



TRMA 2022 Fall Conference - Call for Speakers

October 18, 2022 - Evening Reception
October 19-20, 2022 - Education
The Brown Hotel, Louisville, Kentucky

This year the Program Committee is interested in receiving submissions on the entire life cycle of the consumer. For that purpose, the committee will be reviewing submissions on the topics presented in this call for speakers. The life cycle of the consumer has been divided into the following sections:

- Awareness
- Engagement
- Acquisition
- Activation
- Retention
- Write Off

In addition to these topics, the committee has also identified Regulatory and General topics for your consideration.

The Program Committee has developed this document to identify the list of topics above and sessions of interest. The sessions have general topics along with questions to address/answer for the audience.

We look forward to reviewing your submissions.

- TRMA

Please review the topics and session ideas below.

Awareness

The effects of inflation on the consumer

Gas prices have been soaring, and the cost to maintain a household has also drastically changed. What information is available and helpful to the Credit, Collections, and Fraud teams as they navigate this ever-changing dynamic? What are some consumer insights to be shared with the audience?

Cyber Attacks Awareness

What happens when a vendor or company is the victim of a data breach or cyber-attack? What are some plans and procedures the companies would need to have in place? Are there resources available in the event the vendor or company can't provide services for 30 days?

Engagement

Engaging the younger consumer

How is this done effectively with millennials and Gen Z? Some examples are: Omni channel, expanding payment instrument channels to include Apple pay, Venmo, etc.

Engaging Customers Under Regulation F

While Reg F allows for collecting through email, text and social media, what are the most effective practices companies could employ?

Activation

Fraud at the Point of Activation

What are the top 3-5 scams during activation? Where is PII headed with not requiring SSN but requiring DOB? What should be required now?

Applications/Activation Process

Are approved customers getting activated? Are they abandoning their cart or leaving the store without an active device? Is the credit policy or technology having an impacting and how? How to contribute to a more profitable growth for the organization?

Coverage

How can companies broaden coverage with alternative data to assess risk and increase long-term customer value?

Experience vs Fraud

The move to digital improves your customer's experience but can lead to an increase in Fraud. How can companies successfully navigate the new digital landscape without increasing risk?

Retention

Employee Retention

There is a new, virtual work environment post pandemic. How can companies keep employees engaged working from home and address the economic pressures, great resignation, inflation?

Employee Cyber Awareness

Now that employees work from home, connected to their home internet service, how can employers increase cyber awareness and proficiency?

Customers Retention Under Economic Uncertainty

How to identify which customers will be impacted by the economic uncertainty? How to retain customers more effectively during these economic times? Are people reducing the number of services they use in their households to save on bills? Do companies' strategies and collection message already account for that?

Write off

Composition of Write-Off Debt

How can companies work on composition of write-off debt post-pandemic and on the cusp of a recession?

Account scoring post-pandemic

What has changed?

Credit Reporting – by creditor(client) rather than collection agency

What is the difference? What do creditors need to know?

Regulatory Compliance

ACP

How is ACP affecting a company's portfolio? What are some of the tactics or best practices being utilized to collect? How are companies addressing the restrictions?

Compliance

With new regulations and laws affecting credit and collection, what are creditor held to vs agencies?

What are some tools available, in terms of compliance, that could help companies?

CMS and Reg F

What are some ways to enhance a compliance management system in order to effectively monitor an agency's Reg F compliance? What are the must have Reg F policies and procedures? What are some common gaps found in annual CMS audits?

General Topics

Doing More with less

During economic turmoil organizations tightening their budgets. How can companies do more with less money? What are some of the best practices for identifying, implementing, and delivering a better customer experience in collections, credit, and fraud during times like this? Is technology the answer? Are there any good case studies that highlight the benefits of doing more with less?

Vendor Management

What are some effective ways to manage vendors? What are companies' oversight responsibilities? How has that changed post-pandemic and working from home?

Agency Recoveries

As agencies are seeing higher labor costs, are there trends where they are trying to reduce costs elsewhere or are recoveries taking a hit due to less work effort? Are there risks of not working all accounts (regulatory)? Have they found more cost-effective solutions for contacting customers (email/text) with the same results? What are more efficient ways to do things?

Roundtables

TRMA will have roundtable discussions during the upcoming meeting. Where are 2-3 topics you would suggest?