



LEADERSHIP Unplugged

MARCH 7 - 9 | PHOENIX, AZ

New Sessions Added Daily

DEFAULT MANAGEMENT FORUM

Monday, March 07, 2016

8:30 AM - 10:00 AM

Location:
Grand Sonoran H-I

Deep Dive Workshop & Breakfast

CREDIT SCORING INSIGHTS AND INNOVATIONS

The latest consumer research and how to expand your universe of borrowers

Learn about the benefits of new credit scoring methods vs. conventional scoring methods, advanced approaches for scoring previously unscorable borrowers and how the latest scoring innovations have pushed the industry to achieve more expansive and predictive results. This breakfast session will discuss:

- Recent data on consumer credit behaviors and their credit card usage
- Who is considered an unscorable consumer and why they are credit-worthy
- How to address controversial credit issues (i.e., medical debt, sold-derogatory tradelines)
- The impacts of using new data sources and suppressing negative data to accurately analyze credit history
- Understand the extent to which consumers have migrated up and down the risk distribution and its implications on lending strategies

Speaker(s):

Sarah Davies, Senior Vice President, Product Management, Analytics Research, VantageScore Solutions, LLC

Sponsor(s):

Diamond: VantageScore Solutions, LLC

2:45 PM - 3:55 PM

Location:
Grand Sonoran H-I

Transforming to Tomorrow's Digital Bank with a Focus on Default Management

What are bankers of today up against as they face unprecedented consumer expectations for services in an intense competitive environment for resources? In order to drive long-term competitive advantage and profitable growth, banks need to simplify their processes and infrastructure to enable speed to market. Join us for a discussion on how to drive digital transformation in default management based on a cutting edge relationship based model for delivery and service.

Speaker(s):
Monica Gillies, *Director*, CGI

4:00 PM - 5:00 PM

Location:
Grand Sonoran H-I

Succeeding with Servicemembers: Why it Matters

Over the past several years, financial institutions and even non-financial institutions have seen a heightened level of focus on SCRA. In this session, panelists will discuss regulatory compliance, critical emerging trends and best practices in the industry related to SCRA and other matters impacting Servicemembers. Customer experience expectations will be shared, including perspectives from a Servicemember. An audience Q&A will wrap up the session.

Speaker(s):
Bradley Booth, *Financial Advisor*, Bridgeforce
Kelly Dickerson, *Principal*, QED Investors and US Army Reserves, QED Investors
Elizabeth Singer, *Director*, U.S. Attorney's Fair Housing Program, Civil Rights Division, U.S. Department of Justice
Moderator: John Sanders, *Managing Director*, Bridgeforce

Tuesday, March 08, 2016

10:10 AM - 11:10 AM

Location:
Grand Sonoran H-I

Building New Communication Channels to Customers

Reaching out to consumers has always been a priority for the industry, but new communication channels provide an opportunity to deliver services far beyond consumers' wildest expectations. Advances in technology have led to enhanced communications between industry and their customers. Learn how companies can leverage these new advances in communications to deepen interactions with their customers.

Speaker(s):

Brian Moore, *Senior Principal, Industry Solutions*, Nuance Communications, Inc.

11:40 AM - 12:40 AM

Location:
Grand Sonoran H-I

FCC Muddles TCPA for Consumers

The industry asked for greater clarity from the FCC to enable companies to communicate with their customers. Instead, the Commission issued a final TCPA order that endangers the ability of banks to provide consumers with timely information. A coalition of consumer-facing companies and associations are now asking the courts for a do-over. During this session, we will hear from the attorneys leading the industry lawsuit against the FCC.

Speaker(s):

Amy Brown, *Partner*, Squire Patton Boggs
Monica Desai, *Partner*, Squire Patton Boggs

2:40 PM - 3:40 PM

Location:
Grand Sonoran H-I

What's Next for Default: Regulators Peer Ahead

Reforms in the default management space are set to take off in 2016. Regulators have already introduced numerous changes in this sector, but the biggest changes still lie ahead. Get cutting-edge analysis on how today's regulatory environment will affect those involved with the default management business. Learn about the most impactful regulations, including a review of the recent changes and what the future may have in store.

Speaker(s):

Kenneth Lennon, *Assistant Director, Community & Consumer Law Division*, Office of the Comptroller of the Currency

John McNamara, *Program Manager, Debt Collection*, Consumer Financial Protection Bureau

Richard Murphy, *Retail Credit Risk Examiner*, Federal Reserve Bank of Richmond

Moderator: Chris Shroat, *Senior Vice President, Director of Credit and Collections*, Fifth Third Bank

Moderator: Nicholas Sladic, *Chief Counsel, Loss Mitigation Divisions*, Capital One Services, Capital One Bank

4:15 PM - 5:15 PM

Location:
Grand Sonoran H-I

Barbarians at the Gate: How Deep is Your Moat?

The financial services industry is being inundated with lawsuits relating to the Telephone Consumer Protection Act, the Fair Debt Collection Practices Act, and the Fair Credit Reporting Act, among others, while still being exposed to

enforcement risks arising out of the Dodd-Frank prohibition on unfair, deceptive and abusive acts and practices. Join us to learn about recent developments and to acquire strategies to manage the associated risks.

Speaker(s):

Christopher Willis, *Partner*, Ballard Spahr

Wednesday, March 09, 2016

7:50 AM - 8:50 AM

Location:
Grand Sonoran H-I

CFPB Set to Reform Debt Collections

The CFPB is tackling debt collection reforms on several fronts. Join experts as they discuss the potential impact of the CFPB's debt collection rulemaking on industry, relevant examinations and enforcement investigations, and how best to prepare for an interaction with the Bureau.

Speaker(s):

Brett Kitt, *Of Counsel*, Greenberg Traurig, LLP

John McNamara, *Program Manager, Debt Collection*, Consumer Financial Protection Bureau

9:00 AM - 10:00 AM

Location:
Grand Sonoran H-I

FCRA: Best Practices for New Regulatory Expectations

The CFPB has focused their attention on the Fair Credit Reporting Act, the responsibility of furnishers, and the expectations of consumer reporting agencies. Hear from a panel of experts on where regulation may be heading, standards regarding data quality, and insights on consumer compliance.

Speaker(s):

Lyn Farrell, *Managing Director*, Trelia Risk Advisors

Sharri Logsdon, *Senior Vice President, Compliance Executive, Consumer & Business*, Regions Bank

Kim Oliver, *Chief Compliance Officer*, Equifax

Moderator: Tom Fowler, *Senior Vice President, Consumer Banking Default Group Leader*, SunTrust Bank
