

SAVE THE DATES!

Save the Dates!
Spring 2024 Conference
March 4-6, 2024
New Orleans, Louisiana



TRMA is excited to announce our Spring 2024 Conference will be March 4-6 in New Orleans, Louisiana. 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.

Information about breakout session proposals, registration, sponsorship, and more can be found on the [TRMA website](#).

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PRESIDENT'S UPDATE

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Dear TRMA Members,

As I reflect upon my tenure as your President, I am filled with gratitude for the remarkable progress we have made together and the unwavering support I have received from each of you that is building momentum that will carry us in the future.

Firstly, I am delighted we have successfully returned to in-person meetings, which have been instrumental in fostering stronger ties among us. Secondly, the board and Bostrom tackled our mission and vision statements, the guiding objectives we developed and rolled out in the fall of 2022 for our association, has been thoughtfully refreshed to resonate with our current goals and aspirations. Third, we've taken strides in technology by improving the security and the tool we use in benchmarking at the same time reducing our costs with our new benchmark portal, setting a new benchmark for our association's online benchmarking engagements. Another milestone achieved has been the improved ratio of Members to Business Affiliates at our conferences, ensuring a more enriching and balanced interaction.

It is humbling for me to think of the incredible support the association is and has received during my tenure from our Business Affiliates for their financial support and their philanthropy in making TRMA a stronger community of Risk Managers and Business Partners helping leaders protect their individual companies and the consumers we serve. I also wish to extend my heartfelt thanks to our voting members and business affiliates for their unwavering support of TRMA in terms of your attendance at conference and input into the committees you serve. Your belief in our vision has been the bedrock of our accomplishments.

To our esteemed legal representation, Mr. Tom Roberts, Esq. of Bressler, Emery & Ross, Managing Principal—your professionalism, support of the organization, and wisdom have been indispensable. TRMA has greatly benefited from your insights and guidance.

A special word of appreciation to the board members who have served diligently over the last two years, and the leaders and volunteers of our standing working committees. Your commitment and hard work have been the cornerstone of TRMA's success. As I ponder upon the future of TRMA, I am filled with excitement and optimism. With such a vibrant and dedicated community, I am confident that our best days lie ahead.



A shout to Bostrom our managing partner. Jose Sergarra and team, thank you for taking our association through the pandemic, executing the conferences and for your behind the scenes leadership support in helping us strengthen our Association.

Lastly, serving as your President has been an immense and distinct pleasure and privilege. The relationships forged, perspectives gained, and experiences shared will forever remain an incredible experience I will cherish in my career of more than thirty years in this industry .

Thank you all for allowing me this honor. Together, we have crafted a legacy that will guide TRMA for years to come.

Warm Regards,
John Craven Sr.
President, TRMA



TRMA MEMBER BENEFITS

YEARLONG EVENTS

TRMA Conferences

Webinars

Networking Events

Regulatory & Fraud Forums

24/7 CONTENT

Newsletter

Industry Benchmarking Survey

TRMA Library

24/7 CONNECTIONS

Online Directory

LinkedIn Community

Industry Resources



FROM THE TRMA OFFICE

Changes to Come....

Over the last three years I've had the privilege of serving as Executive Director of TRMA. I've worked closely with members, the Board of Directors, and volunteers. Unfortunately, some good things come to an end. Starting December 1, Heidi Lapka will be TRMA's Executive Director. However, I won't be going far.

As part of my career opportunities at Bostrom, TRMA's association management partner, I have been promoted to Strategic Director and Senior Account Executive. That means that I'll be taking on different responsibilities, including the meeting planning department. I'll also be working with Heidi and serving TRMA as Senior Advisor.

During this time, I'm reminded of TRMA's journey over the last three years and what we have achieved together.

- Survived the pandemic and put together three, very well attended, virtual meetings.
- Updated the organization's mission and vision to make it clear and concise.
- Launched a new website and membership database.
- Revived the President's Awards.
- Have put together four in-person meetings.
- Relaunched the Fraud SIG and reengaged the Regulatory Committee.
- Established a presence in LinkedIn.
- And more.

For now, I invite you to [visit the Bostrom website](#) to learn more about Heidi Lapka and her fifteen years of experience with the organization. I'm sure more positive things are coming soon and that TRMA will have much success navigating those endeavors.

Sincerely,

Jose Segarra, MNA, CAE

TRMA Senior Advisor

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 Chairs:

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FROM THE COMMITTEES

Communications Committee

Co-Chairs: Caterina McIntyre, RCH; Jenn Ryan, Symend



The Communications Committee has primary oversight for the strategy, content, and delivery of TRMA internal and external communications. The committee currently consists of six members, including our co-chairs.

If you're reading this newsletter and this article, you're engaging with one of the Communications Committee's most important deliverables and pieces of content. Published twice a year, the newsletter is released four to six weeks after the Spring and Fall Conferences. As you read through the newsletter, you'll find a "Letter from our President," "Committee Updates," "New Member Profiles," "Conference Recaps," and plenty of photos highlighting the educational and social events at the conference. Photos are definitely one of the things members look forward to and like most about the newsletter!

The Communications Committee is also responsible for the monthly TRMA e-blast. We introduced the monthly e-blasts a few years ago to provide newsworthy information to our members and ensure that TRMA remains relevant and top of mind. We've changed the format of the e-blast a bit, focusing less on industry articles and more on TRMA content and initiatives. Earlier this year, we added a "Member Spotlight" feature near the e-blast header, whereby we highlight a member company. Look for the monthly e-blast in your inbox on the last Wednesday of every month. Open, click, engage!

Another focus of the Communications Committee has been to promote TRMA on LinkedIn and among members. We have more than 800 members in TRMA; we need to be 'loud and proud' of the work that the organization is doing and the benefits and value of being a member. Not following TRMA? Go to [linkedin.com/company/trma](https://www.linkedin.com/company/trma) to do so now!

As a committee and a team, we're continuously trying to innovate and update our collateral and member outreaches to make them informative, engaging, and relevant for our members. If you have any topics you'd like to see covered in either the newsletter or the monthly e-blast, please email Caterina McIntyre (cmcintyre@rch-us.com) or Jenn Ryan (jenn.ryan@symend.com). We'd love to hear from you!

And, if you're creative, enjoy working with a fun and energetic team and want to get involved in something that impacts and makes a difference for all TRMA members, the Communications Committee is for you! New members are always welcome!



Regulatory

Chair: Ryan Spillman, UScellular



The Telecommunications Risk Management Association (TRMA) Regulatory Committee continues to monitor legal and regulatory trends impacting the telecom industry. Throughout 2023, the committee has met regularly to discuss and collaborate on new topics, including briefing the TRMA Executive Board of Directors on the Department of Financial Services proposal to amend rules governing debt collection in New York. The Regulatory Committee analyzes state and federal regulatory changes to understand how new rulemaking and laws affect creditor and vendor operating procedures.

The Regulatory Committee is a balanced group of attorneys, vendor managers, executives, and compliance experts from TRMA member companies and business affiliate organizations. Recent topics the Regulatory Committee has reviewed include the Consumer Financial Protection Bureau (CFPB) registry of non-bank covered persons subject to specific agency and court orders, New York Department of Financial Services amendment to overhaul its existing regulations, CFPB safe harbor for regulation not legal, CFPB review and supervision over discriminatory practices (i.e., scoring), regulatory agencies statements regarding Artificial Intelligence models and strategies must be auditable, and new proposed CFPB rules for data brokers under the FCRA. The Regulatory Committee comes together to explain and assess regulatory changes. The Regulatory Committee welcomes new members and topics for discussion and review.

If you have any questions or are interested in joining the Regulatory Committee, please reach out to Ryan at ryan.spillman@uscellular.com





FALL 2023 CONFERENCE RECAP

This past September, we held our Fall 2023 gathering in Fort Worth, Texas. Thanks to our entire Program Committee, including co-chairs Diana Braun (Symend) and Julio Perdomo (AT&T) with help from Angie King (FICO), and the TRMA staff and Board of Directors for organizing another successful event. We welcomed plenty of first-time attendees, guests, and members we haven't seen in a while. We also had another successful round of our Speed Dating event, bringing Business Affiliates and Voting Members together for short topical conversations. We were joined by AI Intelligence Specialist Matthew Bertram as our Keynote speaker who shared his ChatGPT & WormGPT: The Jekyll and Hyde of Generative AI talk to get us started.





Our educational sessions included representatives from Authentic ID, CBE Companies, Dun & Bradstreet, Equifax, Experian, FICO, LexisNexis, Nuance, Symend, and TransUnion. The session topics included customer growth & retention, economic issues & updates, leveraging technology, and the launch of the TRMA Fraud Power Hours, a format we are looking to expand to other areas at future events.





The Fall 2023 charity event helped local schools and kept surplus materials out of landfills through our partnership with The Welman Project (thewelmanproject.org). Participants assembled 273 packets that will be given to teachers for creative use in their classrooms, so they won't have to spend their own money... and students don't have to go without the tools they need to succeed. This means they also wrote 273 encouraging notes and reused over 8,000 pieces of paper that were directed from the landfill. The amazing collage-stuffing members from TRMA also have so far donated \$595 to The Welman Project. If you'd like to buy a t-shirt or otherwise donate, visit their Curiosity Shop. Congratulations to the winning team who won a repurposed award ribbon!





Congratulations also to Ryan Spillman and Diana Braun, our 2023 President's Awards winners. Learn more about their contributions and the Awards at trmanet.org/presidents-award. Thank you to all our attendees, speakers, and sponsors for being a part of our time in Fort Worth!



[CLICK HERE](#) for a complete photo set.

WELCOME TO OUR NEW MEMBERS

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C&R Software

Collections & Recovery Humanized

With 40 years' experience in collections and recovery, C&R Software is committed to turning credit management into competitive advantage. Managing trillions of dollars across twenty different industries including telecommunications and utilities, we offer a humanized, streamlined approach to collections and recovery. We believe technology and humanity work best together, creating an unbeatable combination when it comes to optimizing the customer experience. Self-serve or chat bot, text or email, C&R Software provides the configurability and scalability that improves performance as well as the customer experience.

Our values align with our software capabilities - they're personal and streamlined, with vast capability. At our core we value diversity, respect for all, bravery, and responsibility. Headquartered in Fairfax, Virginia, you can also find C&R Software offices globally - including UK, India, and Lithuania.

Learn more at www.crsoftware.com



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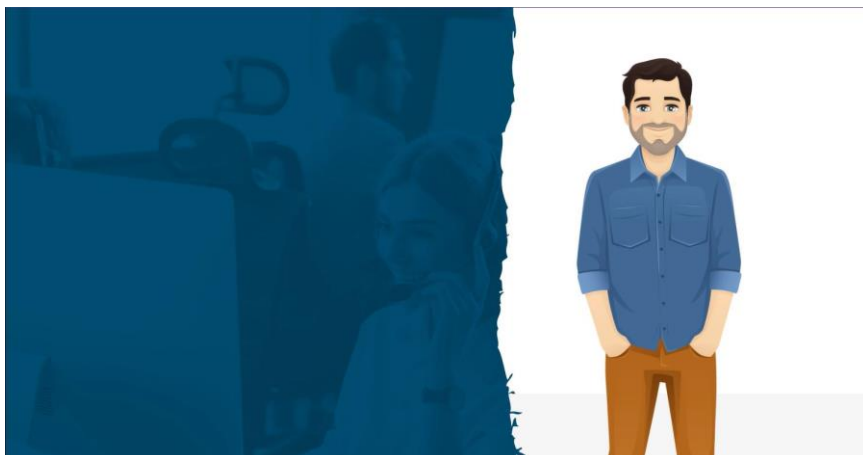
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Global Agility Solutions offers comprehensive onshore, offshore and hybrid Business Process Outsourcing (BPO) services and solutions focused on automating and advancing repeatable business operations that impact bottom line revenue. Committed to continuous process improvement, industry-leading technology and client satisfaction, Global Agility is modernizing the BPO space and reshaping the way organizations do business.

Our hybrid cloud technology enables seamless integration and limitless scalability. Our services and solutions are designed to integrate instantly with a scalable workforce for accelerated ramp time, increased global redundancy and the flexibility to meet changing demands with ease. With virtual technology that eliminates the need for extra costs, equipment or hassle and offices in the US, Philippines, and Vietnam, our services and solutions are designed to scale with you.

Learn more in this short video:





MERCANTILE

Mercantile is a wholly owned subsidiary of Remitter USA, Inc., and operates as a first- and third-party debt collection agency employing Remitter technology to provide a 360 degree approach to collections. Our AI-enhanced, digital-first approach maximizes revenue by driving customer engagement. Working in sync with our traditional third-party world class call center, this approach is proven to improve consumer satisfaction and increase collection rates in a secure, compliant manner.



Primary Contact:
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mercantilesolutions.com

Our technology intelligently adapts to consumers to optimize message, channel preference, timing, and language. The fully automated solution empowers consumers to self-serve in an 'app-like' environment creating more favorable customer experiences by embracing consumers on their terms. Our inbound and outbound call center completes the wholistic approach to ensure complete care of every consumer.

Our **SaaS collections platform** is designed for first-party and third-party applications to automate digital communications and enable self-serve frictionless payments. Our service suite offers code-driven compliance to protect brand reputation and allows clients to scale without adding FTE.

Consumers receive branded messages via SMS, email, and/or voicemail drops with an actionable link that directs them to a white-labeled payment portal. Consumers can then self-serve by choosing from a variety of payment options according to parameters set by our clients, and featuring terms that help their customers make payments that fit their unique circumstances and budgets.

Our fully customizable solution **for first- and third-party applications** can be up and running in a matter of days and features unique options for integration, automation, and messaging. We offer API, Webhook, and SFTP dataflows for secure information transfer to and from our clients.

"Playbooks" allow clients to utilize unique automated, digital treatment strategies for each delinquency bucket, and our proprietary AI-engine uses behavioral heuristics to adapt to each consumer, maximizing engagement and improving collections. Programs can be adjusted at any time and full intelligent



reporting is available to clients 24/7 through the same Client Portal.

Our mission is to create a new standard in the collections industry by providing a full suite of technology-powered solutions that increase collection rates and empower consumers to regain financial freedom.



Gordon Beck is the Co-Founder and Executive Vice-President of **Valor Intelligent Processing**, LLC headquartered in Jacksonville, Florida and with call centers in Dallas, Tampa, and Pampanga, Philippines. Valor Intelligent Processing was founded in 2018 with the goal of providing tech-enabled recovery solutions and memorable customer experiences to the Accounts Receivable Management industry.

With 26 years of telecom collections experience, Gordon is an expert at the recovery of bad debt in the wireless, cable, satellite and internet verticals. Gordon is an industry leader who sits on the Board of Directors for the Florida Collectors Association and regularly participates in industry-led organizations that help make the industry a better environment for employees, clients and consumers alike.

The recipient of the 2014 TRMA President's award for speech of the year, Gordon is an award winning speaker, motivator and mentor in the industry, but is best known for his ability to motivate, cultivate culture and create incredible environments in his call centers. With over 42 National Agency of the Year awards from his respective telecom clients to his credit, Gordon believes that great performance is the catalyst to growth and prosperity in the world of Telecom Recovery, but doing so legally, morally and ethically is how we will all change the image of the collections industry, one call at a time.

More about Valor Intelligent Processing at www.valorvip.com.



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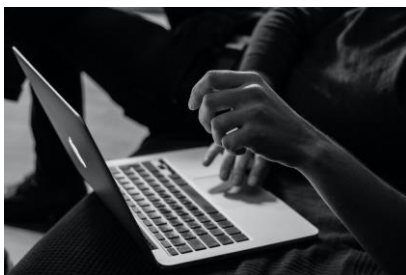


WHAT'S NEW IN THE TRMA LIBRARY?

You will need to be logged in to your TRMA account to access Library content. Your username is your email address. There is password assistance at login.



TRMA Fall 2023 Session Decks: TRMA held its Fall 2023 conference in Fort Worth, Texas. Presented here are the decks our speakers used as part of their sessions. Topics include various regulatory & customer relations issues, economic trends, and the first ever TRMA Fraud Power Hours.



Fraud Special Interest Group (SIG) Q3 meeting: This Q3 meeting was held on September 28, 2023, and facilitated by the SIG co-chairs Kenneth Rand (Cox) and Christi Clayton (Lexis Nexis Risk). The meeting features TRMA member guest Andrew La Marca from Dun & Bradstreet discussing Fraud issues in a B2B environment.

The SIG brings together people who have a strong interest in fraud, credit, and collections risk management. Everyone interested in topics related to current fraud events is welcome to attend.



TransUnion Assets: TransUnion has shared with TRMA their recently released video explaining how comprehensive their marketing solution for data onboarding process has evolved. This process empowers the TruAudience Activation Solutions and ties to the Intelligent Invitation to Apply presentation delivered at the fall TRMA conference.



THANK YOU AGAIN TO OUR FALL 2023 CONFERENCE SPONSORS!

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