The credit management *playbook*

How to become the collections firm ChatGPT names to creditors

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FORTITUDEMEDIA.AI

AI assistants name collections firms they can verify: a clear specialism, checkable FCA authorisation and CSA membership, and plain guidance for creditors. They also read what the people you contact say about you. Publish separate commercial and consumer pages, dated guides to the Late Payment Act and the coming reforms, and a fair page for debtors, then make every listing match.

For founders and managing directors of UK collections, recoveries and credit management firms.

Finance directors and credit managers now research recovery options with ChatGPT and other AI assistants, and they usually start with a decision rather than a name: agency or solicitor, what interest they can add, how to chase a customer in Spain. The assistant answers the question, then names the firms it has evidence for. Most agencies give it too little to go on.

If you are not on that list, the enquiry goes elsewhere and nobody tells you. There is a second risk. The people you collect from ask the same assistants whether your firm is genuine, and the answer draws on their reviews, your website and the FCA Register. Creditors ask about you too before they sign, so a muddled or hostile answer costs you clients as well as goodwill.

38

businesses close each day because of late payment, the government says

DEPARTMENT FOR BUSINESS AND TRADE, JULY 2026

8%

plus the Bank of England base rate: the statutory interest a business can charge on a late business-to-business invoice today

GOV.UK, SEPTEMBER 2026

60 days

maximum payment term the government has confirmed it will legislate for, though it is not yet law

DEPARTMENT FOR BUSINESS AND TRADE, MARCH 2026

The questions that decide *who gets the call.*

Creditors ask about a decision before they ask about an agency, and debtors ask whether you are real.

BUYER ASKS

Should I use a debt collection agency or send a letter before action myself?

BUYER ASKS

Which B2B debt collection agencies are best for manufacturers?

BUYER ASKS

What statutory interest can I charge on a late invoice in 2026?

BUYER ASKS

How do I recover an unpaid invoice from a company in Ireland or Spain?

BUYER ASKS

Which collection agencies handle vulnerable customers well?

BUYER ASKS

Which debt collection agencies are CSA members and FCA authorised?

BUYER ASKS

Is this debt collector legitimate, and can they come to my house?

TRY THIS

Ask five of these in ChatGPT, Gemini, Claude, Copilot and Perplexity, each in a fresh chat. Note who is named, and who is named instead of you. Answers vary from run to run, so only count a result that repeats.

How the assistants choose

01 **Standing it can check**

FCA authorisation where required, CSA membership and a Companies House record that matches your trading name. Firms that trade under several names often give the assistant three different stories.

02 **A stated specialism**

Commercial debt for manufacturers, or utility arrears, can be matched to a creditor's question. Full-service collections cannot.

03 **Evidence of how you work**

Plain guides to each stage, from letter before action to court, show how you operate and give the assistant something to quote.

04 **Qualified people**

CICM qualifications shown on named team profiles tie your expertise to real people the assistant can describe.

05 **What others say, debtors included**

Reviews, forum posts and complaints are public. The tone of what the people you contact write shapes how the assistant describes your conduct.

The sources assistants *trust in your field.*

An assistant rarely names a firm on its own website's word. It looks for the same facts in places that have checked you independently. These are the ones that matter most for credit management.

SOURCE	WHY IT COUNTS	WHAT TO DO
FCA Register	Confirms your permissions and trading names.	Make names, permissions and address match your website.
Credit Services Association	The sole national trade association in the UK for debt collection and purchase, with a member directory searchable by service and location.	Keep your listing accurate and reference its Code of Practice.
Chartered Institute of Credit Management	Its qualifications, Credit Management magazine and the British Credit Awards are independent signals of expertise.	Show CICM qualifications on named team profiles.
FENCA and ACA International	Membership and named partners are evidence of an overseas network when a creditor asks about recovery abroad.	Name your partners and memberships on each country page.
Companies House and the ICO register	They tie your company and data protection registration to your trading name.	Check both match your website exactly.
Trade press: Credit Connect, Credit Management magazine and your clients' sector titles	Anonymised, aggregated findings, such as how payment behaviour differs by sector, get quoted by the trade press and cited by assistants.	Offer comment and anonymised, aggregated data.
Google and Trustpilot reviews	Assistants read what debtors and creditors write about you.	Reply politely and factually, and ask satisfied creditor clients to review you.

Common mistakes

Selling everything to everyone

A site promising debt recovery for every sector reads as a generalist. A firm clearly known for one or two kinds of debt is named far more often for those.

Blending commercial and consumer work

The rules, the audience and the tone differ. One mixed services page leaves finance directors, utilities and councils unsure which rules you work under.

Writing about the reforms as if they were law

The 60-day term and non-waivable statutory interest are confirmed but not yet legislated. Say so, date the page and review it when a bill is published.

Leaving the debtor's view to others

Assistants read debtor reviews and complaints. Without a fair page for the people you contact, other people write the answer about your conduct.

Ten questions. *Be honest.*

01	Do your FCA Register entry, CSA listing, Companies House record, Google Business Profile and website agree on names, permissions and address?	☐ Yes	☐ No
02	Is your FCA reference number shown in plain text on your website, with links to your FCA Register and CSA records?	☐ Yes	☐ No
03	Do you have separate, clearly labelled commercial and consumer sections, each naming the rules that apply?	☐ Yes	☐ No
04	Does your homepage name one or two specialisms, such as commercial debt for manufacturers or utility arrears?	☐ Yes	☐ No
05	Do you have a calm, plain page for the people you contact, covering how to check you are genuine, pay, dispute, get free advice and complain?	☐ Yes	☐ No
06	Have you published a dated guide to what the Late Payment Act allows today and the status of the reforms?	☐ Yes	☐ No
07	Do you have a page for each country where you recover debts, naming your partner and memberships?	☐ Yes	☐ No
08	Do you publish how your fees work, including what commission is charged on, legal costs and statutory interest?	☐ Yes	☐ No
09	Is your approach to customers in vulnerable circumstances, disputes and complaints published for a creditor's compliance team?	☐ Yes	☐ No
10	Do you reply to reviews and ask satisfied creditor clients to review you on Google or Trustpilot?	☐ Yes	☐ No

Fewer than seven yeses means a finance director asking an assistant about debt recovery is probably being given other names.

What to do this month, *and next.*

This month

01 Check that your FCA Register entry, CSA listing, Companies House record, Google Business Profile and website agree on names, permissions and address.

02 Split your services into clearly labelled commercial and consumer sections, each naming the rules that apply.

03 Write or update the page for the people you contact: who you act for, how to check you are genuine, how to pay or dispute, where to get free advice and how to complain.

04 Publish one dated creditor guide on what the Late Payment Act allows today and where the reforms stand.

05 Add a page for each country where you recover debts, naming your partner, the process, your languages and your memberships.

06 Invite a handful of satisfied creditor clients to review you on Google or Trustpilot.

The next ninety days

01 Rebuild your service pages around one or two named specialisms, such as manufacturing and construction, with named specialists on each.

02 Publish a plain comparison of the creditor's routes, from letter before action and agency to county court claim and solicitor, and say which jurisdictions you handle.

03 Publish your approach to customers in vulnerable circumstances, disputes and complaints to the Financial Ombudsman Service, written for a creditor's compliance team.

04 Turn anonymised, aggregated findings, such as how payment behaviour differs by sector, into data the trade press can quote.

05 Show CICM qualifications on named team profiles and offer comment to Credit Connect and Credit Management magazine.

How to tell it is working

- Keep a fixed list of 20 to 50 creditor questions, plus the questions debtors ask about your firm by name.
- Run each several times a month in a clean session in ChatGPT, Google's AI Overviews and AI Mode, Copilot, Gemini, Perplexity and Claude, and count a win only when it repeats.
- Note whether the description of your conduct is fair, not only whether you are named.
- Expect assistants that search the web to reflect a corrected listing within weeks, and answers from a model's memory to take months.

Straight answers.

What percentage does a debt collection agency charge in the UK for commercial debt?

We do not quote market rates, because commission varies with the size and age of the debt, the sector, where the debtor is and whether legal action is included. What an agency should publish is how its fees work: what commission is charged on, how legal costs are handled and what happens to statutory interest and compensation.

Should I use a debt collection agency or send a letter before action myself?

For a recent, undisputed debt with a customer who is still trading, a firm letter claiming statutory interest and fixed recovery costs often works. An agency adds tracing, persistence and scale. A solicitor or court claim suits disputed or larger debts. The firm that explains this most clearly is the obvious one for an assistant to name.

Which debt collection agencies are CSA members and FCA authorised?

Assistants answer this from the CSA member directory, the FCA Register and agencies' own websites, so all three need to agree. Show your CSA membership and FCA reference number on your website in plain text, with links to both records. If any of them disagrees on your name or address, fix that first.

What statutory interest can I charge on a late invoice in 2026?

Between businesses, statutory interest is 8% plus the Bank of England base rate, with a fixed recovery sum of £40, £70 or £100 depending on the size of the debt. The reforms confirmed in March 2026 would stop parties contracting out of statutory interest, but they need legislation first.

arum®

arum works in your market: it is a collections and recoveries firm that advises banks, governments and major brands on collections technology.

310

pages rebuilt across three regions, in weeks

PROBLEM	A 28-year track record, more than 500 projects in 23 countries, and a website that undersold it.
WHAT WE DID	Rewrote every word, sharpened the brand and rebuilt 310 pages across three regions.
RESULT	A website that finally does the firm justice, delivered in weeks rather than months.

“It was obvious from day one that they are founders themselves.”

Jamie Waller, CEO and Executive Chair, arum

READ THE CASE STUDY ↗

07 · READ MORE

The full guides, *free and dated.*

- Why does ChatGPT name other debt collection agencies and not us? ↗
- Why does ChatGPT describe my firm wrongly, and how do I fix it? ↗
- Does publishing our own research help ChatGPT recommend us? ↗
- Do awards and accreditations make ChatGPT more likely to recommend us? ↗
- How do we find out whether ChatGPT is recommending our firm? ↗
- Which law firms does ChatGPT recommend, and how do we become one? ↗

SOURCES

Department for Business and Trade, Late payments: tackling poor payment practices (July 2026)
Department for Business and Trade, Time to pay up: government response (March 2026)
GOV.UK, Late commercial payments: charging interest and debt recovery (September 2026)
Credit Services Association, About the CSA (September 2026)
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Want to know where you stand?

A free Growth Review is thirty minutes with a founder. We check what Google and the AI assistants say about your firm and two competitors, and send three fixes in writing.

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