ehartleb@ccaacollect.com). 