

TRMA

FALL 2021 VIRTUAL MEETING

October 13-14, 2021

Educational Sessions



Preparing for the future of customer engagement post-COVID

As we look to the post-COVID future, the economy, spending habits, consumer expectations and priorities are all in flux. Consumer behavior is constantly shifting, making it feel impossible to prepare for the future.

But preparing for the future pays off.

What if you understood the underlying attitudes and perceptions that are driving these changes, and the long-term impact on engagement and repayment patterns?

Symend's in-depth research and lab studies indicate four key aspects that are expected to influence the way consumers interact with their service providers post-COVID:

1. Consumer expectations of digital transformation and customer service
2. Digital fatigue and its impact on engagement and messaging
3. Consumer spending priorities
4. Bill prioritization strategies

The learning objectives for this session could be any combination, or all, of the following:

1. What are the underlying perceptions and attitudes driving changing consumer behavior post-COVID
2. How to improve retention by taking a proactive approach to addressing key changes in consumer behavior
3. How to reduce the long-term, negative impacts customers may experience as they adjust to their new normal
4. How consumer expectations have changed as it relates to digital tools and service offerings
5. How digital fatigue is impacting consumer engagement

6. What messaging will resonate most with consumers moving forward

Speakers: Carmine Maurizio, Product Evangelist at Symend; Trudi Chalmers, Director, Behavioral Science at Symend; Pedro Maya, Vice-President Credit Operations & Fraud Management at Rogers Communications

Topic: Customer Engagement; Credit & Collections

Date: October 13

Time: 12:45 PM to 1:30 PM Eastern



Optimizing Small Business Growth in the Post-Pandemic Economy

As we emerge from the pandemic, the Main Street rebound continues and the economy begins to normalize. The latest Equifax Small Business Lending Index data saw its second highest reading in series history and is nearly 28% above its year-ago level—the latest evidence that the small business sector is on the mend.

Small businesses are the lifeblood of the economy, and their return to growth will be integral to the health of the post-pandemic economy. The post-pandemic period presents an opportunity to explore key questions regarding the state of small businesses:

- What did we learn?
- What can we do differently as we return to opportunity?
- How can we provide access to capital to ensure a thriving small business economy which results in a thriving American economy?

Building on our ongoing monthly publication of small business loan originations, delinquencies, and defaults data by industry and by geography, Equifax is collaborating with Keybridge on a report that seeks to understand the small business economy post-pandemic. In this presentation, we will present our findings on the state of small businesses post-pandemic and how they can power the return to growth in the US economy.

Learning Objectives:

1. Understand the historical economic impact of small businesses
2. Learn how small businesses are navigating and impacting the post-pandemic economy
3. Learn how small businesses can drive the return to growth in the US economy and the impact on service providers.

Speaker: Bill Phelan, General Manager - Commercial Solutions, Equifax

Topic: Economic Update

Date: October 13

Time: 2:15 PM to 3:00 PM Eastern



How consumer behavior changed in during the pandemic and as we come out of the lockdowns, what does the recovery (and potential future risks) look like?

In this session, we'll discuss the markets experiencing some upturn, changes in spending patterns. For example: Mobility and Moving (Gainer and Losing Metropolitan Statistical Areas); Changes in the profile of those sent to collections; Bankruptcy filing trends and potential look forward at implications.

We will also discuss the growth of new businesses and the trends we've seen that the one of the first places they appear is in telecom. The speaker will present stats on new business inquiries for telecom services as well as lending and payment processing; unknowns that could impact recovery; eviction filing moratoriums; foreclosure; credit deferrals and limited bureau reporting due to pandemic legislation.

Speaker: Ken Meiser, Vice President, Market and Industry Insight at LexisNexis

Topic: Credit

Date: October 13

Time: 2:15 PM to 3:00 PM Eastern



CFPB Update

John McNamara of the Consumer Financial Protection Bureau will give an overview of the Regulation F which becomes effective November 30, 2021. He will also provide updates on key works streams at the CFPB relating to credit reporting and debt collection.

Speaker: John McNamara, Assistant Director, Consumer Credit, Payments, and Deposits Markets–Division of Research, Markets & Regulations at the Consumer Financial Protection Bureau

Topic: Regulatory Update

Date: October 14

Time: 11:30 AM to 12:15 PM Eastern



Collection Agencies - Panel Discussion

This session will include representatives from three different collection agencies. The panel will discuss COVID-19 impacts on their business practices and adaptations for their clients that took place and will continue moving forward.

The panel will focus their discussion on:

- Recoveries
- Rates
- Recruiting staff
- Work from home challenges and successes
- What's next beyond COVID
- 2022 tax season and liquidation of rates.

Speakers: Joe Vassar, EVP, Sunrise Credit; Jeff Hurt, CEO, SW Credit; Steve Solomon, COO at The CMI Group, Inc.

Topic: Collections

Date: October 14

Time: 1:00 PM to 1:45 PM Eastern



Past the pandemic - Consumer Credit Trends

Charlie Wise will share data-driven analyses of economic and credit trends that impact the telecommunication industry. The insights shared will come from proprietary TransUnion research and data compiled and analyzed over the past 18 months.

The topics discussed will illustrate the impact of the pandemic on delinquency trends, credit score migration trends and the latest TransUnion research on the consumer payment hierarchy. Wise will present how this information can influence our TRMA clients.

Speaker: Charlie Wise, Senior VP of Research and Consulting at TransUnion

Topic: Credit

Date: October 14

Time: 1:00 PM to 1:45 PM Eastern



Inclusive Leadership: How to Effectively Lead Diverse Teams

Join Michelle Wheeler, Senior Vice President at Prove, for a special panel event on how to lead diverse teams in the workplace. Diversity is more than just looking through the lens of cultural and racial differences. It's about creating an inclusive environment in your distinctive team that seeks to listen and understand, be open-minded, and integrate the differences of every individual. Explore leadership strategies that promote a safe and cultivating experience for the myriad of viewpoints on your team to provide each person a seat at the table.

- Understanding the scope of diversity on your team and cultivating trust in your organization
- Identify your biases and work to understand your employees and their perspectives
- Find ways to celebrate differences and engage in conversations to incorporate ideas
- Reevaluate your hiring practices and tactics to source talent
- Lead with example to drive change throughout your company culture

Speaker: Michelle Wheeler, Senior Vice President at Prove; Ciara Gogan, Head of Diversity, Equity, and Inclusion at Global Partners LP; Jose Segarra, Executive Director at TRMA; Kathleen Waid, Chief Revenue Officer at Prove

Topic: Leadership

Date: October 14

Time: 1:45 PM to 2:30 PM Eastern