

SAVE THE DATES!

Save the Dates!
Spring 2023 Conference
March 6-8, 2023
Atlanta, Georgia



TRMA is thrilled to announce our Spring 2023 Conference will be held in-person once again. Join us March 6-8 in Atlanta, Georgia. We are looking forward to another robust and energetic gathering filled with engagement and camaraderie. We'll have another line-up of vital and engrossing educational sessions and fun networking opportunities.

Keep an eye out for registration, sponsorship, and other info in the weeks ahead as well as on the [TRMA website](#). We've recently sent out a [call for speakers](#)—submit yours by January 5!

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PRESIDENT'S UPDATE



Happy Holidays! to our incredible Members and Business Affiliates—I hope this finds you and your families in good spirits. I wanted to take this time to thank you, our support teams, and to update you on the path ahead for the TRMA Association. But first, let me thank you for your support of TRMA, your volunteerism, and the effort you personally made in improving the Association.

The TRMA organization is expertly positioned and was founded on the principal that together through sharing expertise, strategies, technological advances, and highlighting Regulatory nuance and Fraud headwinds we more readily protect the Consumers we serve and the Company's we represent. This is as true today, as it was in the inception of this great organization. Through networking, sharing of minds, and partnering together we are strengthening the very fabric of our industry.

As the year, 2022, ends, I want to personally thank our sponsors and those that make our Association run. Thank you to: Bostrom our managing partner; Tom Roberts from Bressler for our Association's Legal needs; North Highland for Benchmarking, Experian for being our 2-time Gold Sponsor Fall and Spring, FICO Gold Sponsor Spring; For our Silver Spring Sponsors: Equifax, Symend, TransUnion; Spring Bronze: COI, Complete Recovery, DebtNext, Eastern Account Systems inc., IC System, NEU Analytics, RPM, Sequium; Fall Silver: Equifax, LiveVox, Symend, TransUnion; Fall Bronze: Credit Control, Eastern Account System, FICO, IC System, NEU Analytics.

A Look ahead...to 2023, will find the Association holding two in-person conferences with our Spring Conference being held March 6th - 8th in Atlanta, GA, and one in September—location not defined yet. We will be injecting more opportunities for Committees and the ability to share information online and through digital platforms. We will see our Business Affiliates have a larger platform to present material in between conferences via email, podcasts, and virtual webinars. We are exploring opportunities to expand our base with new Voting Members being added within our sector and within the Utilities industry. We will also be offering new ways to show your support with sponsorship opportunities for breakfast, lunch, and dinner, sponsoring snacks and networking events.

2023 is positioned to be a challenging economic year for all and, in this business climate with expense management taking a front seat, we will need to take our content and our relationship building to another level to bring drive value to our individual firms. I hope this will inspire you to increase your engagement in the Association and to help drive the industry's best content share and conference experience that can be found.

Thank you for the contributions to the Association you have made in 2022 and for those you will make in 2023 to increase the momentum we are building.

Warmest Holiday Greetings,

John P. Craven Sr.

Enterprise Director of Center of Excellence Receivables Management, Cox Communications

TRMA Association President

2022-2023



FROM THE TRMA OFFICE

Hello TRMA,

I hope you had a great 2022 and are looking forward to a prosperous 2023! This time of the year we are focused on membership renewals. In 2022, the board of directors focused its work on member benefits and the value they offer. You are all very aware of the two conferences a year, plus webinars, networking events, and other opportunities. I wanted to highlight a few that you may want to take advantage of in 2023.



Regulatory and Fraud Updates: Over the next year you will hear from the Regulatory Committee and the Fraud SIG more regularly. Previously, these two groups met and shared exceptionally valuable information. However, that information has not been making its way to the rest of the membership. In 2023, these two groups will be sharing the information they discuss so you are all aware of the topics and priorities in the industry.

TRMA Library - This repository of information keeps growing. Please make sure you visit often and look for resources. From recorded sessions and webinars to presentations and educational information. This is all available to you 24/7.

There are more updates to come that will convey the added value of the benefits TRMA offers. The board and staff will continue its work on these efforts.

Thank you,

Jose F. Segarra, MNA, CAE
Executive Director

TRMA'S VISION

To be the trusted community where credit, collections, and fraud professionals collaborate to accelerate profitable business growth and enhance fraud prevention for the benefit of the consumer and our members.

TRMA'S MISSION

To provide a forum that enables members to improve business performance and protect the consumer by convening credit, collection, and fraud professionals to share best practices and industry expertise, network, and learn new ways to address business challenges.

For content ideas, and to join the committee, contact the Communications Committee Chair:

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FROM THE COMMITTEES

Membership Committee

Chair: Fred Gerber, Eastern Account System



The Membership Committee holds a monthly conference call to get updates from the committee members regarding any potential new Voting Member prospects they may have contacted and promoted our association to. Current prospecting is focused on telecommunications, past members, and the utility sector as there is a large potential number of prospects. We offer free admission to our conferences for any potential new Voting Member so they can experience TRMA firsthand. A recent initiative outside of recruiting includes providing ideas for a new Voting Member dues structure.

The Membership Committee encourages help from all facets of our organization. Peer-to-peer discussion between Voting Members and their colleagues from other “non-member” telecommunications or utility companies can have quite an impact. If you happen to know someone with another telecommunications company or who works for a utility in the area of risk, credit, or collections, please do reach out or contact [Fred Gerber](#) or [Jose Segarra](#).





Fraud SIG

Chairs: Christi Clayton, LexisNexis Risk Solutions & Kenneth Rand, Cox Communications



The Fraud SIG Committee’s purpose is to bring together people who have a strong interest in fraud risk management. To engage members on fraud trends, collectively identify fraud risks and share insights and suggestions on mitigation strategies.

The new Fraud SIG team is starting from scratch and working to create a more “Member” focused Fraud SIG Committee to allow for open communication and sharing. We welcome both Member Companies and Business Affiliates to join us for the regular quarterly meetings and will be recruiting Member Companies as the Spotlight company for each meeting. The Spotlight will give members an opportunity to share a recent experience with fraud circles, fraud solutions implemented, new findings, as well as other items. Agenda topic requests will go out prior to each meeting, and a fully published agenda along with subsequent meeting notes will follow each meeting.

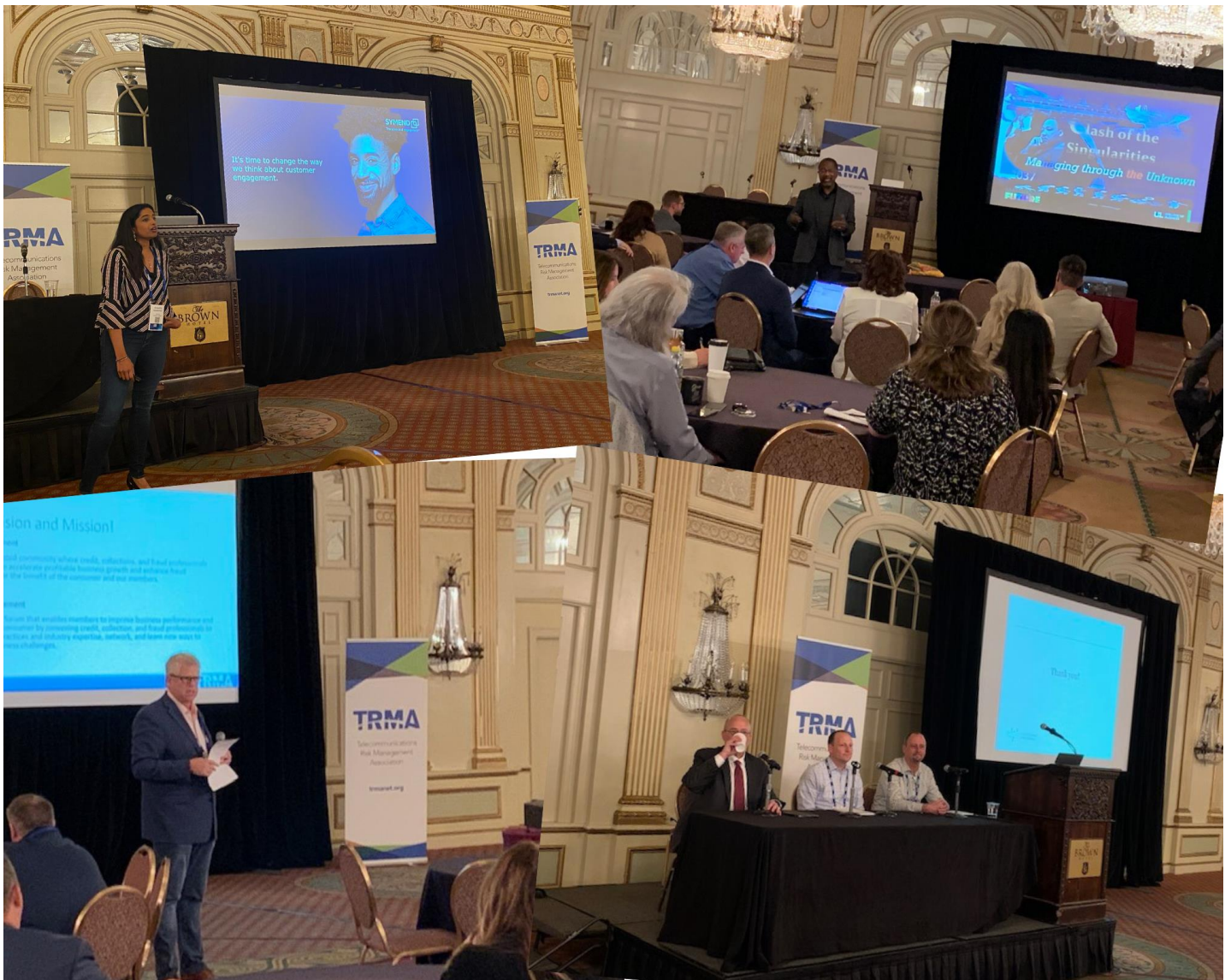
As a first order of “NEW” business, the team asked TRMA members to take a brief survey related to the overall function/direction of the Fraud SIG, content and agenda topics of interest and provided the ability to sign up to be included in the quarterly meetings. There was a lot of great feedback received and members expressed interest in discussing and learning more about fraud trends & statistics, best practices, success stories, risks, and other areas. The Fraud SIG team has reviewed this feedback and is currently working on the agenda for our first meeting, which is being planned for February 2023.

If anyone has an interest in joining the committee, or knows someone who would, please reach out to TRMA Staff Associate [Michael Van Kerckhove](#) to be added to the roster and included in the committee meetings.



2022 FALL CONFERENCE RECAP

This past October, we held our first in-person Fall gathering since 2019, building on our momentum from last spring’s event in San Diego. This time we met at the historic Brown Hotel in Louisville, Kentucky. We were joined by Futurist and University of Louisville faculty member [Nat Irvin](#) for our opening keynote presentation. He took us on a journey to the year 2037 to examine what it could mean to live, work, think, believe, learn, lead, and innovate in a very different world. Attendees also had the opportunity to participate in sessions covering the latest trends in fraud, identity, and data; regulatory trends; and customer engagement; among other topics.





We continued our tradition of giving back to charity. While last spring's silent auction raised money for local nonprofit supporting homeless youth education, this time we returned to a more hands-on activity. We partnered with [Metro United Way of Louisville](#) to stuff laundry kits for distribution to homeless shelters and schools in the area for individuals experiencing homelessness. Thank you to all who participated!





We also celebrated our 25th Anniversary! The celebration included a return of the President's Awards, given to one Voting Member and one Business Affiliate in recognition of their contributions to TRMA. This year's awards went to Jim Smith of Cincinnati Bell and Deb Kammer of TransUnion. Congratulations! And cheers to 25 more years.





WELCOME TO OUR NEW MEMBERS



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Chargeback Gurus provides end-to-end consumer transaction dispute management to leading brands around the world. Our team of experts deliver comprehensive chargeback solutions that prevent and recover a high percentage of chargebacks, while reducing the merchant's exposure to fraud. As trusted advisors to Visa, American Express, and the Fortune 500, we are recognized for our expertise in chargeback data analytics that prevent future chargebacks.

Chargeback Gurus has helped merchants recover over \$1.5 Billion in lost revenue, and proactively prevent 50% of credit card disputes. Let the Gurus build a comprehensive chargeback management solution tailored to your business.

More at chargebackgurus.com.





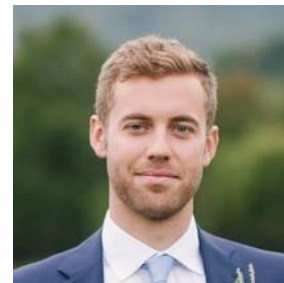
S&P Global Market Intelligence

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S&P Global Market Intelligence delivers unrivaled insights and leading data and technology solutions. It provides trusted solutions, data, and expertise that can drive multiple workflows across an organization. Among the areas of expertise are: Credit Risk and Regulatory Solutions, TMT Sector coverage, ESG & Sustainability, Data & Distribution, Supply Chain, Energy, and much more.

Utilizing S&P's Credit Risk and Regulatory Solutions, you can manage the full spectrum of your risk and compliance exposure with best in class solutions. With intuitive analytical tools, expert insights, and robust data, S&P Global can provide a single source of truth on your customers, suppliers, counterparties, and investments. Flexible delivery channels, such as platforms, feeds, API, and cloud can help streamline processes and created automated workflows. With S&P's Technology, Media, and Telecom Solutions, you can stay up to date with important industry trends such as fixed wireless, digital mvpds, and ever-changing consumer preferences.

Joining TRMA from S&P Global will be Bill Quadrini and Andrew Mearns. Bill is Head of Market Development for the Credit Analytics business within S&P Global Market Intelligence. In this role, Bill is responsible for being the voice of the customer. Bill has worked extensively with our clients to help improve their credit strategies and underwriting capabilities. Andrew Mearns is a leader within S&P's Technology, Media and Telecom practice. Andrew's deep understanding of media and telecom organizations and priorities allow him to support Bill with specialized credit solutions and projects.



Williams & Fudge

Founded in 1986, Williams & Fudge, Inc. is a family-owned and operated agency that takes pride in our commitment of serving clients and consumers in the most ethical and customer-friendly way possible. We provide full-service accounts receivables management solutions to more than 1,400 institutions across the United States in various sectors, including higher education, telecom, financial services, and utilities. We value our partnerships and strive to leverage industry knowledge with technical expertise and a culture of innovation, unlocking value and increasing returns.

Williams & Fudge, Inc. has a single office in Rock Hill, South Carolina, and has the ability to collect in all fifty states and in various foreign countries. We recognize the importance of communication and collaboration and believe the single office concept enhances our ability to maintain culture and best serve our clients. Through continuing education and training, we ensure our collection specialists are able to deliver the highest level of customer service, recovery and resolution for our clients.

With over 35 years of established industry experience, Williams & Fudge, Inc. has continued to be nationally ranked and recognized within the industry as one of America's 'Best Places to Work in Collections' for the past 13 years, as well as one of Training magazine's Top 100 winners since 2019.

Learn more about us at www.wfcorp.com.



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THE LIBRARY IS ALWAYS OPEN



Have you stopped by the [TRMA Library](#) lately? All TRMA members have access to our collection of webinars, white papers, and e-books covering an array of relevant topics—from regulatory updates to Covid-related trends to combating fraud. Review webinars you attended or catch up on those you missed. Conference attendees have access to presentation decks from sessions they missed or would like to review.

Members must be logged into their account to access. Please [contact us](#) if you have issues logging or opening any of the content, or if you'd like to take advantage of [sponsored content opportunities](#).

Recent Additions to the TRMA Library (Click to View):





THANK YOU AGAIN TO OUR 2022 FALL CONFERENCE SPONSORS!

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