



04/01/2019 8:30AM - 10:00AM

Deep Dive Workshop, Default Management

Chesapeake 7-9

Technology-Enabled Transformation: Ensuring Results

Banks are investing heavily in technology-dependent business projects, with end-results often not matching initial expectations. Projects frequently deliver transactional success while failing to achieve the desired end-to-end experience and financial results. Whether you're replacing a system of record or driving digital engagement either during a merger or as part of a transformation program, you'll receive insights to help business leaders think differently about transforming project results.

In this session you will learn:

- Keys to assuring your next project delivers on the business objectives you identified at the outset; and
- Advice that will help you transform your organization with technology that delivers.

Speaker(s):

Matt Scarborough, *Chief Executive Officer*, Bridgeforce

Michael Orefice, *Director of IT*, Bridgeforce

04/01/2019 12:15PM - 1:30PM

Default Management

Chesapeake 7-9

Omni-channel Approaches to Collections NOW

The evolution of customer expectations requires eliminating the gap in treatment across all engagement channels. The expectation is the information and activity performed in one channel will be captured and retained in a way to allow the customer to re-engage in exactly the same spot with exactly the same context in a different channel.

In this session, you will learn:

- How to make sustainable progress on your omni-channel journey, whether you are just starting on the journey or have made significant progress;
- Strategies to ensure you capture and use the right data to be successful; and
- Best practice tips from omni-channel veterans on building a foundation and attaining success.

Speaker(s):

Heather Bentley, *Head of Consumer Loan and Specialty Operations*, Citizens Bank

Chris Rathsack, *Director of Collections Policy and Strategy Citigroup Inc.*, Citibank

Vance Clipson, *Senior Principal, Industry Solutions*, Nuance Communications

Phil Leininger, *Head of Omnichannel Sales & Service*,

Andrew Domino, *Chief Operating Officer*, Bridgeforce

04/01/2019 1:40PM - 2:40PM

Default Management

Chesapeake 7-9

Dealing with Cease & Desist Letters

With the ability to communicate to customers through different multichannel options, the importance of understanding when to cease communications with your customers has never been greater. This session will provide an overview of best practices that creditors should consider when a customer provides a cease and desist communication request.

In this session, you will learn:

- Best practices for dealing with cease & desist letters;
- Customer preferences and trends in sending cease & desist letters; and
- How cease and desist letters are handled using modern communication methods.

Speaker(s):

Eileen M. Bitterman, Esq., *Shareholder, Compliance Officer, Weltman, Weinberg & Reis Co., LPA*

04/02/2019 9:20AM - 10:20AM

Default Management, Student Lending

Chesapeake 7-9

Can You Hear Me Now? Recent Developments in TCPA

The explosion of Telephone Consumer Protection Act (TCPA) litigation since 2015 has created a myriad of headaches for businesses looking to contact their customers. With potential action at the Federal Communications Commission and U.S. Supreme Court, come hear what is next in the realm of TCPA.

In this session, you will learn:

- The likelihood of TCPA reforms, whether through the FCC or U.S. Supreme Court;
- What reforms could look like, and what they will mean for your institution; and,
- How to best steer clear of TCPA violations, and costly lawsuits.

Speaker(s):

Eric Troutman, *Attorney, Squire Patton Boggs*

04/02/2019 10:55AM - 11:55AM

CFPB, Default Management, Fair & Responsible Banking Chesapeake 7-9

Trends in State-Level Enforcement

Ever since the CFPB's former Acting Director Mick Mulvaney indicated the Bureau may rely more on states for certain enforcement actions, many have developed their own consumer financial protection offices. These "mini-bureaus" have stepped up with their own laws and regulations, creating state-by-state compliance hurdles.

In this session, you will learn:

- Trends about state AG enforcement actions and reinvigorated state banking regulators;
- How states are deploying resources in reaction to what the Bureau does; and
- How to best adapt to and comply with upcoming state laws and regulations.

Speaker(s):

Christopher Willis, *Partner*, Ballard Spahr LLP

Saverio (Sam) Mirarchi, *Senior Deputy Attorney General - Assistant Director*, Commonwealth of PA, Office of Attorney General, Bureau of Consumer Protection

Max Weinstein, *Chief, Consumer Protection Division*, Office of the Massachusetts Attorney General

Moderator:

Chris Willis, *Partner*, Ballard Spahr, LLP

04/02/2019 1:45PM - 2:45PM

Default Management

Chesapeake 7-9

Best Practices in Third-Party Management

With a new rule for third-party debt collectors looming, establishing and maintaining proper relationships with third parties is a crucial element of ensuring your institution and customers are protected.

In this session, you will learn:

- How upcoming regulations may affect your institution's third party relationships;
- Best practices in maintaining relationships with various third parties; and
- How the industry as a whole analyzes and treats third parties.

Speaker(s):

Renee Carlson, *Senior Vice President, Director of Residential Loan Servicing*, Associated Bank

Jessica Kagansky, *Senior Vice President of Operations*, Crown Asset Management

John McNamara, *Assistant Director, Consumer Lending, Reporting, and Collections*, Consumer Financial Protection Bureau

Tom Fowler, *Senior Vice President, Consumer Banking Default Operations*, SunTrust Bank

Moderator:

Tom Fowler, *Senior Vice President, Consumer Banking Default Operations*, SunTrust Bank

04/02/2019 3:15PM - 4:15PM

Default Management

Chesapeake 7-9

Streamlining Collections

Consumer preferences are constantly evolving, as are the means to interact with your customers. Whether its robotics, artificial intelligence, or dedicated third party options, financial institutions are constantly tasked with building new and efficient means for collections.

In this session, you will learn:

- How to best optimize your collection centers to adapt to customer preferences;
- Best practices in collection optimization; and
- Collection trends at financial institutions.

Speaker(s):

Robert Lamb, *Customer Engagement Manager, Integrated Services Engagement, CDW*

Tony Warden, *Head of Contact Centers, TDECU*

Eric Hathaway, *Vice President, Zoot Enterprises*

04/02/2019 4:25PM - 5:25PM

Default Management

Chesapeake 7-9

Just Checking In: What You Can Learn from Customer Surveys

Customer feedback is a vital, though often overlooked element of the collections process. There is plenty to glean from targeted surveys to your customers and their experience that can help your default processes.

In this session, you will learn:

- How customer experience surveys are used by financial institutions to enhance customer experiences;
- What more your institution can do to increase the usefulness of customer experience surveys; and
- New and developing trends emerging through the use of customer experience surveys.

Speaker(s):

Emily Sayer, *National Sales Director, Customer Experience, Avannis, LLC*

Harry Smith, *Senior Vice President, Default & Credit Risk Management, U.S. Bank*

Moderator:

Harry Smith, *Senior Vice President, Default & Credit Risk Management, U.S. Bank*