

A dark blue, irregular brushstroke shape with a textured, feathered edge, positioned in the upper left quadrant of the page.

The Credit Services Association

The trade association
for the collections and
purchase industry

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Membership brochure

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Who we are

The Credit Services Association (CSA) is the only national trade association in the UK for organisations active in the debt collection and purchase industry. The Association, which has a history dating back to 1906, has 300 member companies which represent 90% of the industry, and employ 15,000 people. At any one time its members hold up to £60bn for collection, returning nearly £3bn in collections to the UK economy per annum. As the voice of the collections industry, our vision is to build confidence in debt collection by making the entire process clear, easy to understand and less stressful for all those involved.

What we do

The main objectives of the CSA are to;

- improve practices and efficiencies in the Industry.
- add integrity, structure and dignity to each of our members' business activities whilst protecting consumers.
- present a united approach to those bodies that regulate our members' activities.

The CSA vision

Our vision is to create a sustainable future for the collections industry and the benefit of the UK economy as a whole by;

- ensuring our members put customers at the heart of everything they do.
- acting as a support network for all those involved in and affected by debt.
- working collaboratively with stakeholders to build confidence in the industry.

“As the voice of the collections and debt purchase industry we want to build confidence amongst member companies and the customers they deal with on a daily basis.”

Industry statistics*

11,000

Number of staff employed within the industry.

£60bn

Value held by our members for collection.

£3bn

Collections returned to the UK economy each year.

10%

Growth rate of the sector.

*Statistics taken from the CSA Data Gathering Initiative (DGI).

Why collect debt?

The functions performed by CSA members are vital to the efficient operation of the consumer credit market.

Unpaid debts cause damage to lenders and to borrowers by adding costs to the system which result in higher prices for credit and services.

Serious problems with unpaid debt may also lead to a restriction in the availability of credit and services, particularly to consumers, who may otherwise find it difficult to obtain cost-effective credit.

How is the CSA governed?

The CSA is governed by a Board of Directors who are an integral part of the Association.

The Board of Directors are elected by the members of the Association and they bring with them a wealth of experience and knowledge from the credit and collections industry.

Board Directors serve for a three year period before they are re-elected. If re-elected they typically serve for three consecutive terms.

Full members are entitled to stand for the CSA Board at the Annual General Meeting if there is a vacancy.

CSA membership benefits

Why join?

CSA membership is a cost-effective way to enhance your business' credibility. We have extensive knowledge of the industry and offer members guidance, staff training and events.

CSA membership is your fast track to;

- Ensuring compliance through the CSA Code of Practice.
- 24/7 access to key online resources and regular compliance updates.
- Professional accreditation through high quality discounted accredited training.
- Getting your voice heard through lobbying and key stakeholder collaboration.
- Heightened market visibility and increased competitiveness.
- Networking opportunities at CSA events at subsidised rates.

Member services and resources

- Access to expert advice through our free business helpline.
- CSA Member Zone log in - an exclusive area within the CSA website allowing members to access resources, book events and renew membership.
- Regular events throughout the year dedicated to specific areas of interest within the industry.
- Free webinars.
- Discounted insurance policies.
- Industry updates via the CSA review, the Association's monthly newsletter.
- Weekly Compliance Roundup emails delivering the most up-to-date compliance developments in the industry.
- Access to an extensive Learning & Development portfolio with discounted packages for CSA members.
- Compliance and industry guidance updates and documents.

CSA members also receive:

- The potential to form strong partnerships with an ever-growing membership of prospective clients.
- Competitive industry-leading training which meets learning objectives of key employees, and broadens their industry contacts.



Our members

Our members range from large multinationals to small local business. A full list of services are listed below:

List of services:

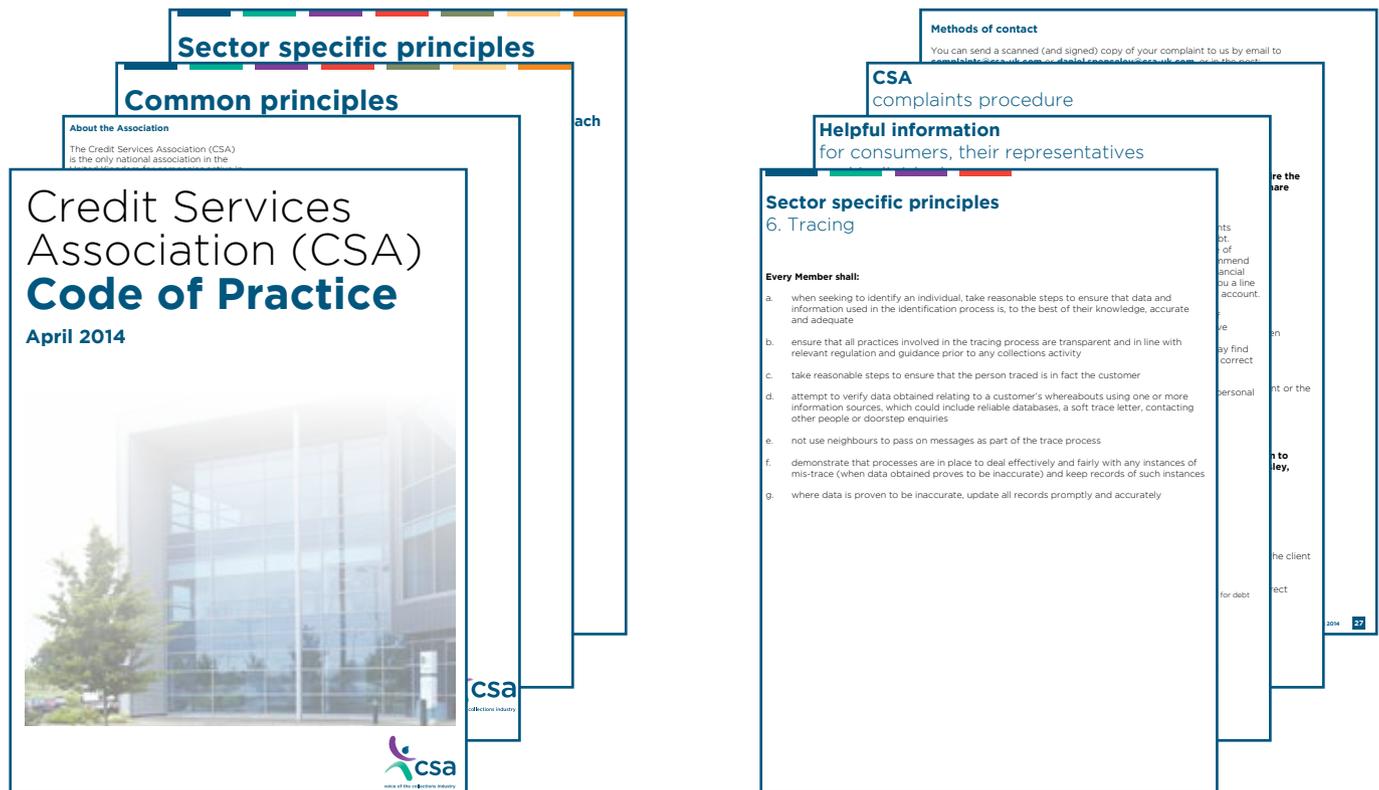
- Bailiff
- Business-to-business debt collection
- Call centre support
- Card recovery
- Consultancy, advice and training
- Court action
- Consumer debt
- Outsourcing
- Process servicing
- Public sector collections
- Repossessions
- Small & ad hoc debt collection
- Status enquiries/ company searches
- Tracing
- Utility debt collection

The CSA Code of Practice

A central part of the CSA's commitment to standards is its Code of Practice which sets out the standards expected of members. We believe the Code of Practice enables customers and businesses to address their debts in confidence of fair treatment.

All members adhere to the CSA Code of Practice, which guarantees that the very highest industry standards are upheld.

The CSA Code of Practice is the benchmark for industry best practice, assuring quality and professionalism in the services members provide. The Association works closely with the regulator for consumer credit, the Financial Conduct Authority (FCA), and other industry regulators to continually update the Code of Practice in line with the latest regulatory developments.



Compliance and guidance

The CSA Compliance Department aims to keep members of the Association informed and up-to-date with all legislation and regulation which affects our industry.

The following list is a summary of some of the legislation which affects our industry:

- Data Protection Act 1998
- Consumer Credit Act 1974
- Administration of Justice Act 1970
- Water Act 2003
- Utilities Act 2000
- Fraud Act 2006
- Proceeds of Crime Act 2002
- Communications Act 2003
- Rights of Entry (Gas and Electricity Boards) Act 1954
- Bribery Act 2010

The department also produces guidance documents for members as an extension to the Code of Practice, for specific issues where more detailed “best practice” guidance is required.

The secure Member Zone of the CSA website enables Members to access an extensive range of compliance and guidance resources, covering areas including:

- Tracing
- Data protection
- Dealing with vulnerable customers
- Outsourcing
- FCA
- Consultations and responses

Complaints procedure

If a member of the Credit Services Association is believed to have breached the Code of Practice, the Association has a formal complaints procedure in place to allow such matters to be investigated.

CSA events

The CSA runs a number of events throughout the year for both members and non-members involved in the credit and collections industry.

These events range from large annual events to more intimate meetings tailored for those operating within specific areas of the industry.

Events include:

- **Regulation Roundtables:** Collaborative meetings aimed at senior compliance and legal professionals with topics of discussion determined by delegates.
- **Compliance & Risk Meetings:** Provides updates on current issues across the compliance spectrum.
- **Membership category meetings:** Meetings dedicated to different groups of membership who conduct specific business activities, eg debt collection agencies (DCAs), debt buyers, creditors.
- **Members' Meeting & AGM.**
- **UK Credit & Collections Conference (UKCCC).**
- **Free webinars:** Free webinars cover industry news and provide a cost-effective and convenient way for members to stay up-to-date with issues relevant to their business. Webinars are available to view on-demand following the live broadcast.

“The content and format were just right. There was just the right amount of information on each topic meaning that it was thought-provoking without being information overload.”

Member event feedback



CSA Members' Meeting & AGM/ Compliance & Risk Meeting

The CSA Members' Meeting & AGM - incorporating the CSA Compliance & Risk Meeting - is a closed "members only" meeting and enables members to share best practice and attend sessions detailing industry updates and developments, as well as offering networking opportunities with fellow members.

CSA Full Members also have the opportunity to influence the future of the Association by casting their votes at the Annual General Meeting (AGM).

UK Credit & Collections Conference (UKCCC)

The two-day UK Credit & Collections Conference (UKCCC) is the CSA's annual flagship event open to both members and non-members. Attracting in excess of 400 credit and collection professionals, the event features an exhibition showcasing industry suppliers' cutting-edge product offerings, a plenary session with panel debates and keynote presentations from high-profile speakers. Sector-specific breakout streams enable delegates to tailor their event experience to suit their own personal business needs and interests.

Featuring a number of informal networking opportunities including a four-ball golf tournament, a network and gala dinner, the UKCCC is a must-attend event for those involved in the credit and collections industry.

Who attends?

- Leading UK retail banking institutions
- Alternative lenders
- National debt collection agencies (DCAs) and debt purchasers
- Debt recovery law firms
- Business process outsourcers (BPOs)
- Local authorities
- Credit card companies
- Telecoms and utility companies

The UK Credit & Collections Conference (UKCCC) attracts in excess of 400 credit and collection professionals.

Enhancing professionalism within the sector

The CSA's Learning & Development portfolio provides members and non-members with a wide range of accredited training courses aimed at further improving and enhancing the professionalism within the sector.

CSA professional qualifications

- **The Level 2 Award for Working in the Debt Collection Industry** provides an industry-recognised qualification that offers proof of knowledge and the skills required to function as a proficient member of staff employed within the debt collection industry.
- **The Level 3 Award, Certificate and Diploma for the Debt Collection Industry** are each designed as standalone qualifications. An industry-recognised qualification, the Level 3 course has been designed to provide the learner with a wide scope of knowledge regarding the entire debt collection industry and an in-depth understanding of legislation, industry regulations and standards.
- **The Level 5 Diploma in Compliance Risk Management for the Debt Collection Industry** is a benchmark compliance qualification that integrates with the FCA regime, and examines the role of the compliance officer, the implications of compliance risk for businesses and how organisations can demonstrate its compliance controls to the regulators.



The Level 2, 3 and 5 qualifications are accredited by awarding organisation NOCN.

CSA e-Learning Academy

The CSA e-Learning Academy is an online platform for all students studying for the Level 2, Level 3 and Level 5 CSA qualifications. Using our e-Learning platform will provide you with a greater breadth of knowledge and understanding of the entire debt collection industry, as well as a flexible and convenient method of study, with 24/7 access to resources plus tutor support available, the e-Learning Academy offers an extensive distance learning package.



Online learning



- The Collector Accreditation Initiative (CAI)** is a 40-question online test designed to assess collectors' knowledge and scope of understanding regarding industry compliance. The test encompasses individual awareness of relevant regulatory guidance and the legislative framework. The CAI demonstrates your credentials to investors, clients, customers and regulators, identifies internal training needs and provides visibility of your high standards.



- CSA Compliance Essentials** is an online monthly test suitable for front and back office, customer and client-facing staff and enables firms to embed a compliance culture throughout the organisation. Through monthly compliance updates and questions based on these updates, CSA Compliance Essentials assists in reinforcing knowledge and understanding, whilst preparing for the annual Collector Accreditation Initiative (CAI) test.

Lobbying government and regulators

The CSA works extremely hard to put member views across to the regulatory bodies and the government.

Through raising concerns, lobbying for change and working hard to shape regulation, we aim to make legislation less burdensome and to redress the balance between the consumer and the collector. With many regulators preferring to deal with trade bodies rather than individual firms, CSA membership enables you to be part of the voice of the collections industry, as the Association holds regular meetings with the industry regulators.

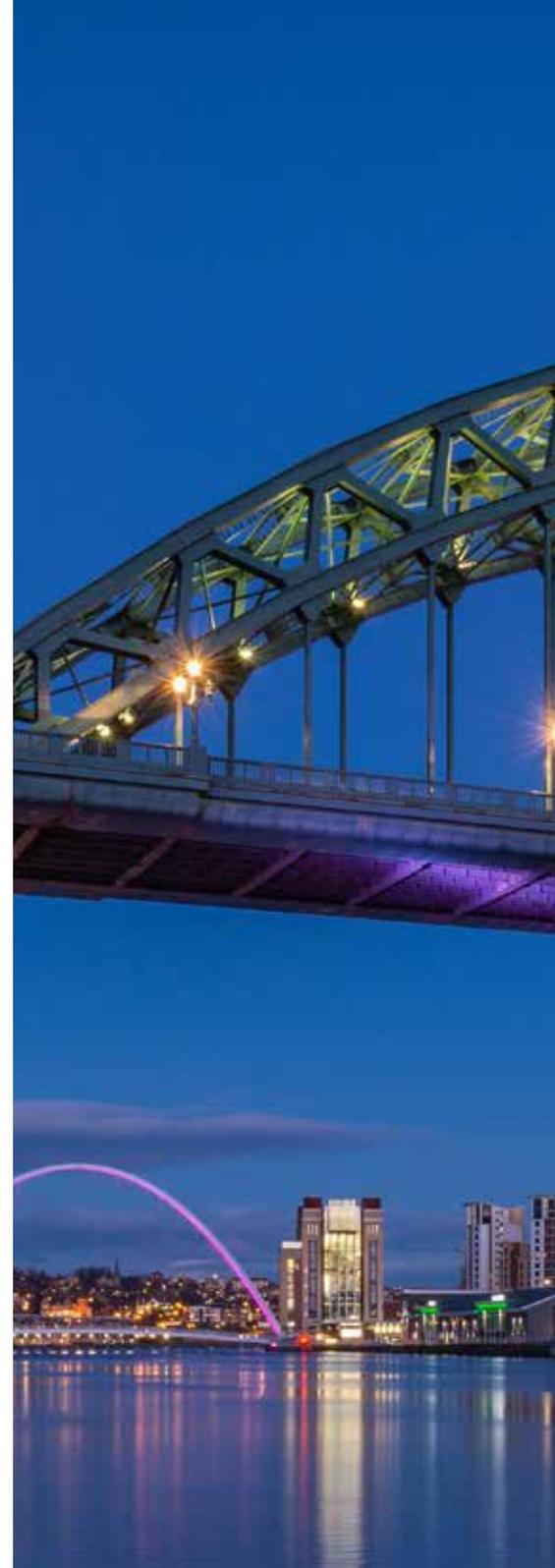
The CSA regularly produces guidance on interaction with regulators and government bodies and we also believe it is vitally important for members to raise issues themselves at constituency level.

Lobbying successes

- Challenged plans by Ofcom to reduce the industry's ability to utilise dialers.
- Worked closely with members to negotiate the Ministry of Justice's plans to impose a pre-action protocol for all litigation.
- Addressed how the EU's General Data Protection Regulation can work for debt collection at home as well as abroad.
- Proactively working with HM Treasury whilst they explore the possibility of a statutory breathing space for customers.
- Negotiated membership for CSA members to the Lending Standards Board.

Consultations

The CSA continually monitors government and regulatory activity and shares consultations with members on a regular basis. The Association then submits a consultation response where appropriate on behalf of the membership to regulators and/or government.





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Apply to be a CSA member

To request an application pack or to further discuss becoming a CSA member contact us:

t: 0191 217 0775
e: membership@csa-uk.com

Alternatively, visit the CSA website to apply for membership online:

w: www.csa-uk.com

Contact us

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