

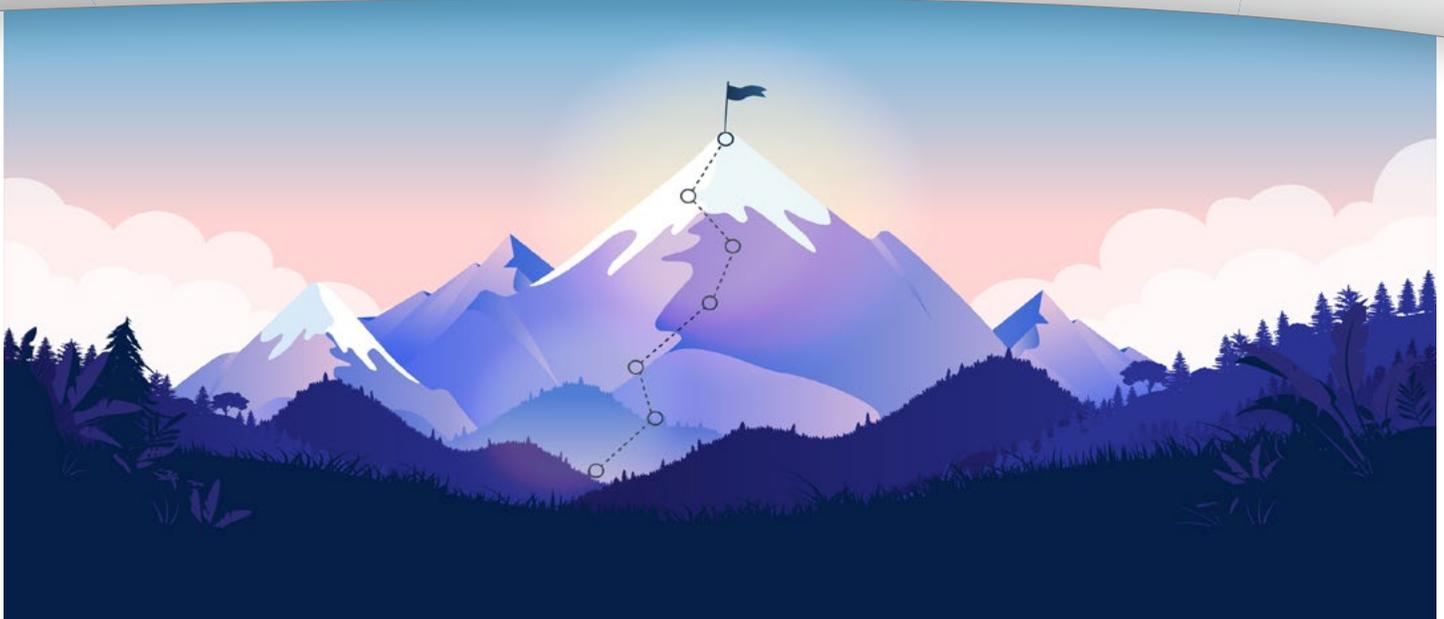


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IACC Board Resets Strategic Direction Post-COVID

By Jessica Hartmann

The Scottish poet Robert Burns once wrote, “The best laid plans of mice and men often go awry.” A mere 235 years after that often-quoted line was penned, the COVID-19 virus spread around the world, disrupting educational plans, weddings, travel and so much more. We know that the pandemic disrupted the plans of many of our member companies as you all had to shift focus from the future to the challenges of the immediate moment. IACC was no different.

Throughout 2019, the IACC Board had been working on a new strategic plan for the association. That plan, ironically, was approved in January 2020. Less than

six weeks later, the world as we knew it shut down, and the strategic plan was replaced by efforts to serve our members in a whole new paradigm of virtual meetings and business information about Paycheck Protection Program (PPP) loans, etc.

As 2022 is drawing to a close, life and business have finally started to resemble the world pre-pandemic, and your IACC Board decided to revisit the plan that was disrupted over the last few years. At the June board meeting, the board reviewed each goal and strategy originally drafted and looked at them through the post-COVID-19 business lens. Some initiatives were still solid and relevant, while others needed some tweaking and

refocusing. At the end of the session, the board reapproved the revised plan that is intended to guide IACC and its members through the next few years. The plan focuses on enhanced benefits, such as compliance resources and modernized communications.

An overview of the six strategic goals can be found on p. 3. The IACC Board invites members to provide feedback and, more importantly, support the plan by volunteering for IACC’s various member committees responsible for turning the plan into action. If you are interested in volunteering to serve on a committee in 2023, please email iacc@commercialcollector.com.

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PRESIDENT'S LETTER



Gearing Up for the New Year

By Brad Lohner, IACC President

Wow! Summer seemed to fly by and fall came upon us very fast.

Planning is well underway for our annual in-person conference to be held in the beautiful South Beach neighborhood of Miami Beach, Florida, Jan. 18-20 at the Royal Palm South Beach.

We have an excellent agenda forming up and many educational opportunities and, of course, *lots* of networking. If your company is interested in sponsoring an event, please reach out to our IACC administration team as soon as possible.

Also, a big thank you to Rebecca Robitaille of Franklin O'Brien for the referral of a potential agency member from Australia. I am pleased to report that the candidate has

submitted his application, and it's making its way through the review process—so stay tuned for an announcement on this initiative. If anyone else knows of an agency that is not part of our group that you feel could benefit our association, please send me their contact details and I would be pleased to reach out to them personally.

Finally, everyone should be aware of the work your IACC committee members do behind the scenes to create value for your organization. It has been a hectic year with lots of committee action. I have attended a few online meetings throughout the year, and the vibe was perfect. Thank you to all of our active committee members for your hard work and enthusiasm on behalf of our industry.

See you in Florida!



Join Our IACC LinkedIn Group

Keep the virtual conversations going with IACC's

private [LinkedIn](#) page. Join now to connect with your fellow members! This members-only group empowers you to network, get answers to your questions and find helpful resources from other collection professionals.

2023 – 2026 Strategic Plan

Mission

IACC enhances the growth of its members by delivering education and professional resources in a collaborative environment.

Promise

To be the premier resource for commercial collection professionals who deliver high-quality, ethical and compliant collection services to the global credit granting community.

Values

IACC believes in:

- **Ethics:** Fostering a collaborative environment that ensures integrity, trust and fiscal responsibility.
- **Compliance:** Providing resources to its members to enable them to become and remain compliant.
- **Education:** Providing knowledge and performance improvement opportunities through professional educational programming, informational resources and our industry-recognized certification program.

- **Leadership:** Setting standards and facilitating expertise for industry leaders so that IACC members are recognized domestically and globally as the benchmark for excellent service.
- **Mutual Support:** Developing a strong, collaborative network among members through which they can share information, ideas and concerns, thus growing and learning from each other's experiences and successes.
- **Triadic System:** Serving as the guiding principle among the stakeholders (agencies, law lists and attorneys).

Goals

- **Goal #1: Recognition** – Increase recognition and awareness of IACC as the premier global organization in the commercial collection industry through focused branding and marketing.
- **Goal #2: Engagement, Retention and Growth** – To maximize membership growth and retention through engagement and outreach.



Goal #3: Partnerships and Alliances – Build, strengthen and promote synergistic collaborations and partnerships to achieve our mission.

Goal #4: Member Value – Promote a culture that delivers exceptional value by providing education, business development resources and collaborative networking opportunities to support our members' needs.

Goal #5: Compliance: Provide awareness and guidance to assist our members to become and remain compliant with relevant laws, policies, rules and regulations pertaining to the industry.

Goal #6: Communication: Enhance the level of communication and information as it relates to the commercial credit and collection industry. ■

Get Involved—Join an IACC Committee

Are you looking to be more involved in your association and just not sure how to best share your talents? Or perhaps you just want to get to know more of your fellow association colleagues better but don't know where to get started? Here's your chance to join a committee!

There are several committees you can volunteer with, listed below:

- Affinity Program
- Communications
- Education
- Emerging Leaders
- Compliance

- International Development
- Leadership & Nominating
- Membership Development and Retention
- Membership Review
- Triadic

If you are interested in getting involved with any of the above committees, please send your information to iacc@commercialcollector.com.



From the Web: FTC Increases Focus on B2B



Recent actions from the Federal Trade Commission signal that its consumer protection enforcement is evolving to include small businesses. In an [article from Bloomberg Law](#), Mayer Brown attorneys Christa Bieker and Christopher Leach review the FTC's scope while also providing tips on how companies in the B2B space can boost compliance to avoid regulatory scrutiny.

"It's true that many consumer protection laws are expressly limited to natural persons or to personal/household purposes, including the Consumer Financial Protection Bureau's authorizing statute. But the Federal Trade Commission takes a different tack," according to the article. "Its own prohibition on unfair or deceptive acts or practices in Section 5 of the FTC Act does not include any similar express definition or limitation on the

'consumers' who can be injured. Relying on this authority, the FTC has long interpreted the FTC Act to apply to cases where the alleged victims are small- and medium-sized businesses. This position has not been litigated extensively, and it has been challenged in only a handful of district court cases, all of which seem to side with the FTC. It's imperative to look at how these issues arise in practice."

Bieker and Leach review several FTC enforcement actions involving alleged harms to business clients that touch on areas including small business lending, payment processors, payments and labor practices.

What does this mean for your business? The authors encouraged B2B companies to strengthen their compliance principles.

"First, review your customer complaints and take them seriously,"

Bieker and Leach wrote. "The FTC and other regulators often use customer complaints—sent to the agencies, not to your company—to decide who to investigate. Second, don't be afraid to fix problems you find. At the very least, fixing a problem cuts off liability and starts the clock running on any applicable statute of limitations. And third, but hardly last, design your products and disclosures so that an ordinary consumer—not just a sophisticated business person—would understand how your product works, the fees you charge, how you use and collect customer data, and any other important feature of your product."

[Read Bloomberg Law's article here.](#) ■

Changes to Data Security Requirements Coming Soon

By Anne Rosso May

When the Federal Trade Commission updated the [Safeguards Rule](#) under the Gramm-Leach-Bliley Act, it introduced a new level of specificity to the requirements for covered entities.

The amended rule enhances the data security safeguards that debt collection agencies and debt buyers must put in place to protect their customers' financial information. Its requirements will apply beginning Dec. 9, 2022.

Just like the Fair Debt Collection Practices Act, this requirement may not directly impact pure commercial collections, but it's always good for you to be aware of what's happening on the consumer side. And if your company does have any "consumer" data, you would be subject to the Safeguards Rule with respect to that data set.

Accounts receivable management companies have committed to protecting consumers' sensitive information for years, but this amended Safeguards Rule introduces new, more concrete expectations and offers definitions of terms the previous version of the rule left vague.

It identifies nine elements that your company's information security program must include:

1. Designate a "Qualified Individual" to supervise and implement your information security program.
2. Conduct a risk assessment.
3. Design and implement safeguards based on the risk assessment.
4. Monitor and test the effectiveness of those safeguards
5. Train your staff.
6. Monitor service providers.
7. Keep your information security program up-to-date.
8. Create a written incident response plan.
9. Have your Qualified Individual report to the board of directors.

The Safeguards Rule exempts companies that maintain information for fewer than 5,000 customers from some of its requirements.

If your company meets this threshold, keep in mind that you would only be exempt from these four requirements in the rule: Risk assessments; continuous monitoring or penetration testing and vulnerability assessments; incident response plan; and annual written reports by the Qualified Individual.

Here is a broad review of some of the Safeguard Rule's requirements.

Risk Assessment

Your overall data security program should be based on a written risk assessment. This should include:

1. Criteria for how you evaluate and identify security risks or threats you face.
2. Criteria for how you will assess the confidentiality, integrity, and availability of your information systems, including the adequacy of the existing controls in the context of the identified risks you face.
3. A description of how your information security program will address and mitigate these risks.

"We recommend organizations create a policy for their information security program, get it documented and have a custodian associated with it—whether it's an outsourced consultant or someone within the organization," said Jonathan Goldberger, senior vice president of security practice and strategic sales for TPx. "Organizations should have a gap assessment of their security program annually and vulnerability/penetration scanning twice a year, if not quarterly."

Risk assessments are typically pretty cost-effective, even if you outsource the task to a third party.

"You want everything you do for



your information security program to be defensible," Goldberger said. "As you conduct your assessments you will find red flags, but as long as you're defensible—where you work to remediate any issues you find—it allows an auditor to work with you. It's when you're not defensible—where you don't have a program that's documented or you didn't assign an individual to work on it—that's where the problem occurs."

Access Controls

The FTC expects covered companies to implement safeguards to control the risks you identify through your risk assessment. This includes, among other items, encrypting customer information both in transit and at rest and implementing multi-factor authentication for anyone accessing your system, including from an external network.

"You can do something like multi-factor authentication fairly quickly and easily," said Donald Maurice, a partner at Maurice Wutscher LLP. "You can start today if you have, for example, online platforms like Gmail or Office 365. They

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have multi-factor authentication built in and your administrator can just turn it on.”

Who has access to consumers’ private information? Is there a legitimate business need for it? The Safeguards Rule expects companies to limit this access as much as possible, both for employees as well as vendor partners. Users should only have access to the customer information they need to perform their duties and functions.

Incident Response Plan

Develop a written incident response plan to help you promptly respond to a data security event affecting the customer information in your control. The FTC lists seven areas your plan should address:

1. The objective of your incident response plan;
2. The internal processes for responding to a security event;
3. The definition of clear roles, responsibilities, and levels of decision-making authority;
4. External and internal communications and information sharing;
5. Identification of requirements for the remediation of any identified weaknesses in information systems and associated controls;
6. Documentation and reporting regarding security events and related incident response activities; and
7. The evaluation and revision as necessary of the incident response plan following a security event.

Continuous Monitoring

Covered companies must either conduct:

1. Continuous monitoring of information systems, or
2. Annual penetration tests and biannual vulnerability assessments.

The FTC defines “continuous monitoring” as “real-time, ongoing

monitoring of an information system’s security, including monitoring for security threats, misconfigured systems, and other vulnerabilities.”

If you think your company currently conducts “continuous monitoring,” jump back to that last paragraph to double check. Is your entire information system monitored around the clock?

[A security officer participating in an FTC workshop](#) noted that continuous monitoring can be very costly—approximately \$600,000 a year for a small to mid-sized organization, he said.

Vulnerability assessments are often executed by automated tools that look for potential weaknesses in your system. They should be performed every six months, including system-wide scans to test for publicly-known security vulnerabilities.

The FTC notes there are resources out there for free and automated vulnerability assessments, but penetration testing can be a more lengthy and costly process.

Penetration testing is a methodology in which a security professional attempts to penetrate your system and exploit any weaknesses. This helps you identify places in your system that need to be strengthened.

Your employees should also be regularly trained on security awareness. Train them to recognize email phishing attempts and other ways bad actors try to con people into providing access to your systems, or to the systems that you use for your business, like your bank account. Maurice suggested sharing the stories behind the latest high-profile data breaches or online scams in the news so your staff stays up to date on current risks.

Designate a Qualified Individual

The FTC requires companies to designate a single, specific “qualified individual” to oversee, implement, and enforce the information security program.

This person can be an employee of your company or can work for a service provider.

The FTC notes that this person doesn’t need a particular degree or title—“what matters is real-world knowhow suited to your circumstances.”

As Maurice put it: “They don’t need to know how to wire a network, but they do need to make sure that each element of your information security program is being followed.”

For example, Qualified Individuals make sure that multi-factor authentication is set up for bank accounts or turned on for Office 365. They review policies to keep them up-to-date and make sure they are being followed by all employees. They document each piece of your information security program so there’s something to show auditors when they come knocking.

Your Qualified Individual must report in writing—at least annually—to your Board of Directors or governing body. This report should include an overall assessment of your company’s compliance with its information security program and any significant developments or issues.

Data Controls

Goldberger believes that the most challenging part of the Safeguards Rule is the expectation that covered companies must fully understand their information ecosystem.

“The hardest part is knowing where that sensitive data is,” he said. “If an organization hasn’t done that tracking and cataloging, they should expect to incur a cost there because you’ll likely need to use technology to do that data collection.”

Collection agencies are sitting on a large amount of data. The FTC expects you to conduct a periodic inventory of that data, noting where it’s collected, stored or transmitted. Make an

inventory of the systems, devices and platforms where your data is accessed or transmitted.

What do you do when you no longer need the data in your system? Do you still have consumer information for old clients? Under the rule, you should dispose of consumer information no later than two years after your most recent use of it to serve the customer. The only exceptions: if you have a legitimate business need or legal requirement to hold on to it or if targeted disposal isn't feasible because of the way the information is maintained. Document your data retention and disposal policy.

"If someone isn't intimately familiar with the GLBA, I can see how they might forget that piece," Goldberger said. "They're going to focus on getting encryption, finding someone to do a penetration test and developing an incident response plan. And yes, you have to do all those things. But that's not the heavy lift. The heavy lift is, where's my data? You have to know where that

data is at all times and you need to make sure that you are eliminating it properly when the time comes."

And don't forget your service providers. Not only should you be asking them what they do with the data that you provide, you'll also need to confirm how they are keeping it safe. Is it encrypted? Do they have logs of who accesses the data? Ask them: After we are done with our work with you, how will you destroy our data?

Reach out to all your service providers to review their data security measures, specifically how they process, store or access data on your behalf. That includes your law firm, payment processor, letter vendor, skiptracer—every third party that touches your data.

The Cost of Non-Compliance

Most of the elements in the Safeguards Rule come with specific expectations, and when added together, agencies should expect to incur a medium-to-significant cost for

compliance, depending on your size and current information security program. The good news, according to Goldberger, is that the biggest costs for implementing these changes will likely occur in the first year.

Of course, the costs attached to compliance are nothing compared to what you'd have to pay if you didn't comply, which could include FTC enforcement actions and class-action lawsuits.

"Look at the title of the recent CFPB circular: Insufficient Data Protection or Security for Sensitive Consumer Information. It's not about if a breach has occurred—they are saying if you don't have adequate protections in place, then you're violating the law—even if there wasn't a breach," Maurice said. "And if you are found not to have adequate information security in place, they are going to be looking for civil monetary penalties. So that's why it's important that you begin to take these steps." ■

First Member to Renew for 2023



Thank you for your continued investment with IACC. Without your loyalty and support, we would not be able to continuously provide our members with valuable benefits and actively develop our community. Put simply, you make what we do possible.

Have you renewed your membership for 2023? It's not too late! [Visit our website](#) to learn more about your dues renewal.

To inspire you, we'd like to celebrate the first IACC member to renew for 2023:

- **Enterprise Recovery, LLC** – agency member

Thank you, Enterprise Recovery, and all our IACC members who help us support the commercial collection industry.



Survey Says Majority of Small Business Owners Worry About Inflation Cutting into Profits



According to a new report from Kabbage, the small business lender owned by American Express, there's good news and bad news coming from U.S. small business leaders.

The good news: the 550 small business owners and operators Kabbage surveyed report they nearly doubled revenue year-over-year between July 2021 and July 2022, and data from Kabbage's June survey found that 80% of small businesses were confident they could withstand a potential U.S. recession.

"U.S. small businesses are adjusting to not only survive but flourish during

challenging economic times," said Brett Sussman, vice president head of sales & marketing for Kabbage. "Inflationary pressure and challenges with hiring and retaining talent, among other factors, are driving small businesses to fine-tune their business practices."

Of course, there is some bad news. While small business revenues grew by 87% between July 2021 and July 2022, profits declined by 4%. The data shows small businesses continue to anticipate future economic obstacles as 75% of respondents report feeling impacted by inflationary pressures and more than

half expect pressures to last at least until summer 2023, [according to a Kabbage press release](#).

In response, small business owners say they plan to raise prices, negotiate better deals with suppliers, and cut lower margin products and services from their offerings. An additional 33% of small businesses plan to prioritize customer relations and strengthen customer loyalty to help increase future revenue.

According Kabbage: "U.S. small businesses feel a heightened need to invest in areas for growth. The top two areas of focus were prioritizing digital transformation (41%) and digital marketing, as 47% stated they have increased digital marketing spend already this year.

"When asked to better define this digital transformation, 29% of all small businesses stated they aim to strengthen their data analytics capabilities while nearly one third (31%) of respondents want tools to reexamine their cash flow to help predict future financial gaps. Further, 29% of small businesses are prioritizing mobile and are investing to build a mobile app for their small business." ■

WELCOME!

Member Report

To learn more about IACC member companies, visit our Member Directory: <https://members.commercialcollector.com/directory>

New Agency Member:

Upper Class Collections Pty Ltd
Joondalup, Australia
Joined September 2022
Main Contact: Graham Lacey,

Managing Director and Founder



Register Today!

2023 IACC Annual Convention

Jan. 18-20, 2023

Royal Palm South Beach Miami

Join IACC in the trendy neighborhood of South Beach Miami hosted at the Royal Palm. Located between bustling Lincoln Rd., with its brand-name stores and boutiques, restaurants and street entertainment, and Lummus Park, with its beachfront green spaces, our meeting location delivers the best of both worlds—land and sea!

Early-Bird Registration Rates End: Nov. 29, 2022

Special IACC Hotel Rates End: Dec. 28, 2022

Register today at www.commercialcollector.com



Your Company Will Shine All Year Long!

IACC is recognized as THE leader for education and information in the commercial collection industry. Now, vendors providing products and services to commercial collection professionals have an opportunity to be highly visible to IACC's membership throughout the year by becoming a 2023 IACC Diamond Sponsor.

These exclusive benefits are available to only three sponsors per year!

Event Benefits

- Exhibit booth at IACC's 2023 signature event, including 1 expo staff registration: 2023 Annual Convention in South Beach Miami, Florida, in January.
- Logo recognition as 2023 IACC Diamond Sponsor at IACC's signature event, including all promotions.
- Five minutes of podium time at IACC's annual convention (may use a PowerPoint presentation).
- Be recognized as an IACC convention function (breakfast, break, etc.) sponsor at the \$500 level (specific sponsorship to be assigned at the discretion of IACC).
- May provide a chair drop flyer at IACC's annual convention.
- Distinctive sign at your expo booth recognizing your company as a Diamond Sponsor.
- Diamond Sponsor ribbon for all staff attending IACC's two signature events.

Other Benefits

- Access to IACC's full membership mailing list two times per year (January and July).
- Logo recognition as a Diamond Sponsor in all 2023 issues of *Scope* (published bimonthly).
- Full page advertisement in *Scope* two times per year.
- Year-long logo recognition on IACC's website.
- Logo recognition on all online seminar promotions and on the introductory slides for each online seminar in 2023.

Diamond Sponsorship Price \$4,000

You save over \$1,000 in benefits!

IACC's Certified Commercial Collector Program

For over 40 years, IACC has promoted excellence through the training and education of commercial collection professionals. IACC believes that collectors must be knowledgeable about a wide variety of issues for their agency to compete effectively in the challenging commercial collection industry. Whether you have new collectors to train or experienced collectors to motivate to higher levels of performance, the IACC Certified Commercial Collector Program is an affordable tool to help you reach these goals.

IACC is pleased to recognize the following members who have achieved CCC:

- **Bobby Boyens**, Revenue Systems Inc. in Dunedin, Florida
- **Maurice Welch**, Revenue Systems Inc. in Dunedin, Florida

To begin the process of becoming an IACC Certified Commercial Collector, download the application on our website at www.commercialcollector/certification. Questions? Send us an [email](#).



IS YOUR COMPANY NEWSWORTHY?

IACC loves to share news about our members!

- Have you hired a new executive?
- Opened a new call center?
- Become certified or won an award?
- Participated in a community fundraiser?

We'll help you tell the world—or at least the IACC world! Send news submissions to iacc@commercialcollector.com to let us know you'd like it to be published in the next issue!

Call for IACC 2023 Award Nominations

Do you know someone who deserves to be recognized?

IACC presents two awards at our annual conference in January, which will be held in South Beach, Florida.

IACC members can access award details and nomination information [here](#).



Leadership and Distinguished Service Award

The IACC Leadership and Distinguished Service Award is presented annually to a member who has given their time and energy to better the association, exemplifies IACC values and standards, has emerged as a leader in our organization and has conducted their professional and personal life in a manner that positively impacts the commercial collection industry.

Past Recipients

- 2022 - Tony Terry
- 2021 - Robert Tharnish
- 2020 - Albert Knowles
- 2020 - David Franklin
- 2019 - Greg Cohen

Robert P. Ingold Emerging Leader Agency & Associate Award

The Emerging Leader Award celebrates and encourages early career-minded collection agency and attorney professionals who have completed notable work of merit within their organization and IACC, and have demonstrated significant promise of leadership, service and professionalism within the collection services industry.

Past Recipients

- 2022 - Amy Gurstel (Associate Award),
Angela Olson (Agency Award)
- 2021 - Matt Garcia (Associate Award)
- 2021 - Jasim Darwish (Agency Award)
- 2020 - Bill Peterson
- 2019 - Valerie Ingold

An Interview with the Board

*Featuring: Valerie Ingold, Vice President,
Commercial Collection Corp. of New York*

Valerie Ingold, vice president of Commercial Collection Corp. of New York is a longtime active member of IACC. She joined the board as an honorary member in 2019 and took an official voting board seat in January 2020. She currently chairs the Education Committee. Ingold was the first winner of the IACC Emerging Leaders Award, which was later renamed the Robert Ingold Emerging Leader Award in honor of her father.

How did you get started in the commercial collection industry? How long have you been with your company?

I started as a part-time receptionist, answering phones and sorting mail, before moving into part-time first-party work during college. My dad was one of the owners and I grew up in the company, so when I needed part-time work in college, it made sense to start with the company. After college, I began working full time as a first-party collector, eventually moving into a supervisor role and then as manager and vice president. I've been with the company for 25 years, and I'm now a managing director and owner.

What professional accomplishment are you most proud of?

This answer is a little off topic, but one of the great joys of my career has been working in a family-run business. I learned almost everything I know from my dad. Growing up in the business was certainly difficult at times, but the time I got to spend with my dad, learning from him, bouncing ideas off of him and growing as a person and business owner is something I'll treasure for the rest of my life. I'm the leader I am today

because of the time I spent with my dad and because of the paths he encouraged me to take—both with education and my involvement with IACC.

What has been the biggest challenge of your career and what have you learned from that?

To piggyback off my previous answer, I would say that being involved in a family business has also been extremely challenging at times. My dad and I always lived and breathed the company. If things were tense at work—if we had a professional disagreement or argument—it made family dinners tense! It made me better at negotiations and navigating difficult situations. I believe there's always something good that comes out of a challenge, but it did make for some interesting family times as well. And, of course, losing my dad last year and navigating running the business without him has absolutely been my biggest challenge to date. He built a great team and we have done an amazing job taking up his vision and moving forward with it, so the future looks bright. I'll always have his advice guiding me in our business and in my life.

How do you inspire your employees?

With engagement, strong personal connections, and a great company culture that we're always working to improve. We inspire employees by believing in them. We trust the people we hire and work with and give them the tools they need to succeed for themselves and their families.

Why did you initially join IACC?

Our founder Bernie Engel joined IACC initially to gain a better understanding of our industry in the



U.S. and for networking and education opportunities that were specific to commercial collections. All these years later, it's still a large part of why we're members! We love connecting with other agencies—more international than ever—and the education and networking that is specific to our brand of collections is invaluable.

What has been the most rewarding aspect of serving on the IACC Board?

Giving back to an organization that's given me, personally, and my company so much. CCC of New York has been a part of IACC for a very long time and it has made our company better in so many ways. It elevates our collectors with certification, educates our leadership team and allows us to connect with colleagues around the world. It has brought questions, answers and ideas back to my company throughout the years and made us better because of it. It's my absolute pleasure to serve on the board and give back to IACC.

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What do you see for the future of the collections industry and what role do you think IACC or your company will play in that?

I think we're all watching the industry get more difficult with consumer regulations bleeding into commercial collections. Unfortunately, with the uncertainty of the world right now and the regulations threatening many of our

businesses—especially smaller agencies—the future of the collection industry can sometimes feel bleak. I think it's important to remember that ours is a necessary industry. We're essential to maintaining a robust economy and making sure businesses are able to stay in business. At CCC, we've built a great team. This year is our 60th year in business and we're looking forward to

the next 60. We believe that sticking to our core values and keeping innovation and customer service at the forefront of our business will keep us thriving and relevant, and we look forward to the IACC being one of our core partners on that journey with us! ■

IACC Emerging Leader Spotlight

By Gary Tier, president and publisher of *The Forwarders List of Attorneys*, and Matt Garcia, managing member of *Barnett Garcia PLLC*

INTERVIEW WITH ROBERT ASH, COMMERCIAL LEGAL DEPARTMENT MANAGER, AMS BUSINESS DIVISION, WINDHAM PROFESSIONALS INC.

Matt: Gary. I can't believe we are about to finish another year. Where did 2022 go?

Gary: I know, right? Time just keeps moving along. Our short break from *Scope* turned into a longer hiatus for the two of us than we thought.

Matt: Well, it's good to be sitting across the bar from you again and interviewing some of the great talent we have in the organization. I was so excited when Robert Ash agreed to be interviewed.

Rob: Thanks, guys.

Gary: So, Mr. Ash, where did you grow up?

Rob: Born and raised Bergenfield, New Jersey.

Gary: New Jersey?

Rob: You've got that right. And a New York Mets fan.

Matt: Where did you go to school?

Rob: Ramapo State College in northern New Jersey.

Gary: Was collections your first job?

Rob: No, my first job was at a local men's clothing store stocking shelves, price-tagging merchandise, and cleaning up, after school and weekends. I was also a certified umpire and referee for high school level baseball and basketball games, and in many men's softball leagues.

Gary: We are curious, how did you end up in collections?

Rob: In the mid-1980s, a cousin's friend named Dave started a collection agency from his basement and consistently encouraged me to come work for him, but debt collection was the last thing on my mind back then—I had "bigger plans." In the spring of 1995, I needed a job and reached out to Dave, and he hired me. If I had joined his company in the '80s, I would have been among his first 10 or so employees. When I joined his company in '95, he was employing some 400 people. I was late to the party.

Matt: Better late than never, plus who isn't a Robert Ash fan? Now, what is your current role at Windham Professionals?



Rob: I manage and lead our legal department, forward claims out to our network of attorneys for further efforts and/or suit, and act as a legal liaison with our clients. Basically, I am the paralegal conduit supporting and communicating with the creditor and our attorney every step along the legal way.

Gary: Working in this field all of these years, what is the one thing you could try to change about the industry?

Rob: My first experience with debt collection was not good. I was in my early twenties, and I was an outside sales representative, living at home and establishing credit. Unfortunately, my mother became ill with ALS, and I eventually lost my job since I was her primary caretaker, at least early on. The credit card bills piled on and I could not believe the way many collectors spoke to

me. When I eventually began collecting debts myself, I always remembered that and treated people with respect and dignity, which had positive results and a feeling of satisfaction. So, if I could change one thing about the industry, it's the misperception that debt collection is negative, destructive, harmful and filled with bad people, when just the opposite is true.

Gary: Agreed. What other roles do you play at your company?

Rob: I've worked as a collector but have managed our legal department since July 2007. Due to that, many clients contact me for assistance with a variety of requests even though they very often have nothing to do with legal claims or what my daily responsibilities are. So, I play a lot of unofficial roles, from receiving placements, to accounting/remittance questions, to update

requests on any particular account in collections. If I don't know the answer, I will find out, and I prefer not to pass the buck but sometimes have to. I am always more than happy to assist a client because without them, we don't exist.

Matt: So, Rob, what does Mr. Ash like to do when he isn't collecting from a debtor?

Rob: Nothing all that exciting, but I do like to cook and bake. A few years ago, I made the "mistake" of making cookies for family around the holidays. Now, I have to do so every year. I always wanted to try oil painting like Bob Ross, and that is something I have every intention of doing one day—it's on my bucket list. After all, it's my world...and who couldn't use a few happy little clouds and trees in their life?

Matt: So true, Rob! We all need more happy clouds and trees in our lives. It has been wonderful talking to you.

Gary: Any last words you want to leave with us?

Rob: Debt collection is a rewarding career. We are in a unique position where we are able to not only help clients/creditors, but quite often debtors too. As debt collection professionals, we help open the lines of communication, resolve disputes, listen to both sides and try work the matter out once and for all to bring peace to a debtor's life and improve the economy.

Upcoming IACC Events and Education

Nov. 8 International Open Forum

Online forum; 10 a.m. - 10:30 a.m. CDT

Nov. 10 Legal Aspects of Commercial Collection

Principals to be discussed during this seminar include: a creditor's legal position to sue, statute of limitations, law of contracts, judgment enforcement remedies, the FDCPA as it applies to commercial claims and more!

Online seminar; 11 a.m. - 12:30 p.m. CDT

Nov. 17 Emerging Leader Discussion Group

What does leadership mean to you? Hear from our Emerging Leaders in the industry on their leadership stories and join in the discussion on your leadership journey.

Online seminar; 2 p.m. - 2:45 p.m. CDT

Jan. 18-20 2023 IACC Annual Convention

Join IACC in South Beach, a trendy and quirky neighborhood of Miami Beach. Royal Palm South Beach Miami

March 23 Triadic Systems in Commercial Collections

2 p.m. CDT

Additional topics and dates will be added. Please visit the IACC Events calendar for the current events and details: members.commercialcollector.com/events.





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If you have any questions, please do not hesitate to contact the IACC staff at iacc@commercialcollector.com.

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