## **Compliance**

### **We Don’t Just Meet Standards — We Set Them**

At **Elite Portfolio Management**, compliance isn’t a department — it’s embedded into every facet of our operations. In a heavily regulated industry, we operate with full alignment to both federal and state requirements, always staying ahead of the curve.

### **Regulatory Compliance**

Elite strictly adheres to all applicable statutes and regulations, including:

* Fair Debt Collection Practices Act (FDCPA)
* Fair Credit Reporting Act (FCRA)
* Gramm-Leach-Bliley Act (GLBA)
* Health Insurance Portability and Accountability Act (HIPAA)
* Privacy Act of 1974
* Protected Health Information (PHI) protocols
* Any other relevant state or federal statutes

We continuously align with evolving compliance frameworks to ensure that both our clients and their consumers are protected at all times.

### **Staying Ahead of Regulatory Change**

Compliance is not static. That’s why our in-house Corporate Counsel and Chief Compliance Officer maintain continuous oversight of legal and regulatory developments across the country. We proactively update policies and procedures to reflect new legislation and guidance, ensuring that your accounts are always handled in a legally sound and fully transparent manner.

### **Technology-Driven Compliance**

Our digital-first compliance infrastructure integrates people, processes, and tools to maintain airtight controls at every level.

* **TCPA-compliant systems**
* **PCI DSS certification**
* **Annual CFPB Readiness Assessments**
* **Proactive data protection and encryption practices**

Our systems are routinely audited by some of the nation’s most demanding institutional clients — and we deliver exceptional results, every time.

### **Industry-Leading Staff Standards**

We take hiring as seriously as we take compliance. Every team member undergoes extensive screening, background checks, and drug testing before onboarding. Once onboarded, employees complete a rigorous training program, followed by ongoing compliance education and performance audits throughout their tenure.

### **Call Recording, Monitoring & Analytics**

Every inbound and outbound call is recorded, archived, and subject to:

* Real-time call monitoring by Elite’s QA leadership
* Access to live call sessions for client-side monitoring
* Full post-call analysis and audit trails

This ensures our agents are not only compliant, but delivering high-quality, professional experiences at every touchpoint.

### **Complaint Management**

We operate with **zero tolerance** for consumer mistreatment or process failure. All complaints are investigated immediately by our Corporate Counsel and Compliance Officer, and are tracked, analyzed, and resolved through a formal compliance lifecycle:

* Written complaint procedures
* Active monitoring and reporting
* Root-cause analysis and corrective action
* Transparent resolution and reporting

At **Elite Portfolio Management**, we protect your brand like it’s our own — because compliance isn’t just protection, it’s power.

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