

## **Encore Capital Group Earns Certified Debt Buyer Designation from DBA International**

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*- SVP Amy Anuk Also Elected Chair of DBA's Certification Council -*

SAN DIEGO, April 9, 2014 /PRNewswire/ -- Encore Capital Group, Inc. (NASDAQ: ECPG), an international specialty finance company, announced that it has earned the designation of Certified Professional Receivables Company (CPRC) after completing the prescribed requirements of DBA International's rigorous Debt Buyer Certification Program. Additionally, DBA International has elected Encore's Senior Vice President of Business Development Amy Anuk as chair of its Certification Council.

DBA's Debt Buyer Certification Program consists of a company-based designation and an individual-based designation for those who meet prescribed continuing education and background criteria. Company certifications are granted to organizations that comply with 20 uniform standards based on industry best practices. These standards address account documentation, chain of title, consumer complaint and dispute resolution, statute of limitation compliance, vendor management, credit bureau reporting, resale, and other relevant operational procedures. Compliance with the standards will be monitored through independent third-party audits as well as through a structured self-compliance audit process.

"DBA certification is the gold standard for our industry," said Anuk. "It not only strengthens Encore's global leadership position, but it also recognizes our longstanding commitment to operating ethically and treating consumers with respect."

As chair of the 11-member Certification Council, Anuk will be responsible for the administration of DBA's Debt Buyer Certification Program. She previously served on the inaugural task force responsible for the creation and launch of the Debt Buyer Certification Program and as chair of the Standards Committee on the Certification Council. Anuk brings over 12 years of experience in the financial services industry to her role. At Encore, she oversees the acquisition of consumer debt portfolios and manages the company's partnerships with major financial institutions. Under her direction, Encore has invested over \$2.6 billion in portfolio purchases.

DBA President Bryan Faliero congratulated Encore, saying, "By becoming a Certified Debt Buyer, Encore has demonstrated that it is committed to operating with the highest ethical standards, and will abide by the program's standards of excellence."

For more information about DBA's Debt Buyer Certification Program, or to download an application, please visit DBA's website at [www.dbainternational.org/certification/certification.asp](http://www.dbainternational.org/certification/certification.asp).

### **About Encore Capital Group, Inc.**

Encore Capital Group, an international specialty finance company with operations spanning seven countries, provides debt recovery solutions for consumers and property owners across a broad range of assets. Through its subsidiaries, the Company purchases portfolios of consumer receivables from major banks, credit unions, and utility providers, and partners with individuals as they repay their obligations and work toward financial recovery. Through its Propel Financial Services subsidiary, the Company assists property owners who are delinquent on their property taxes by structuring affordable monthly payment plans and purchases delinquent tax liens directly from select taxing authorities. Through its subsidiaries in the United Kingdom, Cabot Credit Management and Marlin Financial Services, the Company is a market-leading acquirer and manager of consumer debt in the United Kingdom and Ireland. Through its Refinancia subsidiary, the Company services distressed consumer debt in Colombia and Peru. Encore's success and future growth are driven by its sophisticated and widespread use of analytics, its broad investments in data and behavioral science, the significant cost advantages provided by its highly efficient operating model and proven investment strategy, and the Company's demonstrated commitment to conducting business ethically and in ways that support its consumers' financial recovery.

Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a

component stock of the Russell 2000, the S&P SmallCap 600, and the Wilshire 4500. More information about the Company can be found at [www.encorecapital.com](http://www.encorecapital.com). More information about the Company's Cabot Credit Management subsidiary can be found at [www.cabotcm.com](http://www.cabotcm.com).

#### **About DBA International**

DBA International is the nonprofit trade association that represents the interests of companies that purchase performing and nonperforming receivables on the secondary market. DBA provides its members with networking, educational, and legislative advocacy opportunities through an annual conference, an executive summit, regional seminars, state and regional committees, newsletters, webinars, teleconferences, and other media. DBA promotes uniform industry standards of best practices through the Debt Buyer Certification Program and a code of conduct. Adherence to both are required for DBA membership. DBA is headquartered in Sacramento, California.

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Information found on the Company's website and the website of its Cabot Credit Management subsidiary is not incorporated by reference.

SOURCE Encore Capital Group, Inc.