TRMA 2023 Fall Conference
SEP. 11-13 | FORT WORTH, TX

TRMA Fall 2023 Conference
Call for Speakers

The TRMA Fall 2023 Conference will take place in Fort Worth, Texas, September 11-13. We are looking forward to reconnecting and bringing attendees relevant and engaging educational opportunities on a variety of topics.

This year, the Program Committee will select **general sessions** for the conference based on feedback from the Voting Members. The committee will reach out to experts from our community to speak on those topics. More information about this process will be shared later.

The Program Committee is interested in receiving **breakout submissions** on the entire life cycle of the consumer. The committee will be reviewing the proposed breakout sessions and making the final selection. The life cycle of the consumer has been divided into the following sections:

- Awareness and Engagement
- Acquisition and Activation
- Authentication and Fraud
- Retention
- Collections and 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.

The Deadline to submit is May 16, 2023.

- 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? The focus could be on collections and monthly spend (on their cell phone bill) management to control costs. Ideally one or more creditors would be part of the discussion.

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?

There are multiple levels to consider: What if you have a vendor who has an attack and cannot provide services to you? What is the DR plan? Discussion could focus on the importance of waterfalls in any strategy, ability to reroute traffic from one vendor to another if we are talking about vendors. For creditors themselves, there can be discussion by someone from IT on best practices to quickly recover from any kind of cyber-attack including ransomware. For that type of discussion.

Business Accounts
We may be seeing more fraud attempts or more opportunity in this space for fraudsters. Consider a discussion of tools and indicators in this area to help stop them.

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.

Other discussions to consider: How do they shop? Do they research online and buy in store or research online and buy online? If they do everything online, do they need support for activation or do they just manage everything on their own (i.e., do you provide support via chat or…)? What about preparation for different payment channels? What are vendors doing to accept other pay means like Google Pay, Apple Pay, and potentially Bit Coin?

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?

Angles to consider: an agency discussion about what they are doing and how they are navigating the Reg F landscape; and creditors discussing the prospect of Reg F potentially impacting them in the future.

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? What are the web fraud tools being used (ID Scan for web customers, etc.)? Consider case studies of both, including the level of integration.

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?

What are demands of the younger generation for what they want in the workplace in general? Will not meeting those demands cause them to leave? Consider that most of them have not been in the work force during a downturn and so any kind of layoffs (etc.) may take them by surprise.

Consider a discussion on the ongoing impact on productivity from Covid, either from people dropping out of the work force due to long Covid or fear of being sick; plus the people who do get sick and miss 4-5 days of work because they are not feeling well.

Employee Cyber Awareness
Now that employees work from home, connected to their home internet service, how can employers increase cyber awareness and proficiency? What can be done at home versus overall cyber security training at the office?

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? Perhaps a roundtable or small group, as it is more about how we accommodate the regulators, combined with discussion on what this is doing to price plans and the impact on revenue stream.

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?

CCPA and Data Minimization
Consider a discussion on how you can do analytics/AI/ML, etc., when you need to delete data, aside from the regulatory impact. What are the risks of keeping data by anyone who needs to store/utilize data to run their business versus someone stating that we have these regulations and what we need to do to comply with them?

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?

Customer Outreach and Personalization
A debate/discussion on varying viewpoints and approaches.

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