Fast Lane to Recovery and Success

30+ Powerhouse Presenters
3 Tracks to Give You More Content
Interactive Format with Multiple Workshops
Networking Opportunities Galore!

March 13-15, 2011
Fontainebleau Miami Beach | Miami, FL

15th Annual
NATIONAL COLLECTIONS & CREDIT RISK CONFERENCE

Keynote presenters you want to hear and meet:

Jacob vanBrandwijk
Vice President, Retail Collections
US BANK

Wayne Best
Chief Economist
VISA, INC.

Save $200 with Promo Code: BROCHSAVE
Visit us online:
www.collectionscreditrisk.com/conferences/nccr11/

GROUP discounts & extra savings available!
Text NCCR2011 to 76477
Hurry, best rates expire 2/11/2011!
Or scan code below with your mobile phone

Get the free mobile app at http://gettag.mobi
Top 5 Reasons to Attend

1. Intimate gathering of credit issuers & other industry practitioners for the perfect networking opportunity

2. Diverse interactive sessions from best practices, case studies, panel discussions, workshops to learning lunches

3. An unmatched powerhouse of respected thought leaders who are key players and trendsetters in the industry

4. NEW! Low pressure environment to review the latest technologies and solutions available at our Technology Showcase

5. You have $200 CREDIT with promo code BROCHSAVE REGISTER NOW at nationalcollectionscredit.com

We’ve designed this event with you in mind

As a critical decision maker concerning credit and collections, join your peers from all facets of financial services, including cards, mortgage, home equity, auto, personal loan, commercial, small business, student loans, and alternative lending from:

- Credit Granting Institutions
- Debt Brokers/Buyers/Resellers
- Collection Law Firms
- Scoring Companies
- Collection Agencies
- Loan Servicers
- Solutions Providers

Meet Our Advisory Board

Doug Arfmann
Vice President
GC SERVICES

Kim S. Bonn
Vice President, Compliance and Quality
NATIONAL ENTERPRISE SYSTEMS

Pat Carroll
Chairman
NATIONWIDE CREDIT, INC.

Michael T. Goins
Senior Manager
CHRYSLER FINANCIAL

Tom Henry
Director of Recovery Management & Strategy
CHASE CARD SERVICES

Thomas A. Lee III
Managing Partner
BECKET & LEE LLP

Sean McVity
Managing Partner
GARNET CAPITAL ADVISORS, LLC

Brian Reiss
Managing Director – US Practice
BRIDGEFORCE, INC.

Erin Towns
Sr. Recovery Manager
DELL FINANCIAL SERVICES (DFS)

Carolyn Moore
Senior Vice President
NCO FINANCIAL SYSTEMS, INC.

Follow Us On

@CCRconferences

Join Us On

linkedin.com/groupRegistration?gid=160964
Agenda

SUNDAY, MARCH 13

8AM Registration Opens

9AM – 12PM
Collection Floor Management: Recruiting, Hiring, Training and Retaining Quality Staff
This half-day, interactive forum will allow attendees to share strategies for operating a successful collection floor from a human resource perspective. Attendees will share concerns and develop solutions to roadblocks in order to improve methods of finding, recruiting, training, monitoring, coaching and measuring the performance of collection staff.

INSTRUCTOR:
Fredric I. Weinberg, Esquire, Managing Partner, GORDON & WEINBERG, P.C. Board of Governors, Commercial Law League of America

2PM-3:45PM
Closed-door Peer Collaboration
(Credit Grantors Only)
Facilitated by Auriemma Consulting Group
Free! [Registration required]

2PM-3:45PM
Workshop: CONSUMER CREDIT DEFAULT – NOW WHAT?
A practical approach to prepare and navigate through the third party recovery and legal process. Presented by the Commercial Law League of America.

10:00AM Networking Break

MONDAY, MARCH 14

7:45AM Registration & Breakfast

8:30AM Opening Keynote: Reflections on the Theme...When You Are Up To Your Back End In Alligators, It’s Hard To Remember That The Objective Was To Drain The Swamp

Jake vanBrandwijk, Vice President, Retail Collections, US BANK

9:00AM Seeing Your Future through a Regulator’s Prism
Staying abreast of the ever changing regulatory landscape is a massive undertaking for collection and credit professionals. Regulatory action at the state level is at all time high. Complaints against the industry have reached unprecedented levels and the new Consumer Bureau of Financial Protection opens its doors in July of 2011. Attend this session and hear from two of the most respected, influential and powerful state regulators in the nation about the future of the collection and asset buying industry through the regulatory prism. State of Colorado’s, First Assistant Attorney General, Laura Udis and the State of Maine’s, Director of Office of Consumer Credit Regulation, William Lund along with Rozanne Anderson, former CEO of ACA International and respected industry advocate will present a hard hitting discussion of regulatory trends, changes in state collection practices acts and the landmines threatening the industry.

MODERATOR:
Rozanne Anderson
Attorney, MORRISON FENISKE & SUND, PA.

PANELISTS:
William Lund, Director, Office of Consumer Credit Regulation, STATE OF MAINE
Laura Udis, First Assistant Attorney General, STATE OF COLORADO

10:30AM Open Dialog: Attorneys General Discussion Continued
During this session, the Collection and Credit Risk Industry will present to the Attorneys Generals – and ask for two-way dialogue. The agencies and attorneys will articulate our
**SUNDAY, MARCH 13**

- **8AM**
  - Registration Opens
- **9AM – 12PM**
  - Collection Floor Management: Recruiting, Hiring, Training and Retaining Quality Staff

**MONDAY, MARCH 14**

- **7:45AM**
  - Registration & Breakfast
- **8:20AM-8:30AM**
  - Chairman’s Opening Remarks
- **8:30AM**
  - Opening Keynote: Reflections on the Theme...When You Are Up To Your Back End In Alligators, It’s Hard To Remember That The Objective Was To Drain The Swamp
- **9:00AM**
  - Seeing Your Future through a Regulator’s Prism
- **2:00PM CONCURRENT TRACKS**
  - **TRACK A**
    - **2:00PM**
      - Optimizing Resolutions: Knowing What to Do with the Cues Borrowers Give You
    - **2:30PM**
      - Opportunities and Challenges of a Customer-Centric Approach to Collections
  - **TRACK B**
    - **2:00PM**
      - Bankruptcy Recoveries and The Supreme Court: How Recent Decisions Will Impact Your Future Recoveries
    - **2:30PM**
      - Debt Sales Market: Where are the Deals This Year?
  - **TRACK C**
    - **2:00PM**
      - Concentration Risk Management in 2011
    - **2:30PM**
      - Potential Pitfalls to Credit Models in an Improving Economic Environment
    - **3:00PM**
      - Emerging Fraud Loss Trends and the Capabilities Required to Control Them

- **3:30PM**
  - Networking Break

- **4:00PM**
  - What’s to Come? The Future of Mortgage Servicing
  - **4:30PM**
    - Session to be Announced

- **4:00PM**
  - The Future of Debt Collection Enforcement Under Two Federal Agencies: The CFPB and FTC?
  - **4:45PM**
    - Session to be Announced

- **5:30PM**
  - Networking Reception

**TUESDAY, MARCH 15**

- **8:40aM-8:45aM**
  - Chairman’s Update
- **8:45AM**
  - RESET Your Buttons for Credit and Collections Professionals
- **9:45AM**
  - Technology Showcase with Live Demos
- **5:30PM**
  - Networking Reception
- **5:30PM**
  - Conference Concludes
challenges (volume, systems, creditor restrictions) and how we have implemented changes to improve our compliance, quality and consumer experience (new Compliance positions, additional monitoring, new software or operating system, training, policy changes, etc.). As consumer complaints and lawsuits rise, we seek feedback from the Attorneys Generals on the steps we have taken or are in the process of undertaking. Additionally, we will present the Attorneys General population with impact numbers – size of our companies, number of employees from their states, and actual costs.

MODERATOR:
Kim S. Bonn, Vice President, Compliance and Quality, NATIONAL ENTERPRISE SYSTEMS

PANELISTS: TBA

11:15AM
The Strategic Linkage Between Risk Management and Collections
Bruce Harris, Chief Risk Officer, VW CREDIT

12:00PM
Session to be Announced

12:30PM
Lunch

2-5PM
CONCURRENT TRACKS

TRACK A

2:00PM
Optimizing Resolutions: Knowing What to Do with the Cues Borrowers Give You
This talk will elaborate on the concept of matching your communications to your borrowers’ personalities and situations to achieve maximum response rates and conversion. We will discuss how to defuse emotional responses to keep your customer focused on your message, the factors that influence consumer decision-making and how to leverage your knowledge of customer segments to tailor your message. We will also review behavioral sciences-based research methods to illustrate how to test the application of these concepts.
Seth E. Carter, Ph.D., Vice President, Consumer Analytics, ALTI SOURCE PORTFOLIO SOLUTIONS, S.A.

2:30PM
Opportunities and Challenges of a Customer-Centric Approach to Collections
Lenders have long known that there are advantages to managing consumer credit relationships at the customer level instead of the account level, since more comprehensive information enables better decisions. As banks grew, product-focused business lines became centralized, however, customer actions were more likely to be driven at a product level. Just prior to the credit crisis there was a lot of talk and some effort at larger lenders toward customer-centric collections efforts, such efforts were largely put on hold because the focus had moved to short term survival. Now that lenders have moved beyond the survival mode, they are likely to evaluate the value that customer-centric treatment could provide across the entire customer lifecycle.
Bridgeforce along with Collectors and Risk executives from leading banks that have managed customer-centric collections strategies and operations will explore the opportunities and challenges that this approach presents in comparison to a more traditional product-centric collections approach.
MODERATOR:
Brian Reiss, Managing Director - US Practice, BRIDGEFORCE

PANELISTS:
Randy Cohen, Former SVP of Default Management, WACHOVIA BANK N.A.
Robert DiGennaro, Co-Chairman of the Board, PRECISION RECOVERY ANALYTICS
Amir Nayar, Senior Manager, Strategy Development, TD BANK GROUP

3:30PM
Networking Break

4:00PM
What’s to Come? The Future of Mortgage Servicing
The financial crisis has shined a spotlight on mortgage servicing. What are the remaining challenges that lie ahead for servicers and in the aftermath, what will become normal? New regulations, compensation structure, borrower behavior and the like will provide opportunities and challenges for the future of mortgage servicing.
Raymond S. Barbone, EVP, Mortgage Services, BANKUNITED

4:30PM
Session to be Announced

5:30PM
Networking Reception

3:30PM
Networking Break

4:00PM
The Future of Debt Collection Enforcement Under Two Federal Agencies: The CFPB and FTC?
• FTC and recent activity against debt collectors
• FTC’s Report on the Litigation Workshops and where the states have followed
• CFPB –scope and possible rulemaking
• CFPB and the State’s AG’s.
David Medine, Partner, WILMERHALE
Barbara A. Sinsley, Partner, BARRON, NEWBURGER, & SINSLEY PLLC

4:45PM
Session to be Announced

5:30PM
Networking Reception

2:00PM
Bankruptcy Recoveries and The Supreme Court: How Recent Decisions Will Impact Your Future Recoveries
If you count on bankruptcy recoveries from credit cards, deficiency balances, personal loans or other unsecured debt, you will not want to miss this informative session explaining why the numbers may be changing.
Tom Lee
Managing Partner
BECKET & LEE

2:30PM
Debt Sales Market: Where are the Deals This Year?
When prices fell through the floor in 2008, market volume dropped with it. Now that prices have started climbing again, the deals are coming back – but not always where buyers expect them. In this panel, a group of longtime secondary-market pros discuss who’s selling what, who’s buying, and where the opportunities will be in 2011.
Sean McVity, Managing Partner, GARNET CAPITAL ADVISORS

2:30PM
Potential Pitfalls to Credit Models in an Improving Economic Environment
During periods of economic stress, originators typically produce very tightly controlled credit. As defaults shake out of the market, lenders see a dramatic improvement in credit quality. When the economy recovers and competition returns, so do higher levels of delinquency and losses. Lenders with credit scoring models calibrated on the events of the last three years are very likely to over-score new applicants as the market improves. This presentation discusses high-level steps risk managers may take to ensure model validity in a changing credit environment.
Daniel Parry, Co-Founder, EVP, Chief Credit Officer, EXETER FINANCE CORP.

3:00PM
Emerging Fraud Loss Trends and the Capabilities Required to Control Them
As an industry leader in detecting and preventing fraud, TSYS helps reduce fraud, secure customer account information and effectively manage compliance and security information. In today’s economy, very little remains as critical as loss mitigation. Please join us for this interactive discussion that will cover the topic of emerging fraud trends and best practices to address current issues in the market. This session is designed to help you fight fraud more effectively and learn how to mitigate your exposure to these current threats.
PRESENTER:
Dale Daley, Director of Strategic Risk, TSYS

3:30PM
Networking Break

4:00PM
Lifecycle Management Efficiency Strategies for the Next Decade
Credit card portfolios are not static. They require proactive account management in order to drive profitability and manage losses. Strategies are implemented to influence customer behavior and must have a defined, measurable goal to drive the success of the strategy. The panel will discuss new ways in which to maximize their effectiveness into the next decade and ensure best practices for test strategies including small group testing, outcome evaluation against a control group, working jointly with marketing and operations, and how to identify the overall financial impact, timing and required execution timeframe to achieve results, strategies can be executed across the entire credit lifecycle.
PANELISTS:
Melton Knight, VP, Risk & Fraud Management, MASTERCARD ADVISORS
5:30PM Networking Reception
8:40AM-8:45AM Chairman’s Update
8:45AM RESET Your Buttons for Credit and Collections Professionals
9:45AM Technology Showcase with Live Demos
12:30PM Conference Concludes

For the past 14 years more than 10,000 financial services decision makers & solutions providers have chosen our conference as the best place for their educational & networking opportunity.

Don’t miss this chance to network with top executives as we share through case studies, panel discussions and workshops, the best practices capable of propelling collections processes into future growth and profitability.

Contact Melissa Buono to find out how to customize a sponsorship/exhibit package which is most appropriate for your institution.

Sponsors & Exhibitors

Sponsors

Collections&CreditRisk

DBA International
DCM Services
Global Connect
Interactive Intelligence
Innovis Data Solutions

Media Sponsors

AMERICAN BANKER
USBanker

Exhibitors

ACA International
Becket & Lee
CODIX
CoreLogic Teletrack
DataX

Hurry! Best rates expire 2/11/2011!

Registration

2 EASY WAYS TO REGISTER:

1. Go to www.collectionscreditrisk.com/conferences/nccr11/
2. By phone, call Glen Van Dusen at 212.803.6072 or Ingrid Olsen at 212.803.8456.

Your Solutions Center

Limited Sponsorship Packages Available!

Here’s your chance to gain valuable networking opportunities and highly qualified leads. Interested in sponsoring or exhibiting?

Melissa Buono
National Sales Manager
212.803.6067
Melissa.Buono@sourcemedia.com

Hotel Information

Fontainebleau Miami Beach
4441 Collins Avenue
Miami Beach, FL 33140

Website: www.fontainebleau.com
Phone: 800.548.8886
Room Rate: $269 plus
Attire: Business Casual

SourceMedia has secured a block of rooms at Fontainebleau Miami Beach exclusive to the attendees of National Collections Conference. Please make your reservation by February 18, 2011. Rooms will be available on a first come first served basis — there’s no guarantee that rooms will be available after the cut off date.

To be qualified for our special hotel room block savings, you must:

• have a full registration for the conference
• reserve your room within the SourceMedia Conference room block
• make your reservations by February 18, 2011

GROUP discounts & extra savings available!
Text NCCR2011 to 76477
Hurry, best rates expire 2/11/2011!

Or scan code below with your mobile phone

Get the free mobile app for your phone at http://gettag.mobi

**Credit Grantors: Financial institution, bank, credit union, or company that issues cards to individual cardholders and which has a contractual relationship with the cardholder.
**Licensed Collection Agencies: A company that is contacted by the original lender to collect past due and defaulted accounts, including Debt Buyers and Law Firms with Collections Operations.
**All Others: Including, but not limited to Bankruptcy Law Firms, Technology Vendors, Consultants, Analysts, Software Providers, Call Center Services, Scoring Companies, Recruitment Services.

All special offers are valid for NEW registrants only and cannot be applied to current registered attendees. Offers are not transferable and cannot be combined with any other offer. SourceMedia cancellation policies apply. Please call our Customer Service department at 800-803-3424 or 212-803-6093 if you have any questions.

Richard Openshaw, SVP, Risk & Fraud Management, MASTERCARD ADVISORS

4:45PM Case Study: How Paychex Decreased Fraud Losses in Turbulent Times

In an era of increased fraud, Paychex has kept their losses stable through creative measures. A critical opportunity to identify fraud situations surrounds the period where clients are on-boarded to Paychex services. Paychex worked with State and Federal Law Enforcement and other payroll providers to establish a Fraud Consortium, allowing potential fraudsters to be identified proactively. Fraud losses decreased by 33% within the first few months, helping Paychex to “hit the number” in turbulent times.

Jody Allison, Risk Management Collections Manager, PAYCHEX, INC.

PRESENTER:
Mary Elizabeth Murphy, CPCF, ORSCC, Managing Director and Owner, S.T.A.R. RESOURCES, a Strategic Learning Partner Firm Author, RESET Your Buttons™

Meet one on one with a variety of solutions providers to discuss how their products and services can help grow your business for the upcoming year. The session will include a short presentation with Q&A from each vendor and (3) 30 minute small group live demos. Solutions will include: Collections Systems; Analytics & Decision Management and Performance Management Solutions.

Don’t miss your chance to win great prizes when you attend!

10:00AM-10:30AM

Fraud Losses in Turbulent Times

Fraud losses decreased by 33% within the first few months, helping Paychex to “hit the number” in turbulent times.

Jody Allison, Risk Management Collections Manager, PAYCHEX, INC.

SVP, Risk & Fraud Management, MASTERCARD ADVISORS

Fraud Losses in Turbulent Times

Fraud Losses decreased by 33% within the first few months, helping Paychex to “hit the number” in turbulent times.

Jody Allison, Risk Management Collections Manager, PAYCHEX, INC.

SVP, Risk & Fraud Management, MASTERCARD ADVISORS

5:00PM Round Table Discussions

Panel Discussion: Fraud’s Impact on Corporate Collections

The top 5 fraud threats each day, how fraud is being identified with anti-fraud software, how fraud losses were reduced by 33% within the first few months, and how to identify fraud in a proactive manner.

Speaker: Jody Allison, Risk Management Collections Manager, PAYCHEX, INC.

SVP, Risk & Fraud Management, MASTERCARD ADVISORS

5:30PM Networking Reception

8:40AM-8:45AM Chairman’s Update

8:45AM RESET Your Buttons for Credit and Collections Professionals

9:45AM Technology Showcase with Live Demos

12:30PM Conference Concludes
March 13-15, 2011
Fontainebleau Miami Beach | Miami, Fl
15th Annual
Register now for the best chance at networking and learning in an intimate setting with your peers who are credit issuers, attorneys, collections agencies, debt buyers and solution providers.

Limited Seats Available at These Rates!

Hurry! Best rates expire 2/1/2011!

Save $200 with promo code: BROCHSAVE

collectionscreditrisk.com/conferences/nccr11/
or Call 212.803.6072 or 212.803.8456.

www.nationalcollectionscredit.com | 800.803.3424  |  212.803.6072 | 212.803.8456