



## SAVE THE DATE!

### In-Person!

Save the dates

March 29, 2022 – Evening Reception

March 30-31, 2022 - Education

San Diego Marriott Gaslamp Quarters



TRMA is thrilled to announce our Spring 2022 Meeting will be in-person once again! Join us March 29-31, 2022, in San Diego, California. We are looking forward to reconnecting and bring attendees relevant and engaging education on a variety of topics.

We recently put out a call for speakers and would love to hear from you. Session partnerships between Voting Members and Business Affiliates are highly recommended along with innovative and engaging session delivery formats. Submit [HERE](#) by December 13.

## IN THIS ISSUE

President's Update.....2

From the TRMA Office.....3

From the Committees.....4

Fall 2021 Virtual Meeting  
Recap.....6

New Member Profiles.....7

Reducing the Impact of the  
Post-COVID Digital  
Paradox.....12



## PRESIDENT'S UPDATE

Dear Friends,

When I decided to run for the President position, I had a very different idea of how my two years were going to go. That vision did not include COVID-19 and the major disruptions it created for our organization and industry. These past two years the Board needed to navigate the ups and down of the pandemic, take the health and safety of our members in consideration when we canceled the 2020 spring meeting, and identify how we were going to move forward.

TRMA volunteers have done a great job in helping the organization navigate so much uncertainty. The Program Committee developed our first virtual meeting with relevant education about the pandemic. Some of the biggest challenges were the changes in regulations and new consumer laws being passed by states. The BAAB came together and developed a survey to identify what the members needed and develop a free webinar series specifically related to navigating COVID. Other committees also went to work to share information and updates with peers.

While the pandemic was the major theme of my presidency, there were also very positive things that we accomplished together over the last two years. We purchased a new membership database and transitioned to a new website platform; expanded sponsorship opportunities; executed three virtual meetings to help us stay connected; transitioned from Hitachi to North Highland as a new benchmarking vendor; and more. All these things could not have been possible without the work of the volunteers. Thank you to all of you!

As my term as President ends, I can say that the opportunity to lead the organization has made me grow as a leader. I've cherished my time at the Board calls discussing important topics on the direction of the organization. TRMA Board Members are among the best in our industry, and we are lucky to have them as team.

But don't worry. I'm not going far. Starting on January 1, 2022, I will be on the Board serving as Past President for one year. In that role I will support the new President of TRMA and ensure a smooth transition. I look forward to continuing to engage with you and seeing you next year at the spring meeting in San Diego.

Sir Guy Epps

TRMA President



**Sir Guy Epps**  
TRMA President

Senior Director Collections,  
Comcast Cable  
Communications



## FROM THE TRMA OFFICE

Hello TRMA Members,

Another year is close to an end and soon the holidays will be here. I hope you and your families are able to gather this year after so much time apart.

Speaking of time apart, TRMA hasn't had an in-person meeting in the last two years. That is about to change in March of 2021. Save the date! We are meeting in-person in San Diego, CA, at The Westin San Diego Gaslamp Quarter from March 29-31, 2022. We are excited about this event that will reunite and reconnect the entire membership. Don't miss it.

Earlier this year the Business Affiliate Relationship Committee (BAR) met to assess BA membership applications. The BAR recommended to the Board, and the Board approved, accepting AuthenticID, DCM Services, and TrueAccord as our newest BA members. Find out more about the companies on page 7 and welcome them.

TRMA also welcomed a couple of new Board Members. Patrick Conolty, Sr. Staff Program Manager - Billing & Collections with Hughes, and Brian Newcomb, Director - Credit Policy and Strategy, AT&T. Newcomb was also elected by the Board as the Treasurer of the organization. Congratulations to both!

In a few days we will also be holding an election for the Board of Directors. Voting Members should make sure that the main contact of their organization submits the ballot by 11:59 pm ET on November 30, 2021. Look for that email soon.

Finally, I want to acknowledge that Sir Guy Epps' term as the President of the organization ends on December 31, 2021. Over the last couple of years Sir Guy and I have worked closely together, and it has been a pleasure getting to know him and working alongside him. Thank you for all the work and dedication to TRMA, its mission, and its members.

Thank you,

Jose F Segarra, MNA, CAE

Executive Director

### TRMA'S MISSION

TRMA is a professional resource that is sought by industry leaders. It is a growing, diverse and global organization that delivers quality information forums and strategies relevant to our members' changing and dynamic industries. The mission of TRMA is to promote cooperation within the Telecommunications, Pay TV, Utility, Waste Management and other industries to effectively balance risk while reducing fraud and uncollectibles for the benefit of our industry and paying customers.

#### **For content ideas, contact the Communications Committee Chair:**

Caterina McIntyre  
cmcintyre@rchcable.com

### TRMA

35 E. Wacker Drive, Suite 850  
Chicago, Illinois 60601  
Phone: 312-596-5243  
Email: info@trmanet.org

Jose Segarra, MNA, CAE  
Executive Director  
jsegarra@trmanet.org

Michael Van Kerckhove  
Associate  
mvankerckhove@trmanet.org





## FROM THE COMMITTEES

### **Business Affiliate Advisory Board**

Chair: Debra Kammer,  
TransUnion



As we look at the ending of 2021, I'd like to recap our BAAB efforts and a quick view of plans for 2022.

What a year 2021 was! We held two virtual TRMA conferences, continued to feel the impact of COVID-19, held three successful webinars, and managed through several surveys. Many of us dealt with working from home and heading back to the office, homeschooling/virtual schooling, the inability for our association to meet in-person and the continued toll the isolation has taken on all of us; it has been a juggle.

We look forward to 2022!

The BAAB is looking forward to new opportunities to serve the organization this coming year, enhancing those items we built over the almost two years of COVID! Included in our vision for 2022:

~ Our first onsite conference in

San Diego in March.

~ This session will bring back the ability to network in person

~ Affiliates to sponsor key events

~ Enhancing ROI opportunities for all Affiliates (big or small)

~ We will also expand our "speed dating" event. This will allow voting members to raise up an issue/need for their company and the affiliates to sign up to spend ten minutes sharing an opportunity for the members to consider

~ Speaking sessions on key topics facing our industry with unique tracks for learnings

The Business Affiliates will also tackle other events for the entire organization, which will feature Podcasts, additional webinars, white papers, and thought leadership events. We look forward to partnering with all of the members and affiliates to grow our TRMA family over the next twelve months.

We encourage all participation (members and affiliates)! Our organization has unique opportunities to enjoy knowledge and growth this coming year. We can only do this together!

We look forward to a new year, new opportunities to share

and as always, we thank you for your commitment to our industry and TRMA!

### **Programs Committee**

Chair: Philip Thomas,  
ConvergentUSA



The Program Committee is responsible for organizing and executing the Spring and Fall TRMA conferences. This includes working with the TRMA Board to determine relevant content, soliciting the membership for presentations and speakers and building the agenda. In non-pandemic years, the committee plans the food, entertainment, and networking events for in-person conferences. Over the past two years, the meetings have been virtual, and the committee has had to get creative, particularly with networking (e.g., 'Speed Dating' at the recent Fall event).



Program Committee members collaborate with many other committees in the planning of the twice annual events. This includes working with the Membership Committee on the Newcomers Luncheon, wherein new members and guests are welcomed on day-one of the conferences. The committee also teams-up with the Technology Committee for surveys and polls. During these trying times, the Technology Committee has been instrumental making virtual networking events work. The Education, Regulatory, and Communications Committees have also played critical roles in the success of TRMA event planning over the years. "The planning and success of both virtual and in-person events during my time with TRMA has truly been a collaborative effort between the Program Committee and many other TRMA committees. It is inspiring to have very busy people volunteer their time and expertise to bring together great speakers, relevant, timely content, and networking opportunities to the TRMA membership two times a year," said Phil Thomas, Program Committee Chair.

In addition to working with the TRMA Board and different committees when planning these events, TRMA members are welcomed and encouraged to provide feedback, best practices, and

suggestions to assist in making the next conference the best one yet.

After all of the challenges we have endured over the last twenty months, the Program Committee is thrilled to be getting to work on planning the Spring Conference, which will be held March 29-31, 2022, IN-PERSON in San Diego, California! It will be great to see everyone again; I know we'll have a lot to cover!

The Program Committee consists of Board Liaison, Sir Guys Epps, Chair Phil Thomas and committee members Ryan Callahan, Jenn Ryan, Brent Nagy, Alan Greenway, Conrad Bickerdike, Bill Citro, Amanda Hoover, Steve Anderson, Jim Bolzenius, Fred Gerber, and Jeanie Armstrong.

Interested in joining the Communications Committee?

Help with the monthly e-blast, biannual newsletter, and other communications endeavors.

Contact the Communications Committee Chair:

Caterina McIntyre  
[cmcintyre@rchcable.com](mailto:cmcintyre@rchcable.com)



FOLLOW US  
ON LINKEDIN  
**@TRMA**





# 2021 VIRTUAL FALL MEETING RECAP

On October 13 & 14, we held our third (and final...?) virtual conference, filled with a new slate of educational sessions, new networking opportunities, and plenty of first-time attendees and guests. This time around, we left the Zoom rooms behind and gathered on Hopin, a platform recommended by many of our members. We took advantage of Hopin’s interactive expo booths created with our sponsors and its “speed dating” networking capabilities, which randomly paired Voting Members and Business Affiliates for four-minute meetings. And we can’t forget the How Well Do You Know Your Board? game where we got to learn fun facts about some of the TRMA leadership.

Jeff Hobbs from Afni emceed our event and introduced many of our distinguished speakers, including John McNamara of the CFPB who gave us an update on happenings at the Bureau, and Michelle Wheeler of Prove who led a panel discussion on inclusive leadership. Attendees were also treated to sessions covering customer engagement, small business growth, consumer behavior, collection agencies, and consumer credit trends.

We recently sent out word to everyone who registered letting you know that the session recordings and link to our Virtual Tote Bag are now available in the [TRMA Library](#). Check it out. Thank you to all who joined us!





# WELCOME TO OUR NEW MEMBERS



AuthenticID provides 100% automated identity proofing and fraud detection solutions that are leveraged by companies and industries around the world including top telecom/wireless, banking, fintech, background screening, identity, gig, retail, e-commerce, government, healthcare, and more.

Using thousands of proprietary computer vision and machine learning models, these solutions help companies accurately verify the identity of their users across retail, digital and call center environments for onboarding and ongoing re-authentication events. The solutions are easy to integrate and provide customers a large ROI by stopping fraud losses, increasing customer conversion at onboarding, reducing operational costs, allowing quick and cost effective operational scalability, all while ensuring global privacy regulations are complied with.

Learn more about AuthenticID at [authenticid.com](https://authenticid.com)



Primary Contact:  
Tim Maciejewski, VP - Global Growth  
[timdm@authenticid.coail](mailto:timdm@authenticid.coail)



DCM Services (DCMS) has more than twenty years of experience in providing estate and specialty services, including bankruptcy and probate claim filing solutions. Our diverse client base includes:

- 2 of the top 4 telecom providers
- 9 of the top 11 financial services institutions
- More than half of the nation's largest and most prestigious healthcare systems
- Organizations spanning the retail, utilities, and auto industries

Primary Contact:  
Christopher D. Stanley, Director of  
Business Development  
[christopher.stanley@dcmsservices.com](mailto:christopher.stanley@dcmsservices.com)

DCMS specializes in both probate and bankruptcy servicing, offering a wide range of solutions for the pursuit of these inventories. Our estate solutions range from software-as-a-service (SaaS) probate estate location and claim filing solutions, to a fully outsourced estate recovery model, which includes recovery work on decedent accounts, probated estate location, claim filing, and post-claim recovery work. To succeed in our specialty approach, DCMS has created technology and proprietary protocols to ensure compliance, which produce positive survivor or debtor experiences.

All of our estate solutions include access to our patented Probate Finder technology, the most advanced estate location technology available. Our dedicated team of probate experts have built an extensive nationwide database containing nearly eight million probated estate records. This database creates a comprehensive, accurate, and timely solution to identify date-of-death, locate active probate estates, and file probate estate claims.

Learn more at [dcmsservices.com](http://dcmsservices.com)





In 2013, our CEO was hounded by collectors for a small amount on a store credit card that he forgot to pay. Several calls from unknown numbers and one unpleasant conversation later, Ohad Samet was determined to reimagine the debt collection process. It was inherently wrong: the focus on phone calls, the tacked-on "convenience" fees, the authoritative voice on the other side of the line, and most of all, the lack of empathy for the consumer.

We believe debt collection is an extension of a financial service, and it needs to cater to consumers. We created TrueAccord to change the mindset around collections into that of recovery and reconciliation. Our compassionate approach via intelligent machine-learning digital communications proudly maintains a 4.8 Google Satisfaction Rating among consumers. Happier customers = better results.

TrueAccord has worked with more than sixteen million consumers, helping resolve debts with convenient payment plans, customized billing schedules, and easy documentation. We are transforming the debt collection industry and helping consumers reach financial health.

TrueAccord. Reinventing collections

Learn more at [trueaccord.com](https://trueaccord.com).



Primary Contact:  
Mike Walsh, Vice President of  
Enterprise Sales  
[mwalsh@trueaccord.com](mailto:mwalsh@trueaccord.com)



# Benchmarking

**Are you participating in the TRMA Benchmarking Studies?**

TRMA members participate in this free benchmarking reporting analysis for industry-specific data you can use in your company. The data collected includes metrics on credit, collections, fraud performance, and payment processing.

For more information contact Tara Craig at:  
[tara.craig@northhighland.com](mailto:tara.craig@northhighland.com)



10



## TRMA Library

VISIT THE TRMA LIBRARY  
AND EXPLORE  
PRERECORDED WEBINARS,  
PAST CONFERENCES,  
ARTICLES, E-BLOCKS, AND  
MORE.

[HTTPS://TRMA.MCLMS.NET/EN/](https://trma.mclms.net/en/)





# THANK YOU TO OUR 2021 VIRTUAL FALL MEETING SPONSORS!

## Gold Sponsors

**EQUIFAX**

**experian**



**LIVEVOX**

**SYMEND**  
The science of engagement™

**TransUnion**

## Silver Sponsors

**CBE**  
companies

**RevSpring**

## Bronze Sponsors

**afni**

**EASTERN**  
account system inc

**ERC**

**System**  
Improving Financial Outcomes

**RPM**  
Receivables Performance Management, LLC

**SEQUIUM**  
Tomorrow is Today®





Sponsored Content by Symend

# Reducing the impact of the post-COVID digital paradox

## About the report

Throughout the pandemic, Symend conducted multiple consumer surveys and has kept a pulse on market insights. These findings were used to shape the research objectives for Symend's post-COVID survey that was conducted in July 2021 with 2,000 consumers across the United States and Canada, all of whom have primary or shared responsibility for household bills. The report was also shaped by Symend's insights from engaging and treating millions of customers, as well as survey and web testing data from Symend's Engagement Science Lab.



12

## The digital paradox

Consumers seek digital offerings more than ever, while simultaneously struggling with digital fatigue. This creates what Symend refers to as the digital paradox.

Consumer expectations are accelerating the need for digital transformation:

- 40% consider payment arrangements a must-have digital tool.
- Respondents who are behind on bills are nearly twice as likely to indicate that they use the digital tools offered by their provider.
- Four in 10 customers indicated that they are likely to leave their provider if they do not offer the digital tools they expect.



Creating targeted strategies based on expectations can help consumers stay caught up on bills, while improving retention through an enhanced and personalized experience. Not offering the digital tools consumers expect will negatively impact engagement and repayment rates.

When prioritizing your digital transformation efforts, we suggest taking a data-driven approach so you can deliver what customers expect and need, while maximizing ROI.

Digital fatigue is reinforcing the need for personalization:

- Nearly half of respondents to Symend's survey indicated they are experiencing some degree of digital fatigue.
- Of those respondents who are currently experiencing digital fatigue, 39% indicated they are more likely to miss or be late paying a bill.
- For those who are not experiencing digital fatigue, only 6% say they are more likely to be late or miss paying a bill.

Digital fatigue is amplified by habituation, which results in a weakened response from repeated exposure to various things. The impact of digital fatigue is widespread and affecting consumers in unexpected ways. People are becoming more likely to miss bill payments, regardless of ability to pay. The impact of digital fatigue is lasting, making it crucial that service providers understand and respond to digital fatigue.

Providers need to focus their efforts on the tools and channels consumers expect, while ensuring all interactions are personalized to offset digital fatigue. In addition to personalization, providers

should ensure digital tools and communications require minimal time, focus and cognitive energy from the consumer.

### **Three strategies for capturing the attention of digitally fatigued consumers, while meeting digital expectations:**

- Using personalized messaging that is attention grabbing.
- Paring back outreaches during periods of digital fatigue to avoid oversaturating consumers – this will help increase engagement for the most important communications.
- Sending relevant and timely information on the channels your customers prefer.

[Read Symend's post-COVID report](#) for more key findings on consumer expectations and digital fatigue and to access additional research on consumer spending and bill prioritization.



Telecommunications Risk Management Association

35 E Wacker Dr | Suite 850

Chicago, Illinois 60601-2106

312-596-5243

[info@trmanet.org](mailto:info@trmanet.org)

[trmanet.org](http://trmanet.org)