



FOR IMMEDIATE RELEASE
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RMAI Exposes YouTube Videos Inciting BBB and Other Complaints

July 20, 2023: RMAI recently acted in response to reports from many RMAI members that they have noticed an unexplained exponential rise in complaints filed with the Better Business Bureau (BBB) against their companies. Upon investigation, RMAI identified that this rise in BBB complaints coincided with the release of two YouTube videos informing consumers how to remove credit report entries through the BBB, drawing no distinction between legitimately owed debt and fraudulent debt. Coinciding with the rise in BBB complaints, RMAI members also reported an increase in complaints with the credit bureaus and on the Consumer Financial Protection Bureau consumer complaint portal which were referenced in one of the videos.

RMAI leaders immediately began investigating the increase in BBB complaints against their own companies and working with their local BBBs to dig deeper into the source of the complaints. Not surprisingly, the complaints all had similar, if not the exact language suggested in the YouTube videos.

RMAI reached out to our colleagues at the national BBB as well as the Consumer Data Industry Association sharing details of the investigations conducted. Both looked into the complaints from their side. The national BBB reached out to the local network of BBBs. On July 18, the national BBB sent a notice to local BBBs with guidance on handling any complaints coming in containing template language similar to that presented in the videos. The BBB advised that when a complaint filed with the BBB seeks to eliminate a debt and only minimally alleges problems with collection activities, BBBs are authorized to request substantiation of the alleged problems with collection activities. If none is provided, the BBB can reject the complaint.

RMAI's swift action is expected to compel the rejection of frivolous complaints. If, however, these complaints continue, please notify RMAI Executive Director, Jan Stieger at jstieger@rmaintl.org or 916-482-2462. Please indicate the dates of the complaints as well as the local BBB where they were filed.

RMAI will continue vigilantly monitoring this situation as part of its ongoing effort to protect RMAI members and the receivables management industry from unethical activities.

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About RMAI

Receivables Management Association International (RMAI) is a nonprofit trade association representing more than 600 companies that purchase or support the purchase of performing and nonperforming receivables on the secondary market. The RMAI [Receivables Management Certification Program](#) is celebrating its 10th anniversary in 2023. Together with RMAI's [Code of Ethics](#), the Certification Program sets the global standard within the receivables industry due to the rigorous uniform standards of best practice which focus on protecting consumers. More information about RMAI is available at www.rmaintl.org.