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[OCTOBER 18](#) - [OCTOBER 19](#) - [OCTOBER 20](#)

Updated 10/13/2022 - Subject to Change

October 18th

4:00 PM - 6:45 PM

Registration Room: Gallery Foyer - *16th Floor*

5:00 PM - 6:45 PM

Opening Reception

The Brown Hotel, 335 West Broadway Louisville, Kentucky 40202. The Welcome Reception will take place at the host hotel. You'll enjoy a relaxing environment, hors d'oeuvres, and drinks while mingling and catching up with colleagues and friends.

Room: Sky Grand Terrace

6:45 PM

Dedicated Time - Client dinners and entertainment

October 19th

7:30 AM - 4:00 PM

Registration

Room: Crystal Ballroom Foyer

8:00 AM - 9:00 AM

Breakfast

Room: Bluegrass

8:00 AM - 9:00 AM

Newcomers Breakfast – By Invitation Only

Room: J. Graham Brown Room

9:00 AM - 10:00 AM

Welcome and General Session

2037: Peeking into our Post Pandemic World...

What does it mean to live, work, think, believe, learn, lead –and to innovate--in a very different world?

An interactive multimedia experience including (Q & A) designed to provide participants with a provocative look at the post pandemic world of 2037 and how some of today's intriguing social, political, economic, technological and environmental trends may dramatically change how we may live in near future. Be prepared to take the "Futurist Pop Quiz." Winners will receive prizes! Bring plenty of energy, creativity and imagination.

Futurist Nat Irvin

Nat Irvin is a graduate of the University of South Carolina with a Bachelor of Arts degree in Philosophy and a Master's degree in Media Arts. An accomplished composer, he also holds a Doctorate of Musical Arts degree in Music Composition from the University of North Texas and is a graduate of the Institute for Educational Management, Harvard University Graduate School of Education.

He serves as Assistant Dean of Thought Leadership and Civic Engagement, and holds The Woodrow M. Strickler Chair, Professor of Management Practice and Entrepreneurship at the University of Louisville, College of Business. He teaches graduate courses in the future of management, executive leadership, team dynamics, and Spirituality & Principles of Self

Discovery.

Irvin has engaged the leadership and management teams of several groups and organizations, including Fortune 100 companies in strategic conversations focused on the significant social, political, economic, technological and environmental trends and events that will drive the mid-to-long term future.

Keynote Speaker: **Nat Irvin** - Assistant Dean of Thought Leadership and Civic Engagement; The Woodrow M. Strickler Chair, Professor of Management Practice and Entrepreneurship at the University of Louisville.

Room: Crystal Ballroom

10:15 AM - 11:00 AM

Breakout Sessions: Choose One

Track 1: Say Yes More Confidently -- Leveraging Alternative Data & Advanced Analytics to create a better customer experience and increase activations (Write Off)

92M consumers have limited access to credit due to little or no credit activity. This session will enlighten the audience on how alternative data such as wireless, Pay TV, broadband, utility payments, employment data, payday loan, and bank account information can be leveraged to boost activations. In addition, we will explore how AI/machine learning can create a clearer picture of these consumers' financial profiles to ensure onboarding of qualified applicants without additional exposure.

Learning Objectives:

- How alternative data allows more consumer inclusivity.
- What Regulation F says about reaching consumers over digital channels like email, SMS, and social media.

Speaker: **John Fenstermaker** (Equifax) - VP US Customer Analytics

Room: Broadway B

Track 2: Fraud, Identity & Data - The Latest Trends (Acquisition)

The panel of industry experts led by AuthenticID's Tim Maciejewski will discuss new approaches to stopping all forms of fraud. We will touch on how AI and ML based models are powerful solutions for the acquisition process along with orchestration of internal and external data. By

introducing the right types of friction in the onboarding flow, businesses can have a high confidence in who they are doing business with. We will have visual slides shown around the latest trends and then will have a Q&A session after the panel discussion complete.

Learning Objectives:

- New ideas around acquiring more customers with newer approaches for digital onboarding.
- How to introduce 'smart friction' without affecting the overall acquisition process.

Speakers: **Tim Maciejewski** (AuthenticID) - VP, Growth; **Brian Newcomb** (AT&T) - Director Credit Policy and Strategy

;

Jim Greenwell

(Red Violet) - GM, Identity;

Amy Walraven

(Turnkey Risk Solutions) - Chief Strategy Officer

Room: Broadway C

11:00 AM - 11:15 AM

Networking Break

11:15 AM - Noon

Breakout Sessions: Choose One

Track 1: Preventing Fraud in the New Digital Frontier (Activation)

After two years of unprecedented digital transformation, telcos are now doing more business across web, mobile apps, and messaging. As providers and their customers have embraced digital channels at an astonishing rate, fraudsters have identified these channels as new targets for conducting scalable operations and employing new fraud tactics. Doubling down on traditional security measures such as KBA and one-time-passcodes isn't enough. Learn how your organization can effectively address the new fraud frontier with modern detection capabilities powered by voice, conversational, and behavioral biometrics. See real-world proof points, and explore strategies not only for real-time fraud prevention, but also for detection and analysis offline.

Learning Objectives:

- Learn how your organization can effectively address the new fraud frontier with modern detection capabilities,
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See real-world proof points, and explore strategies not only for real-time fraud prevention, but also for detection and analysis offline.

Speaker: **Tim Savage** (Nuance) - Fraud Nexus Room: Broadway B **Track 2: Cycle**
Stage: Regulatory Trends (Regulatory)

This session dives into the details impacting the Telecommunications Industry regarding certain regulatory topics including EBB/ACP and CCPA. We'll recap the initial shift from the EBB regulation and explore the impacts and innovation in the market for the continued support of ACP. Additionally, we will talk through the complicated topic of credit exemptions relating to state privacy legislation like CCPA. What is the different from the Fed privacy laws and why are states diving deeper. We'll also explore student loan forgiveness and its impact to the credit industry and the profile of the un and under banked.

If you attend this session, you'll learn the latest from TU's Government Relations expert in regulation and gain insights from a large TRMA member.

Speakers: **Kristal Butler** (TransUnion) - Industry Executive; **Curtis Mollohan** (TransUnion) - Director, Associate General Counsel;
John Stevenson (US Cellular) - Director Financial & Real Estate Services

Room: Broadway C

Noon - 1:15 PM

Lunch

Room: Bluegrass

1:15 PM - 2:30 PM

General Session

Upping the ante: Using the science of decision-making for effective customer engagement

Service providers understand the need to personalize messages to their customers to improve engagement and build loyalty. However, customers are constantly reacting and adjusting to their changing circumstances, requiring us to continuously learn and adapt to truly understand and empathize with them. Adjusting interactions to engage with customers based on behavior is true hyper-personalization. Companies that fail to adapt and curate their engagement strategies may miss an opportunity to create and keep customers for life.

During the TRMA 2022 Spring Meeting, we presented that behavioral science is the study of decision making, specifically around perceptions, attitudes and behaviors. In this session, we would build off that foundation and explore how behavioral engagement uses knowledge of behavior and decision making and applies it to customer interactions. Utilizing behavioral science to engage with customers provides service providers with the ability to hyper-personalize their outreaches.

Hyper-personalization should go beyond typical tailored content and demonstrate that you understand and empathize with the customer. Every action a customer takes tells you more about their perceptions, attitudes and behaviors, which equips you with a deep understanding of your customers so you can further personalize every interaction

By utilizing behavioral science to engage with impact, companies can build digital engagement strategies based on their customers' unique motivations, leveraging concepts such as empathy and urgency to achieve better results and build stronger customer relationships.

Speaker: **Aneesha Nilakantan** (Symend) - Manager of Client Insights

Room: Crystal Ballroom

2:30 PM- 2:40 PM **Networking Break**

2:40 PM - 3:25 PM

Charity Event: Partnering with Metro United Way of Louisville Room: Crystal Ballroom

TRMA will be partnering with [Metro United Way of Louisville](#) for our charity event. Attendees will be stuffing laundry kits which will be distributed to homeless shelters or schools in the area and will be given to individuals experiencing homelessness or a transition period. Laundry packs sent to schools will be given to underprivileged families who lack resources to provide these essential items in their homes.

3:25 PM - 3:35 PM **Networking Break**

3:35 PM - 4:35 PM **Speed Dating**

Room: Citation A & B

5:30 PM to 8:00

25-Year Anniversary Reception

Room: J. Graham Brown Room (Third Floor)

October 20

8:00 AM - 9:00 AM

Breakfast

Room: Bluegrass

9:00 AM - 10:00 AM

General Session

Featuring John McNamara with a CFPB Update (Regulatory)

10:00 AM - 10:30 AM

Regulatory Panel Discussion (Including John McNamara) - More info TBA.

10:30 AM - 10:45 AM

Break

10:45 AM - 11:30 AM

Breakout Sessions: Choose One

Track 1: Retaining Financially Distressed Customers in Economic Uncertainty (Retention)

Inflation, higher interest rates and other economic stressors mean consumers are rethinking their finances and must prioritize bills and expenses. Engaging and retaining financially strapped customers is no easy feat, but the right combination of technology and collection strategy can help not only your bottom line but also your customer relationships. This session will explore how to engage with financially distressed customers before charge-off and why a digital-first strategy is the best solution.

Learning Objectives:

- How distressed consumers need a different communication approach
- How best to engage them in early delinquency with a digital-first strategy to increase retention.

Speaker: **Kelly Knepper-Stephens** (True Accord) - General Counsel & Chief Compliance Officer

Room: Broadway B

Track 2: Data-driven strategies to deliver consistent growth and maintain positive customer experiences (Activation)

As telco companies face an increasingly competitive environment, telecommunication companies are looking for ways to drive continuous growth. With industry wide efforts to capture market share, telco providers are looking to enhance personalized targeting while mitigating risk and fraudulent activities while continuing to focus on serving underserved communities. In this

session we will explore how to acquire and approve more consumers with better data, less friction, fewer deposits, less vendors, and potentially less cost.

Learning Objectives:

- Learn about enhanced, unrivaled data to bolster growth while mitigating risk and spearheading DEI.
- A case study illustrating the effectiveness of Experian's composite risk model in helping to decrease deposits and increase approval time.

Speaker: **Neal Rogers** (Experian) - Data Solutions Consultant Room: Broadway C

11:30 AM - 11:45 AM
Break

11:45 AM – 12:30 PM
Member Meeting

Room: Crystal Ballroom

12:30 PM - 1:15 PM
Lunch

Room: Bluegrass

1:15 PM - 2:15 PM
General Session and Closing

Voting Members Panel

Speakers: **John Craven** (Cox Communications) - Enterprise Director Receivables Management;
Sir Guy Epps (Comcast Cable Communications) - Senior Director Collections;
;
Brian Newcomb (AT&T) - Director Credit Policy and Strategy

Government programs have become a material part of what we do in the collection industry from acquisition credit policy to early and late stage collections effort. Dealing with each program the timing of subsidy payments and the difficulty of working with these programs in relationship to the legacy technology can be challenging--and may have unintended consequences. This session will explore what these programs are and how companies are addressing them as well as share insights on how to recover losses.

Room: Crystal Ballroom