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[MARCH 29](#) - [MARCH 30](#) - [MARCH 31](#)

March 29th

New Location for Registration: ☐ Coronado Foyer (3rd Floor)

5:00 PM - 6:45 PM

Welcome Reception

Westin San Diego – Gaslamp - Garden Terrace (Fourth Floor) - 910 Broadway Cir San Diego, CA 92101.

The Welcome Reception will take place at the host hotel on the fourth-floor terrace. You'll enjoy a relaxing environment, hors d'oeuvres, and drinks while mingling and catching up with colleagues and friends.

6:45 PM

Dedicated Time - Client dinners and entertainment

March 30th

6:30 AM

Networking Morning Run & Stroll Meet in the lobby of the Westin at 6:30am on March 30 for a guided networking run led by the hotel's General Manager and fellow running enthusiast. There will be guided groups for all paces. This is a great way to get out and explore the city of San Diego and make new connections before a long day of educational content.

If running isn't for you, join us in the lobby at 6:30am for a group walk through downtown San Diego led by TRMA volunteers, Brent Nagy and Diana Braun. Get your steps in and enjoy

beautiful San Diego while connecting with fellow colleagues.

8:00 AM - 9:00 AM

Breakfast - *Garden Terrace (4th Floor)*

8:00 AM - 9:00 AM

Newcomers Breakfast – By Invitation - *Harbor/ Harbor Terrace (3rd Floor)*

9:00 AM - 10:00 AM

Welcome and General Session What Goes Wrong When You Don't Get Identity Right?

Public and private sector businesses demonstrated the challenges of digital identity-proofing during the distribution of much-needed funds to citizens across the globe during the pandemic. The industry risk experts are calling the related fraud that has been occurring the "big money grab" and consider this one of the largest organized assaults in history to date. Financial institutions continue to see unprecedented attack rates with many bad actors honing their fraud skills during the pandemic.

Mary Ann led the fraud strategy for a newly chartered bank that opened the doors during this critical period. She will share insights into the battle that the financial services industry faces. Join Mary Ann Miller, Fraud and Cybercrime Executive Advisor at Prove, for this keynote address to gain insight into the fraud dynamics of the big money grab, the effect on US consumers and markets, financial services impact headlines stories, and how the telecommunications industry plays a critical role in the fraud prevention ecosystem.

Keynote Speaker: **Mary Ann Miller** (Prove) - VP Fraud & Cyber Crime Advisor

Room: San Diego Ballroom (4th Floor)

10:00 AM - 10:45 AM

Breakout Sessions: Choose One

Track 1: Maximizing Recovery Through Compliant Digital Collection - The Possibilities under Regulation F (the new CFPB Debt Collection Rule) and other Federal and State Laws.

When Regulation F (the new sweeping debt collection rule) became effective on 11/30/21, no corner of the collections industry was unaffected. Formal telephone frequency limitations now curtail traditional call-and-collect methods of collection. Rules for digital channels, like email,

SMS, and social media now present compliance opportunities to connect with consumers in the channels of their preference. How has your organization adjusted to these big changes? What questions do you still have? In this interactive session, Mark Ravanese from TrueAccord, will answer all your questions about how to stay compliant this year. Attendees will:

- Learn how to build collections compliance into your organization's operations
- Learn what Regulation F says about reaching consumers over digital channels, like email, SMS, and social media.

Speaker: **Mark Ravanese** (TrueAccord) - CEO

Room: Harbor (3rd Floor)

Track 2: Create and keep customers for life through engagements that empower Your customers are receiving dozens of emails, texts and notifications every day. Whether they're being asked to pay a bill, act on an offer or simply open an email, the reasons your customers choose to act are more complex than you think. Empowered customers are more likely to act on communications from their providers. Empowerment is driven by messaging, options and tools that offer your customers flexibility, support, information and empathy. Empowered customers are motivated to act on their past due bills in a way that contributes to their financial wellness. This reduces inbound and outbound call volumes, builds customer trust, improves cure rates and helps retain customers longer.

Tiffany Kaminsky, Symend's Co-founder and Chief Marketing Officer, will moderate a panel discussion with Aneesha Nilakantan, Senior Behavioral Scientist at Symend, and a leading telecommunications provider for a discussion on:

- How to empower customers by offering flexibility, support and information
- Why and when pairing empathy with flexibility, support and information can make your engagement strategies more effective
- How to embed these concepts within customer engagement strategies
- Why empowering customers increases operational efficiencies, including reducing inbound and outbound call volumes

Speakers: **Aneesha Nilakantan** (Symend) - Senior Behavioral Scientist; **Tiffany Kaminsky** (Symend) - Co-founder and Chief Marketing Officer

Room: Coronado (3rd Floor)

10:45 AM - 11:15 AM

Networking Break

11:15 AM - Noon

Breakout Sessions: Choose One

Track 1: The Aging of America - What does this mean for your receivables, and are you ready? Attendees will walk away with an understanding of the trends affecting the telecom receivables landscape. Attendees will learn best practices for creating an effective specialty recoveries process through probate. Speaker: **Chris Stanley** (DCM Services, LLC)
- Director of Business Development

Room: Harbor (3rd Floor)

Track 2: Businesses Pivot To New Customer Patterns

Covid had a major disruption on commerce and how consumers shop and buy goods they need. Those buying patterns turned digital and the need to prove who the person is on the other end of the transaction became important. Fraudsters saw this pattern as a major opening to be able to exploit businesses who had weak fraud detection methods in place. In this session we will discuss how businesses made a pivot to prove identity and hear some use cases from the wireless and cable industry.

Learning objectives:

- How to protect high value transactions for an omni-channel business, from account opening to call center interactions.
- We will also discuss the importance of biometrics and how it can be used to prevent fraud along with re-validating customers as they return to do business.

Speakers: **Blair Cohen** (AuthenticID) - Founder & President; **Clint Breithaupt** (Charter Communications) - Senior Fraud Manager

Room: Coronado (3rd Floor)

Noon - 1:00 PM

Lunch - Garden Terrace (4th Floor)

Noon - 1:00 PM

Benchmarking Meeting - All invited to attend

Grab lunch and join us for an interactive workshop where we will review the benefits of the Benchmarking program and discuss how TRMA can improve the metric output to increase the value for all participants. Bring your ideas and help us evolve. In this Session you will:

- TRMA Benchmarking Program refresher
- Discover new ways to leverage Benchmarking information to identify opportunities to improve your business and reduce risk
- Learn how to measure progress over time and see how your organization stacks up against others in the industry
- Share survey metrics best practice use cases
- Contribute ideas to improve program metrics, processes, and reports

Speakers: **Tara Craig & Mike Trail** (North Highland) Room: San Diego Ballroom (4th Floor)

1:00 PM - 1:45 PM

General Session

Use Case: Detecting Known Criminals and Preventing Fraud at Charter

Communications Attendees will be divided into small breakout groups and will be led through Since they deployed voice biometrics software, The Criminal Analytics Team (CAT) at Charter Communications has been regularly catching criminals before they engineer attacks against unsuspecting smartphone customers. In a recent week, for example, the CAT prevented a mobile phone number from being hijacked and likely saved the customers' associated bank, crypto, and social accounts from being taken over. They also detected a known serial criminal on US and UK watch lists who relentlessly tried every channel to impersonate customers, contact center agents, and IT professionals to steal identities and take over accounts. Further, once the CAT identified the criminal using his unique voice print from a biometrics database, they worked with law enforcement agencies in the prosecution and arrest of that individual.

In this session, hear stories from the Senior Fraud Officer at Charter Communications and the Chief Fraud Prevention Officer at Nuance Communications on the schemes prevented from being committed against a leading cable/wireless company, how voice biometrics was deployed across call center and sales channels to thwart mobile cell phone fraud against users, and the outcomes achieved in fraud loss savings. Attendees will takeaway an understanding of best practices in voice biometrics, criminal analytics, and fraud prevention techniques in telecommunications to operationalize back at their organizations. Learning Objectives:

- Identify the top fraud schemes being committed against wireless companies and their

customers

- Understand how voice biometrics is used and deployed to effectively thwart mobile cell phone fraud, and the outcomes expected in fraud loss savings
- Takeaway best practices in fraud prevention, criminal analytics, and AI powered voice biometrics to apply back at your telco

Speakers: **Simon Marchand** (Nuance Communication) - CFE, C.Adm; **Clint Breithaupt** (Charter Communications) - Senior Fraud Manager

Room: San Diego Ballroom (4th Floor)

1:45 PM - 2:15 PM

Networking Break

2:15 PM - 3:30 PM

Speed Dating

This is your opportunity to connect with new and old colleagues and explore areas of interest while discussing hot topics. Business Affiliates will be randomly paired with Voting Members for 12 minute conversations. When the timer goes off, the room will rotate.

Room: San Diego Ballroom (4th Floor)

3:30 PM - 4:00 PM

Silent Auction - Funds will go to a local charity organization.

Place your bids on products, experiences, and more. All proceeds will be donated to [The Monarch School](#)

, a local San Diego non-profit supporting the growth and education of homeless students and

youth. Interested in donating an item to be bid on in the Silent Auction?

[Fill out the form by March 23](#)

. Thank you!

Room: *San Diego Ballroom (4th Floor)*

5:00 PM to 8:00

Group Dinner Outing

[The Deck at Moonshine Flats](#) at 335 Sixth Ave, San Diego, CA 92101

The Deck is an indoor Venue with an open-air roof, creating an outdoor feel. Very relaxed and casual "San Diego" vibe. You'll enjoy 24 draft beers on tap and games that include: Pool, Foosball, Shuffle Board, Jenga, Arcade Games, and Corn Hole.

March 31

8:00 AM - 9:00 AM

Breakfast - Garden Terrace (4th Floor)

9:00 AM - 9:30 AM

General Session: TRMA Association Updates - More info TBA.

9:30 AM - 10:00 AM

Voting Members Only & Business Affiliates Only Sessions - More info TBA.

Rooms: Harbor (3rd Floor) - Voting Members; San Diego Ballroom (4th Floor) - Business

Affiliates

10:00 AM - 10:15 AM

Networking Break

10:15 AM - 11:15 AM

General Session

Economic Outlook for 2022 and Beyond – Insights, Analysis and Reactions The economy is in the midst of uneven rebound from the pandemic, with demand growth outrunning supply growth and inflation rising quickly almost everywhere. How will recovery continue amid labor shortages, supply chain disruptions and the new Omicron variant? Join our experts for a view into consumer and small business trends and steps you can take to thrive in this evolving economic landscape.

1st Objective: Deliver in-depth analysis on economic scenarios and how trends could impact our growth trajectory.

2nd Objective: Explore state-level and industry-level data that track the downturn and be correctly positioned for the recovery in this monthly report.

Speaker:

Beth Bayer

(Experian) - VP Telecommunications Vertical;

Brodie Oldham

(Experian) - Vice President, Commercial Data Sciences - VP Telecommunications Vertical

Room: San Diego Ballroom (4th Floor)

11:15 AM - 11:30 AM

Networking/Transition Break

11:30 AM – 12:15 PM

Breakout Sessions – Choose One

Track 1: Enabling Risk-Appropriate Workflows with Behavioral Biometrics and Machine Learning

The COVID-19 pandemic has changed the customer experience landscape, telecommunication providers and other retailers are rushing to evolve their retail customer experience (digital and in-store) to ensure the safety of both customers and employees. How can we enable risk appropriate workflows with a multi layered approach in today's reality? Tune in to hear innovative solutions that can help your Risk and Fraud team not only be a key driver of the “right customer experience,” but also create more value for the business through additional fraud prevention, substantial workforce efficiencies, and lower customer abandonment rate.

In this session you will learn about:

- Best practices on creating multi layered risk-based workflow
- Exception handling

Speaker: **Parul Sharma** (Lexis-Nexis) - Senior Director, Fraud and Identity Room: Harbor (3rd Floor)

Track 2:

Buy Now, Pay Later (BNPL) - Isn't this just a fancy term for layaway and why should I care?

B

BNPL - initially was primarily used for clothing/fashion or electronics and usually by millennials. It turns out that this financing option has been around for nearly 20 years - it is effectively a POS loan - typically of short term duration with varying interest rates. Loan finance periods can span weeks, months and longer. Typically Fintech firms were the early adopters encouraging younger consumers to spend more by splitting their payments up into smaller amounts. Initially, BNPL often served as a way to extend credit to individuals who may not have extensive credit history - enabling them to establish their credit profile. That's no longer the case as virtually every traditional credit issuer or merchant, firms like Amex, Chase, and Paypal, all use BNPL and are extending its use to more mainstream credit segments and age groups.

Equifax will explain the money flow and how the risk is shifted to the underwriter along with aspects of the customer relationship. In addition, Equifax will help you understand the implications to traditional credit scores when BNPL loans are not reflected in the traditional credit files based on a joint study conducted with Equifax.

Speaker: **Bob Hofmann** (Equifax)
- Business Solutions Engineer

Room: Coronado (3rd Floor)

12:15 PM - 1:00 PM

Lunch - Garden Terrace (4th Floor)

1:00 PM - 1:45 PM

Breakout Session

Game On!- Social Media in Collections; Do's, Don'ts & Pitfalls As of November 30th, 2021, debt collectors can utilize various social media channels to pursue debts. What channels? What about privacy? What about mini Miranda using social media? What about advising the debtor of their right to opt out of social media debt collection? The presentation will be non-promotional and include strategy, risk, BBB, scam issues, benefits, examples and much more.

Speakers: **Kennet**

h Hayes

(Sequium Asset Solutions, LLC/Segoso Caribbean)

San Diego Ballroom (4th Floor)

1:45 PM - 2:00 PM

Networking/Transition Break

2:00 PM - 3:15 PM

General Session and Closing

Coping with changes from COVID and its effects on the economy...how we will continue to need to be nimble in 2022

This session will be an interactive Q&A on how credit/fraud strategies have had to be flexible during COVID for a large telecommunications company. How to look at unique ways and how vendors have also helped them meet needs of customers in this economy.

Speakers: **Deb Kammer** (TransUnion) - VP Communications; **Brian Newcomb** (AT&T)

Room: San Diego Ballroom (4th Floor)