

Marketing & Advertising Standards Checklist

Member implementation: April 1, 2024

Auditing of requirements: June 1, 2024

Marketing & Advertising

1. Company to have a complete list of **company names and state registrations** as required by law to provide to American Association for Debt Resolution (AADR) accreditation independent auditor.
2. Company to **conduct a review** of company and their advertisers' marketing materials every six months.
 - a. Company to be able to provide evidence of **compliance results** (program representation, use of plain language, description of services, and no false affiliations – including government agencies, false sense of urgency, false sense of exclusivity, use of “free”, performance claims and topics as listed in the AADR Marketing & Advertising Standards) of the marketing materials reviews.
3. Company to provide evidence of performance related **performance guarantees** if made.
4. Company to provide evidence of **program performance claims** – source disclosure, experience data, Good Faith Estimate identification.
5. Company to provide verification of **products and services** offered.
6. Company to attest to compliance with the **Fair Credit Reporting Act (FCRA)**.
7. Company to provide evidence of **creditor claims and disclosures** if applicable.
8. Company to provide evidence of **consumer-opt out options**.
9. Company to retain **marketing and advertising materials** – audio, video, online, print, etc... for at least two years or greater if law requires.
10. Company to provide evidence of **truthfulness of company reviews** if applicable.
11. Company to provide evidence of **review compensation and disclosures** if applicable.
12. Company to attest about **truthfulness, non-manipulation or coercion** of reviews on third-party sites (see AADR Marketing & Advertising Standards for review expectation specifics) if applicable.
 - a. If employee reviews are used, **evidence of a company statement** about non-coercion.
13. Company to provide **evidence of data and sourcing for third-party review sites** if applicable.
14. Company to provide **evidence of list and lead generation consumer data being lawfully obtained**.

This checklist is a high-level overview of what is expected from member companies. It is not an exhaustive list. It is the responsibility of the company to meet the AADR Marketing & Advertising Standards requirements. If you have questions, contact [Stacey Silva](#).