Committed to Quality and Compliance

Comprehensive compliance is a cornerstone of Windham’s success. From call center management to accounts receivable recovery, our initiatives for superior quality are fundamental to building longstanding relationships with our clients and their customers.

Windham’s Quality Control Plan outlines the steps for overall quality and compliance and includes every major function of our business, such as:

- Training
- Performance management
- Reporting
- Auditing
- Quality assurance
- Regulatory and contractual

Compliance Management System

A foundational part of Windham’s Quality Control Plan, the Compliance Management System (CMS) is a formal, written compliance program designed to align business strategies that prevent regulatory violations and protect consumers.

The CMS includes extensive documentation, policies, communication standards, and training guidelines to protect consumer rights and align with the Consumer Financial Protection Bureau (CFPB) examination guide. Major functions of the CMS include:

- Board and management oversight
- Vendor and subcontractor management
- A documented complaint response process
- Compliance monitoring and reporting
- Training management and improvement

A Focus on Continuous Improvement

Compliance audits are a major part of Windham’s CMS and are the foundation of our continuous improvement service models. Audits provide targeted feedback and coaching to improve performance and customer satisfaction.

Customizable score cards are used to evaluate our team based on our clients’ guidelines and goals for focused measurement of quality and service. Customer satisfaction (CSAT) surveys provide valuable feedback on drivers of dissatisfaction and frustration to make informed improvements and build stronger customer relationships.

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Memberships and Certifications

Our memberships and commitment to ongoing education and professional development improve the products, services, and quality we provide. With them, our team and clients stay at the forefront of industry changes and emerging technology to deliver more customer-centric strategies and services.

Windham is a member of over 40 industry associations, including:

- American Collectors Association (ACA) International
- National Council of Higher Education Resources (NCHER)
- International Association of Commercial Collectors (IACC)
- Commercial Collection Agencies of America (CCA of A)
- Commercial Law League of America (CLLA)

Our Compliance team holds certifications and certificates from:

- American Collectors Association (ACA) International
- American Society of Quality (ASQ)
- Professional Association of Customer Engagement (PACE)
- Health Care Compliance Association (HCCA)
- Society of Corporate Compliance and Ethics (SCCE)

Protecting Sensitive Data

Our customer care and accounts receivable solutions require us to handle financial, sensitive, and personally identifiable information (PII). Protecting that data maintains consumer trust in the brands we work with.

Windham is both PCI and SSAE 16 certified. Our comprehensive security program—supported by advanced technology—covers policy, compliance, and auditing services, as well as security operations like network security, incident handling, and risk management.

Regulatory Compliance

Windham complies with applicable federal, state, and city laws and client rules as they pertain to collection agency practices, treatment of consumers, and the protection of individual privacy. These laws include but are not limited to:

- Federal Information Security Management Act (FISMA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Fair Debt Collection Practices Act (FDCPA)
- Gramm-Leach-Bliley Act (GLB Act)
- Electronic Signature in Global and National Commerce Act (ESIGN)
- Fair Credit Reporting Act (FCRA)
- Family Education Rights and Privacy Act
- Federal Privacy Act of 1974