



2025 | TRMA FALL CONFERENCE

SEPTEMBER 8-10 | ATLANTA PERIMETER

Monday, September 8, 2025

Time	Session	Location
12:30 – 5:30 p.m.	Registration	Azalea Ballroom Foyer – 2 nd Floor
1:00 – 1:45 p.m.	Voting Members Meeting	Azalea A – 2 nd Floor
1:00 – 1:45 p.m.	Business Affiliates Meeting	Bridgewater and Gardenvue – 2 nd Floor
1:45 – 2:00 p.m.	Refreshment Break	Azalea Ballroom Foyer – 2 nd Floor
2:00 – 3:00 p.m.	Roundtables: These discussions will explore the critical member focus areas of credit, fraud, and collections. Participants can exchange strategies, share challenges, and discuss emerging trends to strengthen their services.	Bridgewater and Gardenvue – 2 nd Floor
3:00 – 4:30 p.m.	Speed Networking: This fast-paced, structured opportunity is set to build new connections and promote business development. Participants engage in brief, focused conversations to exchange ideas, explore collaborations, and identify potential partnerships.	Azalea B-C Ballroom – 2 nd Floor
4:30 – 5:00 p.m.	Newcomers Meeting: All new attendees are encouraged to attend this engaging introduction to the conference experience. Participants will connect with fellow newcomers and seasoned members while learning tips to maximize networking, education, and business opportunities.	Azalea A – 2 nd Floor
5:00 – 5:30 p.m.	Private Reception (invitation only) with Gold and Platinum Sponsors	Magnolia Ballroom – 2 nd Floor
5:30 – 7:00 p.m.	Welcome Reception: Kickoff the conference at this lively networking reception. Meet new members, reconnect with colleagues, and strengthen professional relationships in a relaxed setting, and build the excitement for the conference ahead.	Magnolia Ballroom – 2 nd Floor

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Tuesday September 9, 2025

Time	Session	Location
7:00 – 3:00 p.m.	Registration	Azalea Ballroom Foyer – 2 nd Floor
7:00 – 8:00 a.m.	Breakfast – Sponsored by: 	Magnolia Ballroom – 2 nd Floor
8:00 – 8:15 a.m.	Opening Remarks	Azalea B-C Ballroom – 2 nd Floor
8:15 – 9:15 a.m.	Keynote Speaker - Dan Riskin	Azalea B-C Ballroom – 2 nd Floor
9:15 – 10:00 a.m.	Economic Update with Matt Colyar - Moody's	
10:00 – 10:15 a.m.	Break	Azalea Ballroom Foyer – 2 nd Floor
	Crossing Signals: How Fraud Trends in Telecom Compare to Other Sectors. SentiLink – with Sam Mulholland, Industry Principal & Executive Sponsor) & Michelle Wheeler, Head of Strategy & Operations	
10:15 – 11:00 a.m.	Discover how fraudsters are evolving their tactics across industries—and what that means for telecom. In this session, we'll explore cross-industry fraud trends in the U.S. and take a closer look at how telecom fraud stacks up against other sectors. By the end of the session, you will understand how fraud tactics are evolving across industries, with insights drawn from over 3 million daily identity verification attempts. We will compare telecom fraud to other sectors, such as financial services, proptech, and utilities, to identify where it stands out and where it shares similarities.	Azalea B-C Ballroom – 2 nd Floor
	Digital Self-Service Masterclass in Telecom Collections: Valor Intelligent Processing – with Gordon Beck, Executive Vice President and Co-Founder	
11:00 – 11:45 a.m.	This session will encompass real world results derived from the use of Digital messaging combined with Digital Payment Options to save costs, improve customer experience, reduce compliance risk and eliminate overhead all while increasing	Azalea B-C Ballroom – 2 nd Floor

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liquidity and efficiency in the 3rd party collections arena.

Mission-Critical Intelligence: AI's Role in Modern Risk Operations - C&R Software

11:45 – 12:30 p.m. This session explores how artificial intelligence is transforming the front lines of risk management, collections and recovery in the telecom industry, from real-time fraud detection to intelligent collections and dynamic credit decisioning. We'll examine how leading telecom organizations are embedding AI into their operational DNA—while navigating the complexities of model governance, regulatory compliance, and ethical AI deployment. Attendees will gain a practical framework for deploying AI that is not only powerful, but practical, explainable, auditable, and most importantly implementable. Azalea B-C Ballroom – 2nd Floor

12:30 – 1:30 p.m. Networking Lunch Magnolia Ballroom – 2nd Floor

Smarter Collections: How AI and Rich Communication Are Transforming Recovery and Compliance - Kredos AI

1:30 – 2:15 p.m. Artificial intelligence is rapidly reshaping the credit and collections landscape, from automating outreach to detecting fraud and improving repayment outcomes. Our discussion will also cover model governance, types of AI, considerations, and compliance. Our discussion will also cover model governance, ethical considerations, and compliance with evolving regulatory expectations. Whether you're just beginning your digital collections journey or refining a mature AI strategy, this session offers practical insights and peer experience to help you stay competitive and compliant. Azalea B-C Ballroom – 2nd Floor

2:15 – 3:00 p.m. **CTIA, Michelle James, Vice President, Strategic Industry Programs** Azalea B-C Ballroom – 2nd Floor

3:00 – 3:15 p.m. Refreshment Break Azalea Ballroom Foyer – 2nd Floor

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Optimizing Collections Outcomes with Advanced Analytics in Telecom – Experian with Viviane Simi Magalhaes, Director, Analytics Consulting

3:15 – 4:00 p.m.	AI and machine learning have become essential tools for telecom companies aiming to meet revenue goals regardless of economic conditions. This session covers the customer lifecycle, from acquisition to collections, with a focus on how predictive analytics and mathematical optimization can transform collections processes.	Azalea B-C Ballroom – 2 nd Floor
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Expanding Data Sources to Maximize Fraud Detection: Proof of Life – TransUnion with Jason Ramsey, Senior Consultant

4:00 – 4:45 p.m.	Fraud's increasing complexity requires evolving data sources and creative techniques to optimize prevention. While most fraud strategies rely on data from traditional sources, such as PII, device and digital, we'll highlight a frequently overlooked data source in fraud detection – public records data. Join this session to learn how common life events such as voter registration, driver's license, home ownership and even traffic violations provide insight into whether an individual is real or fabricated for the purpose of fraud.	Azalea B-C Ballroom – 2 nd Floor
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From Alternative to Imperative - Leveraging alternative data to confidently expand your business – Equifax – with Bob Hofmann, Principal Solutions Engineer - Alternative Credit Data

4:45 – 5:30 p.m.	In this session, we will cover the basics of alternative lending, the importance of understanding how this data can impact a consumer's financial picture, and review examples of how these data can be used in your originations and collections processes to approve more applicants, more effectively assign deposit and line offers, and optimize collections efforts.	Azalea B-C Ballroom – 2 nd Floor
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6:30 – 8:30 p.m.	Offsite Networking Event Sponsored by:	
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To be announced

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Wednesday, September 10, 2025

Time	Session	Location
7:00 – 1:00 p.m.	Registration	Azalea Ballroom Foyer – 2 nd Floor
7:00 – 8:00 a.m.	Breakfast – Sponsored by: EQUIFAX	Magnolia Ballroom – 2 nd Floor
8:00 – 8:15 a.m.	Opening Remarks	Azalea B-C Ballroom – 2 nd Floor
8:15 – 9:15 a.m.	Regulatory Session with James Schultz, Attorney at Sessions, Israel, & Shartle: With the CFPB Away, How Will the States Play?	Azalea B-C Ballroom – 2 nd Floor
	Behavioral Science Meets AI Driven Digital Strategy: Driving Repayment Success in the Modern Age – Symend	
9:15 – 10:00 a.m.	This session showcases how leading organizations leverage behavioral science to design digital-first customer engagement and repayment solutions that cure and prevent delinquency. You'll learn how structured digital messaging strategies can dramatically improve cure rates, enhance customer experience, and boost operational efficiency—without compromising empathy or trust.	Azalea B-C Ballroom – 2 nd Floor
10:00 – 10:15 a.m.	Refreshment Break	Azalea Ballroom Foyer – 2 nd FI
	Winning the First Interaction: Modernizing Telecom Origination with Agentic AI – FICO	
10:15 – 11:00 a.m.	The telecom landscape continues to be hyper-competitive while facing ever-evolving challenges, and originations are no longer just about onboarding—they're about building and protecting a long-term relationship from the very first interaction. This session will explore how telcos are transforming their originations, credit risk exposure, and fraud prevention strategies using	Azalea B-C Ballroom – 2 nd Floor

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advanced analytics, machine learning, and other emerging technologies while providing a seamless customer experience. We'll be joined by a leading telecom to discuss trends observed, best practices deployed, and what they see as emerging challenges and innovations.

Finding Value in your Least Collectible Accounts - AmSher & Dish

11:00 – 11:45 a.m.	DISH and AmSher will present a Case Study focused on increasing recoveries in a mutually beneficial model that led to significant improvement in recoveries amongst accounts that previously delivered minimal recoveries.	Azalea B-C Ballroom – 2 nd Floor
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The Modern Fraud Landscape: Insights and Strategies to Stay Ahead – Experian with Devon Smith, Director, Solution Engineering

11:45 – 12:30 p.m.	Fraudsters are evolving their tactics fast. From rapid-fire blitzes to AI-generated deception, today's attacks are highly coordinated, tech-enabled, and constantly shifting. This session takes you inside real-world fraud scenarios observed across Experian's client base, showcasing how attackers use bots, GenAI, and behavioral mimicry to evade detection. By analyzing digital patterns and behavioral signals, we reveal how these threats unfold and how defenders can respond in real time. Attendees will walk away with a tactical understanding of emerging fraud strategies and practical guidance for strengthening their own defenses.	Azalea B-C Ballroom – 2 nd Floor
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12:30 p.m.	Closing Remarks and Adjourn	Azalea B-C Ballroom – 2 nd Floor
12:30 – 1:30 p.m.	Lunch/Grab N' Go	Magnolia Ballroom – 2 nd Floor

Last updated 8/7/2025