

Code of Professional Conduct
The **CMA Credit Management Association's**
American Society of Credit Collection Professionals
ASCCP

The Code of Professional Conduct of the CMA Credit Management Association's American Society of Credit Collection Professionals consists of two sections – (1) the Principles and (2) the Rules. The Principles provide the framework for the Rules, which govern the performance of professional conduct and services by members. A Council called the Credit and Collection Standards Board of the American Society of Credit Collection Professionals is authorized to designate bodies to promulgate technical standards under the Rules, and require adherence to those Rules and standards.

The Code of Professional Conduct was adopted by the membership to provide guidance and rules to all members – those in public practice, in industry, in government, and in education – in the performance of their professional responsibilities.

Compliance with the Code of Professional Conduct, as with all standards in an open society, depends on members' understanding and voluntary actions, secondarily on reinforcement by peers and ultimately on disciplinary proceedings, when necessary, against members who fail to comply with the Rules.

Principles

Preamble

Membership in the American Society of Credit Collection Professionals is voluntary. By accepting membership, a Certified Credit Professional and or a Certified Professional Collector assumes an obligation of self-discipline above and beyond the requirements of laws and regulations.

These Principles of the Code of Professional Conduct of CMA's American Society of Credit Collection Professionals express the profession's recognition of its responsibilities to the general public, to clients, to employers and to colleagues. They guide members in the performance of their professional responsibilities and express the basic tenets of ethical and professional conduct. The Principles call for an unswerving commitment to honorable behavior, even at the sacrifice of personal advantage.

Article I – Responsibilities

In carrying out their responsibilities as professionals, members should exercise sensitive professional and moral judgments in all their activities. Members also have a continuing responsibility to cooperate with each other to improve the art of business credit, collection and receivables management.

Article II – The Public Interest

Members should accept the obligation to act in a way that will serve the public interest, honor the public trust, and demonstrate commitment to professionalism.

Article III – Integrity

To maintain and broaden public confidence, members should perform all professional responsibilities with the highest sense of integrity. Integrity is measured in terms of what is right and just.

Article IV – Objectivity and Independence

A member should maintain objectivity and be free of conflicts of interest in discharging professional responsibilities. Members in public and private practice should be independent in fact, and must be scrupulous in their application of generally accepted credit and collection principles.

Article V – Due Care

A member should observe the profession’s technical and ethical standards; strive continually to improve competence and the quality of services, and discharge professional responsibility to the best of the member’s ability. Competence is derived from a synthesis of education and experience. It begins with a mastery of the common body of knowledge required for designation as a certified credit professional (CCP) and a certified professional collector (CPC).

Article VI – Confidentiality

A member should refrain from disclosing confidential information acquired in the course of their work except when specifically authorized, unless legally obligated to do so. Members should refrain from the use of confidential information acquired in the course of their work for unethical or illegal advantage either personally or through third parties.

Article VII – Professional Conduct

The collective efforts of all members are required to maintain and enhance the traditions of the profession. A member is obligated to refrain from engaging in or supporting any activity that would discredit the profession.



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Credit & Collection Professionals