



# TRMA FALL CONFERENCE AGENDA

Atlanta, GA • September 25<sup>th</sup> – 27<sup>th</sup>, 2007

*“Teamwork: Celebrating TRMA’s 10 Years of Industry Collaboration”*

*Tuesday, September 25, 2007*

6:30 PM – 8:30 PM Welcome Reception - **Sponsored by Varolii and Experian**

*Wednesday, September 26, 2007*

7:30 AM – 8:30 AM Breakfast - **Sponsored by Austin Logistics**

8:30 AM – 8:45 AM *Welcome*

**Elaine Ragone (AT&T) and Derek Kerton (TRMA)**

8:45 AM – 9:45 AM *Keynote* – Baseball, Winning Through Persistence and Teamwork

**Presenter: Johnny Bench**

Johnny Bench is undoubtedly the greatest catcher in the history of Major League Baseball. He was elected to the Baseball Hall of Fame in January 1989. Johnny is a symbol of winning through hard work and teamwork, as outlined in his presentation featuring "The Vowels of Success" which highlights easy ways to remember motivational steps.

9:45 AM – 10:45 AM No-Hit Customers at Rogers and the Credit Limit Program

**Presenter: Nigel Marhue (Rogers Communications)**

The rapid growth of the Rogers subscriber base over the past 4 years has been due in part to greater focus in the Thin and No-Hit credit segments. Rogers has employed a variety of strategies to help target and acquire these customers to increase revenues while managing churn and credit losses. In this session we will discuss why these customers are considered so attractive to wireless providers, the credit and fraud risks they represent, and how Rogers was able to improve profitability in these segments. The topic is very relevant as telecom providers continue to target and acquire Thin and No-File customers. The Rogers risk strategy in these segments has evolved through trial and experience, leading to much improved customer loyalty and profitability.

10:45 AM – 11:15 AM Break

11:15 AM – 11:30 AM 10 – Years of TRMA

**Presenters: Sandra Castillo-Jackson (Sprint Nextel) & Roberta Aronoff (TRMA)**

The TRMA at ten. How did it begin? What was the vision of the founders? How does the TRMA of today compare to that vision? Roberta Aronoff and Sandra Castillo Jackson will take us from the beginning to today, reviewing the most significant junctures in TRMA history.

11:30 AM – 12:30 PM President’s Report – **Kellie Berndt (T-Mobile)**

12:30 PM – 1:30 PM Lunch - **Sponsored by ID Analytics and Vesta**

1:30PM – 2:30PM Executive Insight: Interview with Sprint’s Marci Carris

**Presenter: Marci Carris, Vice President (Sprint Nextel)**

Ms. Carris brings over 20 years of insight to her role as Vice President, Customer Finance Services for Sprint. She knows that change is the name of the game – from mergers and acquisitions to changes in consumer patterns. In this intimate interview, she will share her thoughts in how Risk and Collections fits into the larger organizations and where she sees the role of risk departments going forward. Ms. Carris will answer questions about the new environment of credit and collections – from collaboration with A/R, the changing relationship carriers have with their consumer base and the importance of customer satisfaction, and how she and her teams have dealt with the rapid pace of change in the industry to the business impact of acquisition and changes in the regulatory environment.



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2:30 PM – 3:00 PM TRMA Olympics

A series of short activities that identify personal characteristics such as personal interests, life experiences, team skills, and curious, amusing, and noteworthy past events or accomplishments. The closing phase will form the teams in a random but structured and fun way for the InterActive Teams Workshop activities later on.

3:00 PM – 3:30 PM Break - **Sponsored by Debt Recovery Solutions**

3:30 PM – 4:15 PM The State of Consumer Credit in the U. S.

**Presenter: Richard Smith (Equifax)**

Does the impact of the mortgage market on consumer credit quality translate into credit quality erosion in other markets such as telecommunications?

Equifax Chairman and CEO Rick Smith will address this issue in his presentation to the TRMA conference. As interest rates rise, concerns of an economic slowdown and lower consumer confidence have curtailed demand for certain types of loans. Plus, higher debt loads, upward adjustments in mortgage payments and increases in minimum credit card payments may tilt the credit cycle toward greater delinquency rates. Identifying customers most “at risk” due to higher debt loads will be critical in determining the right profiles for your telco customers.

Rick will present the latest data and analytics from Equifax and Moody’s Economy.com, addressing trends in today’s economic landscape and the impact of key factors on consumer households. He will also provide an outlook as to where we are headed in the months to come. He will also outline some of the latest and powerful resources that help businesses decipher mixed economic messages and keep ahead of today’s trends, including the value of scoring models in navigating the dynamics of a changing economy and managing risk.

4:15 PM – 4:35 PM *2 Rapid Fire Business Affiliate Presentations*

1. Implementing a Customer Segmentation Strategy in Telecom Collections  
Bob Ruff, SVP Operations, & Jim Scott VP of US Operations, NCO Group
2. SAS Business Intelligence  
Mike Gandolfo, Principal, Global Communications Practice, SAS Institute

4:35 PM – 5:30 PM Team Dynamics Workshop

**Presenter: Rich Weider (TeamCraft)**

This program engages participants in a series of fun and provocative problem solving activities that promote team skills and mindsets for working collaboratively across boundaries and locations in an organization. Closing with a 15-minute discussion of team principles to adopt in the workplace, each group will walk away with five to seven key points to take back to their offices.

6:30 PM – 7:30 PM Reception & Cocktails

7:30 PM Dinner

8:00 PM Off Balance on Purpose

**Presenter: Dan Thurmon (Motivation Works, Inc.)**

Your life is not a series of separate pursuits, but a pattern containing five interrelated "spheres." Each of these aspects affects all the others. Decisions we make in one area affect every other. You will discover the "life lines" that exist to keep your pattern intact. You will learn the five tools for maintaining a healthy pattern, the skills of engaging, disengaging, connecting, disconnecting and synthesizing the multitude of activities in your life. This interactive session will guide you to see and shape the patterns at work in your life, giving your actions greater purpose and your life enhanced balance.

Music & Dancing



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Thursday, September 27, 2007

7:30 AM – 8:30 AM Breakfast - **Sponsored by UniversalSystems**

8:30 AM – 10:00 AM *Keynote* – Succeeding in Changing Times

**Presenter: Cy Wakeman**

“If you always do what you’ve always done, you’ll get what you’ve always gotten.” The most sought after yet lacking competency in our leadership ranks today is the ability to successfully lead in profoundly changing times. In order to lead change, we must completely recreate leader mindsets to act in ways seemingly counter intuitive to the techniques that have made them successful in the past. In this keynote program Cy will show how fast-paced organizations can thrive in challenging times as they break through “learned helplessness” and rally their teams to respond to challenges while maintaining 100% accountability.

10:00 AM – 10:30 AM Breakout Session – Business Affiliate Meeting

The Business Affiliate Advisory Board will be hosting a session for the TRMA Business Affiliates. The purpose of this session is to review the changes that have been incorporated at TRMA followed by open discussion regarding future suggestions to increase value to the TRMA membership. All current Business Affiliates are welcome and encouraged to attend.

10:00 AM – 10:30 AM Breakout Session – Voting Member Benchmarking Update

**Presenters: Mike Trail and Tara Craig of Hitachi Consulting**

Hitachi Consulting will present findings from the recently completed semi-annual TRMA benchmarking study. The presentation will include a summary of industry-wide credit, payment & risk statistics, comparisons among various industry segments and the business implications that result. The study includes quality of application and decision metrics, payment and channel metrics, accounts receivable statistics, and various write-off and recovery measures. Join us for highlights from the study and take away performance improving ideas for your organization!

10:30 AM – 11:00 AM Break

11:00 AM – 11:10 AM 1 *Rapid Fire Business Affiliate Presentations*

1. CCV (Credit Card Verification)  
Keir Breitenfeld, Sr. Product Manager, Experian

11:10 AM – 12:10 PM Panel: Turning Points in TRMA’s History

**Panelists: Larry Grant (Aurum Consultants), Sandy Hall (AT&T), Tom Roberts (Barrasso Usdin Kupperman Freeman & Sarver, LLC), Gary Patterson (AT&T) Jeff Cleveland (LexisNexis), Liz Titan (CGI), Lee LoPriore (CGI) & Lisa James**

TRMA Founding Fathers discuss the evolution and collaboration of TRMA, the industry, and how the TRMA has pioneered to incorporate new methods, training, tools, and technology as the credit and collections industry has changed. Discover what was happening in the industry that pushed the TRMA to respond in the way they did and spur these people to pioneer such programs as Business Affiliates, the Benchmarking process, the education committee and much more.

12:10 PM Closing Remarks and Raffles – **Sponsored by Omnium Worldwide**

Turn in your President Award Surveys and Facilities Survey for tickets to be entered into four raffles for great prizes. Past prizes have included DVD Players, iPods, jackets, gift certificates and digital cameras. Stay tuned for the next great prize! You must be present to win!

**\*\* Please silence cell phones, pagers, etc., during the conference sessions \*\***