Registration Hours

Registration Sponsored by

Monday 3:00–6:00 pm

Tuesday 7:00 am–7:30 pm

Wednesday 7:00 am–6:30 pm

Thursday 7:30 am–12:00 pm
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tbody>
<tr>
<td>7:00 am–7:30 pm</td>
<td>Registration Open Sponsored by DebtTrader</td>
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<tr>
<td>7:00–8:00 am</td>
<td>Networking Breakfast</td>
<td>Bristlecone 7</td>
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<tr>
<td>8:00–11:45 am</td>
<td>Introductory Survey Course on Debt Buying *Required for Certification</td>
<td>Bristlecone 8/9</td>
</tr>
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<td>8:00–8:50 am</td>
<td>Go All in with Specialty Debt Collection Laws and Strategies</td>
<td>Bristlecone 10</td>
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<td>8:55–9:45 am</td>
<td>De-tangling Licensing Requirements—Monitoring for Changes, License Maintenance, and Practical Considerations</td>
<td>Bristlecone 10</td>
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<tr>
<td>9:45–9:55 am</td>
<td>Networking Break Sponsored by The Bureaus, Inc.</td>
<td>Atrium</td>
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<tr>
<td>9:55–10:45 am</td>
<td>Playing Your Best Hand When Dealt a State Attorney General Investigation</td>
<td>Bristlecone 10</td>
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<td>10:55–11:45 am</td>
<td>Navigating Your Organization Through Uncharted Waters: A General Counsel Roundtable</td>
<td>Bristlecone 10</td>
</tr>
<tr>
<td>11:45 am–12:15 pm</td>
<td>Tuesday Education Lunch</td>
<td>Bristlecone 7</td>
</tr>
<tr>
<td>11:45 am–12:15 pm</td>
<td>First Time/New Member Networking Lunch Sponsored by LexisNexis Risk Solutions (First-time attendees &amp; new members only)</td>
<td>Pinyon 3</td>
</tr>
<tr>
<td>12:45–2:45 pm</td>
<td>Ethics as the Cornerstone of a Compliance Management System 3.0</td>
<td>Bristlecone 8/9</td>
</tr>
<tr>
<td>12:45–2:45 pm</td>
<td>Chief Compliance Officer Forum</td>
<td>Bristlecone 10</td>
</tr>
<tr>
<td>2:45–4:00 pm</td>
<td>Networking Coffee Bar Sponsored by Garnet Capital Advisors</td>
<td>Atrium</td>
</tr>
<tr>
<td>2:50–3:50 pm</td>
<td>Attorney/Collection Agency/Debt Buyer/Networking Session</td>
<td>Pinyon 5</td>
</tr>
<tr>
<td>4:00–5:15 pm</td>
<td>Solutions for a Winning Streak Attendees win prizes as exhibitors make a one minute pitch!</td>
<td>Bristlecone 8/9</td>
</tr>
<tr>
<td>5:15 pm</td>
<td>Silent Auction bidding opens</td>
<td>Solution Central</td>
</tr>
<tr>
<td>5:15–7:30 pm</td>
<td>Opening Networking Reception Bristlecone 1-6</td>
<td>Solution Central</td>
</tr>
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</table>
# Wednesday, 2/7 Agenda

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
<th>Sponsor(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00 am–6:30 pm</td>
<td>Registration Open Sponsored by DebtTrader</td>
<td>Solution Central</td>
<td></td>
</tr>
<tr>
<td>8:00 am–6:30 pm</td>
<td>Exhibit Hall Open Bristlecone 1-6</td>
<td>Solution Central</td>
<td></td>
</tr>
<tr>
<td>7:45–8:45 am</td>
<td>Certified Company Networking Breakfast (Invitation Only)</td>
<td>Bristlecone 10</td>
<td>Sponsored by: Corporate Advisory Solutions, LLC · KirkpatrickPrice, LLC · Wipfli, LLP</td>
</tr>
<tr>
<td>8:00–9:00 am</td>
<td>Networking Breakfast</td>
<td>Solution Central</td>
<td></td>
</tr>
<tr>
<td>9:00–10:10 am</td>
<td>RMA Annual Business Meeting &amp; Keynote Address by Michael Hill, FBI</td>
<td>Pinyon 5</td>
<td>Sponsored by Actuate Law LLC</td>
</tr>
<tr>
<td>10:10–10:30 am</td>
<td>Networking Break Sponsored by Garnet Capital Advisors</td>
<td>Solution Central</td>
<td></td>
</tr>
<tr>
<td>10:30–11:20 am</td>
<td>A Fireside Chat with the OCC (Office of the Comptroller of the Currency)</td>
<td>Pinyon 5</td>
<td>Speaker: Steven Jones, Office of the Comptroller of the Currency (OCC)</td>
</tr>
<tr>
<td>10:30–11:20 am</td>
<td>Future Trends &amp; Opportunities within the Auto Market Sponsored by PayNearMe</td>
<td>Bristlecone 8/9</td>
<td>Speakers: Jack Tracey, National Automotive Finance Association (NAF) · Shaun Petersen, National Independent Automobile Dealers Association (NIADA) · Kenneth B. Shilson, National Alliance of Buy Here Pay Here Dealers (NABD)</td>
</tr>
<tr>
<td>11:30 am–12:20 pm</td>
<td>Updates, Forecasts, and Financial Services: An In-depth Discussion with the FTC</td>
<td>Pinyon 5</td>
<td>Speaker: Thomas Pahl, Federal Trade Commission (FTC)</td>
</tr>
<tr>
<td>11:30 am–12:20 pm</td>
<td>Receivables Management: A Creditor’s Perspective Sponsored by Convoke, Inc.</td>
<td>Bristlecone 10</td>
<td>Speakers: Terese Delcillo, Barclays U.S. · Matt Bochenek, Avant · Michael Cassidy, Prosper Marketplace · Alex Rhodes, Marlette Funding, LLC</td>
</tr>
<tr>
<td>11:30 am–12:20 pm</td>
<td>Right-Sizing Your Compliance Management System</td>
<td>Bristlecone 8/9</td>
<td>Speakers: Jessie Skibbe, KirkpatrickPrice, LLC · Leslie Bender, BCA Financial Services, Inc. · David Cherner, Moss &amp; Barnett</td>
</tr>
<tr>
<td>12:20–2:00 pm</td>
<td>Networking Lunch</td>
<td>Solution Central</td>
<td></td>
</tr>
<tr>
<td>12:30–1:30 pm</td>
<td>Debt Collection Drill Live from the 2018 RMA Conference</td>
<td>Bristlecone 7</td>
<td></td>
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</tbody>
</table>

**Silent Auction**

*Tuesday 5:15 pm – Wednesday 6:00 pm · Solution Central · RMA Booth*
## Wednesday, 2/7 Agenda, Con’t

### 2:00-2:50 pm  
Pinyon 5  
**A Conversation with the President and CEO of the CDIA**  
(Consumer Data Industry Association)

Speakers: Francis Creighton, Consumer Data Industry Association (CDIA) • Tomio B. Narita, Simmonds & Narita, LLP

**CEOs on the Future of Receivables Management**  
Sponsored by Monterey Financial Services

Speakers: Kaye Dreijfuerst, Security Credit Services, LLC • Rance Willey, Troy Capital  
Dave Ludwig, National Loan Exchange, Inc.

### 2:00-2:50 pm  
Bristlecone 8/9  
**Technology Roundtable (Part 1) Don’t Roll the Dice with Compliance—Reduce Technology Risk to Even the Odds!**

Speakers: Kim Phan, Ballard Spahr, LLP • Michael Wright, TECH LOCK, Inc.  
Jessie Skibbe, KirkpatrickPrice, LLC • Ohad Samet, TrueAccord

### 2:00-2:50 pm  
Bristlecone 10  
**Technology Roundtable (Part 2) Increasing Your Odds – Leveraging OmniChannel Strategies to Communicate with Customers**

Speakers: Mike Cantrell, Solutions by Text • Dan Fox, Interactions  
Mark Mallah, LiveVox, Inc. • Mitchell Young, Neustar, Inc.

### 3:00-3:50 pm  
Pinyon 5  
**Clear as Mud—Collection Industry Reform Trends at State and Federal Levels**

Speakers: Dan Crowley, K & L Gates • Helen Mac Murray, Mac Murray & Shuster, LLP  
Don Maurice, Maurice Wutscher, LLP

### 3:00-3:50 pm  
Bristlecone 8/9  
**Pick 5: Data Insights for a Winning Hand**

Speakers: Jason Horsley, LexisNexis Risk Solutions • Stephanie Clark, VeriFacts, Inc.  
Chance Hoskinson, LocateSmarter, LLC • Peter Ghiselli, TransUnion • Celeste Anderson, Equifax, Inc.  
Jeff Schaffer, Recovery Decision Science • Linda Straub-Jones, LexisNexis Risk Solutions  
Denise Cross, LexisNexis Risk Solutions

### 3:50-4:10 pm  
Solution Central  
**Networking Break**

### 4:10-5:00 pm  
Pinyon 5  
Sponsored by CompuMail Information Systems

Speakers: Michael Flock, FLOCK Specialty Finance • Michael Ginsberg, Kaulkin Ginsberg Company  
Brian Greenberg, Greenberg Advisors • Michael Lamm, Corporate Advisory Solutions, LLC

### 4:10-5:00 pm  
Bristlecone 10  
**Double Down on Compliance & Collections with Fintech**  
Sponsored by CSS Impact!

Speakers: Don Maurice, Maurice Wutscher, LLP • Adam Gottlieb, TrueAccord

### 4:10-5:00 pm  
Bristlecone 7  
**RMA Legislative Fund Donor & Creditor Appreciation Reception (Invitation Only)**

### 5:00-6:30 pm  
Solution Central  
**Networking Reception • Silent Auction Closes 6pm—RMA Booth**

### 9:00-11:00 pm  
Aria Sky Suites  
**Suite Crawl Access the crawl via the Sky Suite elevator on the Promenade level—**  
Conference name badges required for entry.  
Sponsored by: Beam Software • BillingTree Payment Solutions • Digital Recognition Network • Maurice Wutscher, LLP • Portfolio Investment Solutions, LLC • VeriFacts, Inc.
**Thursday, 2/8**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
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</table>
| 7:30 am–12:00 pm | Registration Open  
Sponsored by DebtTrader |
| 7:30–9:00 am   | Exhibit Hall Open  
Bristlecone 1-6 |
| 8:00–9:00 am   | Networking Breakfast  
Solution Central |
| 9:00–10:50 am  | Current Issues in Debt Buying: Trends & Topics  
*Required for Re-Certification  
Speakers: Dara Tarkowski, Actuate Law LLC - Stefanie Jackman, Ballard Spahr, LLP  
Joshua Dickinson, Spencer Fane, LLP - Keith Wier, Maurice Wutscher, LLP  
Bristlecone 10 |
| 9:00–9:50 am   | Mastering the Transactional and Data Privacy Challenges of Buying  
and Selling Debt Internationally  
Sponsored by KirkpatrickPrice, LLC  
Speakers: Martin Tully, Actuate Law LLC - Mason Drake, Akerman, LLP  
Bristlecone 8/9 |
| 10:00–10:50 am | When to Hedge Your Bets with Commercial Accounts  
Speaker: Peter Sorrentino, General Credit Services, Inc. - Greg Cohen, Caine & Weiner  
Bristlecone 8/9 |
| 10:50–11:10 am | Networking Break  
Atrium |
| 11:10 am–12:00 pm | The Positive Community and Financial Effects of Abolishing  
Uncollectible and Unpayable Debt  
Speakers: Craig Antico, RIP Medical Debt - Mikel Burroughs, RIP Medical Debt - Jerry Ashton, RIP Medical Debt  
Bristlecone 10 |
| 11:10 am–12:00 pm | PR Action Plan—Being Prepared to Protect Your Reputation  
Speakers: Manny Newburger, Barron & Newburger, P.C. - Rozanne Andersen, Ontario Systems  
Tim Collins, TrueAccord  
Bristlecone 8/9 |
| 12:00 pm       | Conference Adjourns |
Solutions for a Winning Streak

**Tuesday, 4:00–5:15 pm  Bristlecone 8/9**

Win prizes while getting updated on the latest innovations to bring your business to the next level—all in ONE minute per company! Our exhibitors will be giving an overview of their newest products and services in this fast-paced session just before the Opening Reception. Below is the list of participating companies as of 1/19/18.

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Booth #</th>
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<tbody>
<tr>
<td>Solutions by Text</td>
<td>425</td>
</tr>
<tr>
<td>LexisNexis Risk Solutions</td>
<td>316</td>
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<tr>
<td>BillingTree Payment Solutions</td>
<td>216</td>
</tr>
<tr>
<td>Neustar, Inc.</td>
<td>120</td>
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<tr>
<td>Garnet Capital Advisors, LLC</td>
<td>428</td>
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<tr>
<td>Elanev, Inc.</td>
<td>122</td>
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<tr>
<td>Equifax, Inc.</td>
<td>220</td>
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<tr>
<td>NCB Management Services, Inc.</td>
<td>127</td>
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<tr>
<td>The Blacklist Alliance</td>
<td>311</td>
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<tr>
<td>Comtech Systems Inc.</td>
<td>417</td>
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<tr>
<td>ExpertSource Global Services</td>
<td>101</td>
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<tr>
<td>TECH LOCK, INC.</td>
<td>405</td>
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<tr>
<td>LiveVox, Inc.</td>
<td>426</td>
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<tr>
<td>Peritus Portfolio Services, LLC</td>
<td>121</td>
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<tr>
<td>MicroBilt Corporation</td>
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</table>

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<tr>
<td>Noble Systems</td>
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<tr>
<td>Provana, LLC</td>
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<tr>
<td>DAKCS Software Systems, Inc.</td>
<td>406</td>
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<tr>
<td>PaymentVision</td>
<td>124</td>
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<tr>
<td>Phin Solutions, Inc.</td>
<td>105</td>
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<tr>
<td>EZ Messenger</td>
<td>128</td>
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<tr>
<td>Vertican Technologies, Inc.</td>
<td>217</td>
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<tr>
<td>Applied Innovation, Inc.</td>
<td>313</td>
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<tr>
<td>REPAY Realtime Electronic Payments</td>
<td>403</td>
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<tr>
<td>Wipfli - CPAs &amp; Consultants</td>
<td>315</td>
</tr>
<tr>
<td>Accelerated Data Systems</td>
<td>100</td>
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<tr>
<td>Epicenters Technologies PVT, LTD</td>
<td>200</td>
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<tr>
<td>Call Center Services International</td>
<td>301</td>
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<tr>
<td>Subprime Analytics</td>
<td>108</td>
</tr>
<tr>
<td>Confirm Delivery</td>
<td>402</td>
</tr>
<tr>
<td>Nuxiba Technologies</td>
<td>106</td>
</tr>
</tbody>
</table>

*Back to Tuesday*
Introductory Survey Course on Debt Buying

*required for certification

Tuesday, February 6th 8:00-11:45 am • Bristlecone 8/9

Course Description

This course provides a general overview of applicable state and federal laws and regulations that impact debt buying companies, collection agencies, law firms, and creditors that purchase, sell, or collect purchased receivables. In addition, the course will highlight industry best practices contained in the Receivables Management Certification Program and discuss how those standards, in many instances, go beyond what is required by law. The Introductory Survey Course on Debt Buying is required for individuals seeking to become a Certified Receivables Compliance Professional (CRCP) through RMA.

Speakers

Mark Naiman
Absolute Resolutions Corp.

In his position as President/CEO, Mark Naiman is responsible for all facets of operations at ARC and ACC including management of personnel and creation and administration of policies. Mark has been involved in the stratification of over 700 individual transactions, as well as the analysis behind pricing and expected liquidations for over $17 billion in purchased accounts. Mark currently serves as the RMA Board President.

Tomio B. Narita
Simmonds & Narita, LLP

Tomio B. Narita is a partner with the California law firm, Simmonds & Narita LLP. His practice focuses on defending creditors, debt buyers, collection law firms, and collection agencies in consumer litigation in federal and state courts throughout the country. Mr. Narita also provides compliance advice relating to collection issues and is a frequent speaker at events relating to the collection industry.
Go All in with Specialty Debt Collection Laws and Strategies

Tuesday, February 6th 8:00-8:50 am • Bristlecone 10

Course Description

The collection of consumer debt is often challenging. However, what happens when a trust, a probate proceeding, or a bankruptcy proceeding is involved? What if the consumer is or was serving on active duty? Attendees at this session will learn how to protect their interests and maximize their recoveries when these complex situations arise. Don’t fold—go all in with specialty debt collection.

Speakers

Bruce Akerly
Malone Akerly Martin, PLLC
Mr. Akerly is a partner in Malone Akerly Martin PLLC, Dallas, Texas, where he heads the firm’s bankruptcy and creditors’ rights practice. He has over 30 years of experience representing clients in federal and state court trial and appeal courts in actions involving fraud, fraudulent transfer, commercial collections, financial restructuring and workouts, and bankruptcy.

Andrew C. Hall
Estate Information Services, LLC
Andrew C. Hall (“Andy”) serves as Legal Compliance Officer and General Counsel for Estate Information Services, LLC (“EIS”), based in Columbus, OH. In that role, he manages all compliance and legal issues for the company. He has also made numerous presentations to school, civic, and professional groups in the areas of estate planning, non-profit law, and compliance.

Kersten Holzhueter
Spencer Fane, LLP
Kersten Holzhueter is a partner at Spencer Fane LLP in Kansas City, Missouri. She is a full-service litigator for financial services companies. She defends a wide-range of claims asserted against financial institutions, including claims for breach of contract, wrongful foreclosure, invasion of privacy, and interference with business relationships.

Alan C. Hochheiser
Maurice Wutscher, LLP
Alan C. Hochheiser is a leading practitioner in the areas of creditors’ rights and bankruptcy law. Based in Maurice Wutscher’s Cleveland office, he advises and represents businesses, regional and national banks, credit unions, equipment lessors and other lenders, as well as secured and unsecured creditors.
De-tangling Licensing Requirements—Monitoring for Changes, License Maintenance, and Practical Considerations

Tuesday, February 6th 8:55-9:45 am • Bristlecone 10

Course Description
This session will discuss the importance of monitoring case law and legislation for potential changes to licensing requirements, crucial steps to take in managing licenses, including compliance with licensing requirements, and allocating appropriate resources for supervision by the regulator.

Speakers

Dara Tarkowski
Actuate Law LLC
Dara Tarkowski concentrates her practice on the defense of creditors in litigation and regulatory matters, state consumer protection laws, licensing, and regulatory advocacy. Dara acts as outside general counsel to debt buyers and collection agencies and counsels her debt collection and debt buying clients with respect to policies and procedures, preparation for regulatory audits and CFPB exams, and responding to consumer complaints.

Reid Herlihy
Ballard Spahr, LLP
Reid F. Herlihy provides regulatory and transactional advice for clients on a range of issues involving state and federal consumer finance laws. Mr. Herlihy counsels mortgage companies, servicers, consumer finance companies, financial institutions, investment banks, debt collectors, and secondary-market investors on state and federal regulatory compliance issues.

David Anthony
Troutman Sanders, LLP
David Anthony is a partner at Troutman Sanders in the firm’s financial services litigation practice. David is an experienced trial attorney who represents consumer credit, debt collectors and buyers, credit reporting and financial services related entities. He serves as editor of the Consumer Financial Services Law Monitor (www.cfslawmonitor.com).

Back to Tuesday
Playing Your Best Hand When Dealt a State Attorney General Investigation

Tuesday, February 6th 9:55–10:45 am • Bristlecone 10

Course Description

State Attorneys General have become increasingly involved in consumer financial services investigations and enforcement. Whether involving a single state Attorney General or multiple Attorneys General, investigations and litigation can lead to high costs, administrative burdens, distractions, and reputation damage. Often there may be parallel investigations by federal agencies, and risks and exposure from private litigation. Learn from seasoned attorneys at the front lines of defending companies against investigations and litigation brought by State Attorneys General.

Speakers

The Honorable Mark L. Pryor (Former Arkansas AG and U.S. Senator) Venable, LLP

Former U.S. Senator Mark Pryor leads Venable’s Legislative and Government Affairs and State Attorneys General practice groups. From 2003 to 2015, Senator Pryor represented Arkansas in the United States Senate with a strong commitment to issues directly affecting his constituents including communications, Internet, privacy, cybersecurity, aviation, automotive, consumer protection, and agriculture. Senator Pryor is uniquely positioned to counsel clients on a wide variety of top issues at the intersection of law, policy, and business.

Jonathan L. Pompan Venable, LLP

Jonathan Pompan is a Partner in Venable LLP’s Washington, DC office and co-chair of the firm’s consumer financial services practice group. Jonathan has extensive experience representing companies before the FTC, CFPB, state attorneys general, and state regulators. In addition, he provides ongoing compliance and general counseling advice to clients in the consumer financial services sector.

Back to Tuesday
Navigating Your Organization Through Uncharted Waters: A General Counsel Roundtable

Tuesday, February 6th 10:55-11:45 am • Bristlecone 10

Course Description

In-house attorneys are at the forefront of the rapidly evolving regulatory, litigation, and business environment facing debt purchasers. They are trusted problem-solvers and advisors, who are expected to take the lead in identifying litigation trends and compliance expectations. This will be a panel discussion of senior legal officers at major debt purchasing companies, moderated by an attorney with experience in litigation and enforcement issues. It will provide insight and examples into how legal departments are evolving to provide their organizations greater value and individual observations on the legal and business climate.

Speakers

Greg Woodford
Absolute Resolutions Corp.
Greg Woodford is the General Counsel of Absolute Resolutions Corp. In this role his work focuses on the analysis of regulatory compliance standards, the guidance of business and operational functions of the company, development of strategies to comply with those regulatory standards, and general risk analysis and mitigation. He is an RMA Certified Receivables Compliance Professional (CRCP).

Christopher Lagow
Portfolio Recovery Associates, LLC
Chris is responsible for PRA Group’s global legal, regulatory, and government relations functions. He was named general counsel in January 2016 after serving as PRA Group’s deputy general counsel since 2011. Chris joined PRA in 2006 after working in private practice for law firms in New York and Virginia.

Alexandra Megaris
(moderator)
Venable, LLP
Alexandra Megaris’ practice focuses on regulatory investigations and government enforcement matters involving state Attorneys General, the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), state regulatory agencies, and the U.S. Congress. She also works closely with Venable’s federal and state government affairs teams in advocating for clients before these agencies.

Jackson Walker
Resurgent Capital Services
Jackson’s background includes over 20 years of legal and compliance experience in consumer finance and insurance organizations. His experience includes working for both public and privately-held organizations in the insurance, consumer finance and healthcare sectors. Currently, Jackson serves as the General Counsel for Resurgent Capital Services.

Back to Tuesday
Ethics as the Cornerstone of a Compliance Management System 3.0  *required for certification and re-certification

Tuesday, February 6th 12:45-2:45 pm • Bristlecone 8/9

**Course Description**

A robust Compliance Management System (CMS) is critical to your success in the consumer financial services industry. This updated course will examine the impact ethical behavior has on commercial activities and how it often determines whether institutions can succeed when faced with adversity.

*In this presentation you will learn:*
- The principles of business ethics
- Ethics principles in use in the financial services industry
- The role ethical behavior has played in the outcome of civil and regulatory actions
- Ethics models used by successful organizations in other industries
- How businesses have integrated ethical principles into their operations to weather challenges
- How ethics models influence positive organizational and individual behavior
- Examples of when an organization’s weak ethics practices have resulted in civil and criminal liability.

Whatever stage of development your CMS is at, you can benefit from this in-depth look at the theory and practice of ethics-driven compliance management.

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**Speakers**

**Don Maurice**  
**Maurice Wutscher, LLP**

Don Maurice is a partner at Maurice Wutscher, LLP, a law firm with offices in 11 states, representing the financial services industry nationwide. For nearly 30 years, Don has defended the financial services industry in bench and jury trials before various state and federal courts in both individual and class actions. Don serves as outside counsel to RMA.

**Kelly Knepper-Stephens**  
**Stoneleigh Recovery Associates, LLC**

Kelly Knepper-Stephens is General Counsel and Chief Compliance Officer for Stoneleigh Recovery Associates, LLC, a debt recovery solutions company. Her work focuses on government regulation, compliance, and civil litigation. Kelly serves on the RMA Board of Directors, the Editorial Review Board for the Compliance Professionals Forum, and is an ACA International Certified Instructor.

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Back to Tuesday
Chief Compliance Officer Forum

Tuesday, February 6th 12:45-2:45 pm • Bristlecone 10

Course Description

The role of the Chief Compliance Officer is the center point of a successful compliance management system. Managing risks, monitoring regulatory activity, and leading change within an organization is no easy task. During this two hour interactive session you will learn, interact, and connect with fellow industry Chief Compliance Officers.

- Learn from experience as fellow Chief Compliance Officers provide guidance and describe proven techniques for overcoming some of today’s toughest challenges.
- Interact with one on one communication opportunities.
- Connect with peers in smaller group settings where you become a part of the conversation.

Speakers

Anne Thomas
Cavalry Portfolio Services, LLC
Anne Thomas is the Chief Compliance Officer and Senior Compliance Counsel of Cavalry Portfolio Services, LLC. As part of her role, Anne is responsible to design, implement, and monitor the Compliance Management System. She is a member of the RMA Board of Directors and is also an RMA CRCP. Anne is an ACA International (ACA) Credit and Collection Compliance Officer and has received ACA’s Scholar and Fellow designations.

Brett Soldevila
Security Credit Services, LLC
Brett Soldevila serves as the Chief Compliance Officer for Security Credit Services, LLC, a receivables management company for consumer and commercial defaulted receivables. Brett was elected to the RMA Board of Directors in 2017. He previously served as the Chair of the RMA Certification Council and has also served as Chair for the Council’s Standards Committee.

Doris Hektor
Encore Capital Group
Doris Hektor is the VP, Chief Compliance Officer at Encore Capital Group, Inc. In this role, Ms. Hektor is primarily responsible for overseeing and managing compliance within the organization, ensuring that the company and its employees are complying with regulatory requirements and internal policies and procedures.
Chief Compliance Officer Forum, con’t

Speakers, con’t

Laura White
Portfolio Recovery Associates, LLC
Laura is the Chief Compliance Officer for PRA Group and has primary responsibility for the day-to-day implementation and oversight of the company’s compliance programs. Laura has more than 20 years of leadership experience in the financial services industry.

Tracey L. Gibson
Unifund CCR, LLC
Tracey L. Gibson, Chief Compliance Officer, joined Unifund in July 2013. She manages the Audit and Compliance Department which is responsible for both internal processes and third-party services providers. She holds a certification from ACA International as a Credit & Collections Compliance Officer and is a CRCP through RMA.

Jessie Skibbe
KirkpatrickPrice, LLC
Jessie Skibbe has over 20 years of Information Technology, Information Security & Regulatory Compliance experience spanning through manufacturing, financial services, and healthcare industries. She now serves as Vice President of Strategic Development and Chief Compliance Officer for KirkpatrickPrice. She is focused on assisting clients in meeting their security and compliance objectives.

Back to Tuesday
Join your colleagues for a traveling party in the luxury Aria Sky Suites. Access the crawl via the Sky Suite elevator on the Promenade level.

Your suite hosts will be:
(as of January 19, 2018)
Beam Software
BillingTree Payment Solutions
Digital Recognition Network
Maurice Wutscher, LLP
Portfolio Investment Solutions, LLC
VeriFacts, Inc.

*YOU MUST HAVE YOUR CONFERENCE NAME BADGE TO ENTER.
Michael T. Hill, Computer Scientist for the Federal Bureau of Investigation, will deliver RMA’s 21st Annual Conference keynote address. Mr. Hill’s expertise on identity theft, cyber crime, and cybersecurity is indispensable at a time when international security breaches are rising in frequency and risk. Hear from an accomplished cybersecurity, cyber investigations, and information technology professional with an extensive career spanning nearly 30 years of federal law enforcement with the FBI.
A Fireside Chat with the OCC
(Office of the Comptroller of the Currency)

Wednesday, February 7th 10:30-11:20 am • Pinyon 5

Course Description

Learn about the Officer of the Comptroller of the Currency (OCC) and the role that its regulatory framework plays in the receivables management industry as the OCC makes its first appearance at the RMA Annual Conference. Join Jim Mastriani, co-chair of the RMA Federal Legislative Committee, for a fireside chat with Steven Jones, Director of Retail Credit Risk at the OCC, as they discuss topics including how banks assess and manage risk, vendor management oversight, and OCC guidance on debt sales.

Speaker

Steven L. Jones, NBE/FTR
Office of the Comptroller of the Currency
Steven has been an examiner with the OCC since 1985. During that time, he has supervised banks across the entire spectrum from community banks, to mid-size banks, to large banks. From 1999 through 2016, he held various positions measuring the effectiveness of retail credit risk management at complex and non-complex banks across all retail product lines. Steven assumed the position of Director of Retail Credit Policy in May 2016 where he also serves as the Chairman of the National Retail Risk Committee, a sub-committee of the OCC’s National Risk Committee.

James Mastriani (moderator)
Velocity Portfolio Group, Inc.
James J. Mastriani is President of Velocity Portfolio Group, Inc. Founded in 2003, the company is in the business of acquiring assets originated by federal and state banks and other sources for the purpose of generating income and cash flow from the management and collection of these assets. The company also provides outsourced legal collection solutions for credit grantors, debt buyers, and other owners and originators of consumer receivables. James currently serves as the RMA Board Secretary.
Future Trends & Opportunities within the Auto Market

Wednesday, February 7th 10:30-11:20 am • Bristlecone 8/9

Course Description

This session will provide insight into the many state and national opportunities within the auto space. The three panelists represent leadership from NIADA, NAF, and NABD. These gentlemen have relatively untapped markets, and can provide insight into the nuances of finding sales opportunities, through their members, in state-specific locations. This presentation will both discuss trends within the prime and sub-prime parallels, as well as providing new and seasoned buyers with areas of focus for purchasing in 2018.

Speakers

Jack Tracey  
National Automotive Finance Association (NAF)  
Jack Tracey is co-founder and Executive Director of the National Automotive Finance Association serving the non-prime auto financing market since 1996. He also assisted in the 2004 founding of the National Association of Dealer Counsel. Jack has been employed since 2004 by Hudson Cook, LLP, a law firm specializing in consumer credit compliance services to a national client base including prominent auto financing and auto dealer organizations.

Shaun Petersen  
National Independent Automobile Dealers Association (NIADA)  
Shaun Petersen is the Senior Vice President of Legal and Government Affairs for the National Independent Automobile Dealers Association. In that role, he is General Counsel and manages legislative and regulatory affairs for the association. Shaun has appeared as a guest speaker at many conferences and provided numerous media interviews on the topic of consumer protection laws.

Kenneth B. Shilson  
National Alliance of Buy Here Pay Here Dealers (NABD)  
Kenneth B. Shilson, CPA, is President of Subprime Analytics, a consulting company which provides subprime portfolio analysis services. The firm also provides due diligence services for banks and financial institutions that provide capital to the subprime auto industry. He is also the founder and past president of The National Alliance of Buy Here, Pay Here Dealers (NABD).

Sponsored by: PayNearMe
Receivables Management: A Creditor’s Perspective

Wednesday, February 7th 11:30 am-12:20 pm • Bristlecone 10

Course Description

Hear from a multi-national banking and financial company, a member of a team of passionate Chicagoans looking to change the online lending industry, and a team member of America’s first marketplace lending platform as they discuss their organizations’ perspectives on receivables management. This open discussion will allow for questions from the audience and will cover the panelists thoughts on post charge-off recovery strategy, including debt sales, outsourcing to third parties, RMA certification, certified collection agencies, certified law firms, certified debt buyers, and related topics.

Speakers

Terese Delcollo
Barclays U.S.
Terese Delcollo is the head of Debt Sales for Barclays US. She has been with Barclays since 2012 where she held various responsibilities including agency management, litigation matters and oversight of control and compliance for the legal recovery network.

Matt Bochenek
Avant
Matt Bochenek serves as Vice President and Head of Operations Strategy of Avant. In that role, Mr. Bochenek oversees Avant’s operations and strategy teams including the oversight of all collections and recoveries efforts. Prior to his current role, Mr. Bochenek spent his first couple of years at Avant in various roles in the Operations Strategy function including collections, recoveries, customer support, compliance, and operational risk.

Michael Cassidy
Prosper Marketplace
Michael Cassidy is Vice President of Collection and Recovery at Prosper, and has spent 15 years in the financial services and collection industry. Prior to joining Prosper in late 2014, he served as the head of U.S. operations for a collection agency and seven plus years with a top U.S. credit card issuer in collection operations and vendor management.

Sponsored by: Convoke, Inc.

Back to Wednesday
Receivables Management: A Creditor’s Perspective, con’t

Speakers, con’t

Alex Rhodes
Marlette Funding, LLC
Alex Rhodes is the Head of Operations for Marlette Funding. Founded in 2014, Marlette Funding is a financial services technology company that is simplifying how consumers borrow money. Alex leads operations spanning the customer lifecycle including application servicing, loan verifications & fraud, customer service, collections, and recovery.

Marian Sangalang
The Bureaus, Inc.
Marian Sangalang is Vice President of The Bureaus, Inc., a master servicer managing acquisitions, servicing, and sales for affiliated debt buyer clients. She is responsible for the management of data analysis and information technology systems for The Bureaus. Marian is also CRCP certified and an active member of many RMA committees. Marian currently serves as the RMA Board Treasurer.
Updates, Forecasts, and Financial Services: An In-depth Discussion with the FTC

Wednesday, February 7th 11:30 am-12:20 pm • Pinyon 5

Course Description

Few people in Washington, D.C. are more familiar with the laws and regulations of the debt collection industry. Tom Pahl, Acting Director of the FTC’s Bureau of Consumer Protection, will sit down with RMA Past President Todd Lansky, for a candid discussion of the regulatory environment at the federal level and how it affects the debt collection industry. With a vast background ranging from leadership positions on Capitol Hill, the CFPB, and the FTC, Tom’s insights are sought after by stakeholders in all facets of the industry.

Speaker

Thomas Pahl
Federal Trade Commission (FTC)
Thomas B. Pahl was appointed Acting Director of the FTC’s Bureau of Consumer Protection by Acting Chairman Maureen K. Ohlhausen on February 21, 2017. He oversees the Commission’s attorneys, investigators, and administrative personnel working to protect consumers from unfair and deceptive practices in the marketplace.

Todd Lansky (moderator)
Resurgence Capital, LLC
Todd is the Managing Partner and Chief Operating Officer of Resurgence Capital, LLC. Todd has been with Resurgence since its inception in 2002 and has managed over 300 portfolio purchases. Todd is a member of many national debt purchasing and legal trade organizations and co-founded the Creditors Bar Coalition of Illinois (CBCI). Todd is past president of RMA and is actively involved in state and federal regulatory and legislative activity.
Right-Sizing Your Compliance Management System

Wednesday, February 7th 11:30 am-12:20 pm • Bristlecone 8/9

Course Description

You’ve spent a lot of time writing endless policies and procedures to meet each and every client and regulatory compliance requirement, but are they realistic and do they adequately address the risk? When is the last time you checked? In this interactive session we will talk you through how to “right-size” your risk assessment process, your internal audit program, and your third party vendor management program to ensure you are focusing on the most important most relevant issues our industry is facing today. Network with your fellow compliance go-to person peers and leave with new methods to evaluate and prioritize your business risks and effectiveness of your CMS and to evaluate and prioritize the business risks and effectiveness of your vendors using the RMA Certification Standards.

Speakers

Jessie Skibbe  
KirkpatrickPrice, LLC  
Jessie Skibbe has over 20 years of Information Technology, Information Security & Regulatory Compliance experience spanning through manufacturing, financial services and healthcare industries. She now serves as Vice President of Strategic Development and Chief Compliance Officer for KirkpatrickPrice. She is focused on assisting clients in meeting their security and compliance objectives.

David Cherner  
Moss & Barnett  
David Cherner is an attorney with Moss & Barnett, and provides litigation defense, compliance and risk management services to the A.R.M. industry. Dave is active in the credit and collection industry, including serving on the committees with the Consumer Relations Consortium, RMA International, and ACA International.

Leslie Bender  
BCA Financial Services, Inc.  
Leslie Bender, IFCCE, CIPP/US, CCCO, is an articulate corporate executive with over 30 years of experience handling compliance, regulatory, transactional, and legal matters for hospitals and financial services companies. Currently Leslie is the Chief Strategy Officer and General Counsel for BCA Financial Services, Inc., a Miami, Florida headquartered financial services company.
Technology Roundtable

Part One
Don’t Roll the Dice with Compliance—Reduce Technology Risk to Even the Odds!

Wednesday, February 7th 2:00-2:50 pm • Bristlecone 10

Course Description

Advancements in technology are essential for maintaining profit margins and your competitive edge in today’s market. Solutions offer efficiency gains as well as effective and creative methods of communication with multi-generational consumers. This panel of experts will walk you through some common pitfalls and risks to avoid when seeking out and selecting new technology solutions. Make sure the risk is worth the reward & don’t roll the dice with compliance when choosing new technology!

Speakers

Kim Phan
Ballard Spahr, LLP
Kim Phan counsels clients on privacy and data security law in areas including the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the Telephone Consumer Protection Act (TCPA), and other federal and state privacy and data security statutes and regulations. Ms. Phan also assists companies with data breach prevention and response.

Jessie Skibbe
KirkpatrickPrice, LLC
Jessie Skibbe has over 20 years of Information Technology, Information Security & Regulatory Compliance experience spanning through manufacturing, financial services & healthcare industries. She now serves as Vice President of Strategic Development and Chief Compliance Officer for KirkpatrickPrice. She is focused on assisting clients in meeting their security and compliance objectives.

Michael Wright
TECH LOCK, Inc.
Michael Wright worked for one of the nation’s largest agencies as an Information Security Architect and Senior Manager before joining TECH LOCK. He has spent the past several years assisting dozens of the industry’s leading agencies reduce their IT security risks, improve their security posture, and ensure compliance with the myriad of applicable laws and regulations.
Technology Roundtable Part One

Don’t Roll the Dice with Compliance—Reduce Technology Risk to Even the Odds!, con’t

Speakers, con’t

Ohad Samet
TrueAccord

Ohad Samet is the co-founder and CEO of TrueAccord. After leaving PayPal in 2010, Ohad started two companies. Signifyd is a leading fraud prevention vendor working with Fortune 500 companies to reduce payments fraud. The other, Analyzd, was acquired by Klarna, a European payments company, in 2011. There, Ohad served as Chief Risk Officer, in charge of granting real-time short-term credit for Klarna’s $2.5B of annual payments.

Chris Roberts (moderator)
eCollections Software

As President and COO of Sentinel, Chris guides the company their position as a leading provider of technology solutions for organizations engaged in the collection and recovery of distressed receivables. Sentinel’s flagship product, eCollections™, was the first Internet-enabled software solution for the ARM industry. Chris has four grown children and resides in Des Moines, Iowa.

Back to Wednesday
A Conversation with the President and CEO of the CDIA
(Consumer Data Industry Association)

Wednesday, February 7th 2:00-2:50 pm • Pinyon 5

Course Description

Bring all of your best credit reporting questions to this interactive session with Francis Creighton, the new President and CEO of the CDIA, (Consumer Data Industry Association). The CDIA is the trade association for the consumer reporting agencies, and Equifax, Experian, and TransUnion are among its members. Recently, Equifax, Experian, and TransUnion announced the rollout of the National Consumer Assistance Plan that will enhance their ability to collect complete and accurate consumer information and will provide consumers more transparency when interacting with consumer reporting agencies about their credit reports. Mr. Creighton will be joined by industry veterans Marian Sangalang of The Bureaus, and Tomio Narita of Simmonds & Narita. This session will provide members with a unique opportunity to interact with the head of the CDIA and to discuss the latest credit reporting issues that are facing our industry.

Speakers

Francis Creighton
Consumer Data Industry Association (CDIA)
Francis Creighton is President and CEO of the Consumer Data Industry Association, an international trade association representing the consumer reporting industry. CDIA’s staff works with policymakers at all levels of government, the media, and other stakeholders to help them better understand the importance of consumer credit and financial, employment, and residential risk assessment.

Tomio B. Narita
Simmonds & Narita, LLP
Tomio B. Narita is a partner with the California law firm, Simmonds & Narita LLP. His practice focuses on defending creditors, debt buyers, collection law firms, and collection agencies in consumer litigation in federal and state courts throughout the country. Mr. Narita also provides compliance advice relating to collection issues and is a frequent speaker at events relating to the collection industry.

Marian Sangalang (moderator)
The Bureaus, Inc.
Marian Sangalang is Vice President of The Bureaus, Inc., a master servicer managing acquisitions, servicing, and sales for affiliated debt buyer clients. She is responsible for the management of data analysis and information technology systems for The Bureaus. Marian is also CRCP certified and an active member of many RMA committees. Marian currently serves as the RMA Board Treasurer.

Back to Wednesday
Part Two

Increasing Your Odds—Leveraging OmniChannel Strategies to Communicate with Customers

Wednesday, February 7th 3:00-3:50 pm • Bristlecone 10

Course Description

Emerging technologies, such as artificial intelligence, offer the accounts receivables industry innovative new ways to reduce cost per collection and drive increased compliance. This panel will take a look at current and leading-edge technologies and provide real-world advice for the planning and implementation of these tools.

Speakers

Mike Cantrell
Solutions by Text
Mike Cantrell serves as President/CTO for Solutions by Text and oversees all aspects of integrated communication for the product umbrella including Consulting for text message services in call centers, text payments and strategic partnerships. Solutions By Text has consulted the consumer finance, utilities, auto finance, and insurance industries for over nine years and continues to accelerate the industry through advanced technology.

Mark Mallah
LiveVox, Inc.
Mark serves as general counsel for LiveVox, and helps clients navigate the continually evolving regulatory environment. He works closely with numerous legal and business leaders across the industry. In addition, Mark leverages this insight and knowledge to provide guidance to further enhance the robust risk mitigation aspects of the expanding LiveVox offerings.

Mitchell Young
Neustar, Inc.
Mitchell Young is Executive Director, Identity Solutions at Neustar, where he oversees the collections, utility, call center and data verticals. Mitchell has been at Neustar for 13 years helping companies leverage real-time identity data and analytic insights to improve operational efficiencies and manage risk and compliance.

Dan Fox
Interactions
Dan Fox serves as Senior Field Marketing Manager at Interactions. For the past six years, Dan has served in a variety of roles at Interactions, including sales, business development, and marketing communications.

Back to Wednesday
CEOs on the Future of Receivables Management

Wednesday, February 7th 2:00-2:50 pm • Bristlecone 8/9

Course Description

Leaders from across the industry will discuss challenges and opportunities they face. Amid a shifting legal and regulatory climate, economy, and the continued need to perform, how are companies responding? What are the most significant shifts in the market and what do they mean for the receivables management sector? Are there innovations or changes that would help leaders succeed? Get informed, unbiased, and unfiltered perspective on what’s next.

Speakers

Kaye Dreifuerst  
Security Credit Services, LLC  
Kaye is an industry veteran with more than 20 years’ experience in the collection and debt purchasing industry. She is currently President and is a Partner at Security Credit Services based in Atlanta, GA. Kaye oversees’ acquisitions and the collection operation for Security Credit. Kaye is a past president of RMA.

Rance Willey  
Troy Capital  
Rance is the CEO of Troy Capital and is currently chair of the RMA certification council. He spent six years at Ford Motor Credit and has held VP level positions at Credit One Bank (Sherman Financial), Cavalry Portfolio Services, GE Capital, and Citibank, and has also ran his own consulting business.

Dave Ludwig  
National Loan Exchange, Inc.  
Dave developed NLEX from its start as a post-RTC sales outlet to the nation’s leading broker of charged-off credit card and consumer debt accounts. Since introducing NLEX to financial institutions in the early 1990’s, Dave has supervised the sale of over 5,000 portfolios with face value of $150 billion.

Jonathan L. Pompan (moderator)  
Venable, LLP  
Jonathan Pompan is a Partner in Venable LLP’s Washington, DC office and co-chair of the firm’s consumer financial services practice group. Jonathan has extensive experience representing companies before the FTC, CFPB, state attorneys general, and state regulators. In addition, he provides ongoing compliance and general counseling advice to clients in the consumer financial services sector.

Sponsored by: Monterey Financial Services

Back to Wednesday
Clear as Mud—Collection Industry Reform Trends at State and Federal Levels

Wednesday, February 7th 3:00-3:50 pm • Pinyon 5

Course Description

In 2017, the collection industry saw major legislative reforms adopted in Colorado, Maine, and Oregon and proposed court rule changes in Illinois, Indiana, and Massachusetts—not to mention a litany of court decisions attempting to “clear up” existing statutory and regulatory interpretations. Can the new faces filling key administrative positions in Washington, D.C. who are prioritizing bringing down bad actors over crafting new social policies signal the light at the end of the tunnel for the collection industry in 2018? Come and hear the latest regulatory and legislative developments at the state and federal level and how RMA’s Legislative Committees are responding.

Speakers

Dan Crowley
K & L Gates
Dan Crowley is a partner in the firm’s Washington, D.C. office. His practice is focused on public policy issues relating to financial services and capital markets. He leads the firm’s global financial services policy practice and facilitates coordination among these practice areas on behalf of the firm’s policy clients. Dan serves as outside counsel to RMA.

Don Maurice
Maurice Wutscher, LLP
Don Maurice is a partner at Maurice Wutscher LLP, a law firm with offices in 11 states representing the financial services industry nationwide. For nearly 30 years, Don has defended the financial services industry in bench and jury trials before various state and federal courts in both individual and class actions. Don serves as outside counsel to RMA.

Helen Mac Murray
Mac Murray & Shuster, LLP
Helen’s practice primarily focuses on governmental relations and litigation involving state attorneys general, including multi-state investigations, the FTC and national and state consumer protection and privacy laws. In addition to her practice, Helen is a frequent national speaker on consumer regulatory issues. Helen serves as outside counsel to RMA.

David Reid (moderator)
RMA
David Reid serves as Director of Government Affairs & Policy for the Receivables Management Association (RMA). In this capacity, David manages the state legislative, regulatory, and advocacy activities of the association. David also serves as staff liaison to the RMA Certification Council and its Standards and Remediation Committees.

Back to Wednesday
Pick 5: Data Insights for a Winning Hand

Wednesday, February 7th 3:00-3:50 pm • Bristlecone 8/9

Course Description

Participants have the opportunity to rotate to five of eight small roundtables. An industry expert will be at each table sharing different data-related thought-leadership topics. Participants should expect to walk-away with actionable insights to improve collections with data strategies. Topics include: optimizing contact and minimizing risk with phone numbers and meta data, using analytics to make suit, bankruptcy best practices, leveraging credit tradeline triggers, advanced searching for hard to find and high value assets, increasing RPCs with dialing analytics, skip tracing strategies, and accelerating speed to recovery through prioritization.

Speakers

Jason Horsley  
LexisNexis Risk Solutions  
Jason Horsley has been in the credit and collection industry since 1995. He has held management positions at both Capital One and Encore Capital. He has been with LexisNexis for the last 8 years and currently serves as the Director of Market Planning for Receivables Management.

Stephanie Clark  
VeriFacts, Inc.  
Stephanie Clark is the President of VeriFacts, Inc. in Sterling, IL. She has worked with VeriFacts for more than 15 years, holding sales and client services positions, advancing to Senior Vice President, and now President. With Stephanie’s leadership, the company is experiencing significant growth through strong client relationships and strategic partners. Stephanie also serves on the VeriFacts Board of Directors.

Chance Hoskinson  
LocateSmarter, LLC  
Chance Hoskinson began his career in collections over a decade ago. His experience spans both operational and strategic roles in multiple collection portfolios such as healthcare, government and financial services. Now, as Senior Account Manager with LocateSmarter, he works with some of the largest and most successful collection agencies in the industry to provide advanced data and compliance solutions.

Peter Ghiselli  
TransUnion  
Peter Ghiselli is a seasoned executive in the financial services industry with expertise in business development, finance, personnel, training program management, compliance, information technology, and operations. In his current role as Vice President, U.S. Emerging Markets at TransUnion, Peter leads the Collections business unit developing solutions, defining strategies, and directing go-to-market and selling activities.
Speakers con’t

Celeste Anderson  
Equifax, Inc.  
As the Director of Debt Management, Verification Services at Equifax, Celeste promotes a suite of data services to collection law firms, debt buyers, issuers, and collection agencies. Celeste brings 18 years of experience to the debt management industry. Most recent, Celeste has invested time to become a certified member of the RMA. She serves on the PR and Marketing Committee to help educate members on the certification program.

Jeff Schaffer  
Recovery Decision Science  
Jeffrey A. Shaffer is the Chief Operating Officer and Vice President of Information Technology and Analytics at Unifund and Recovery Decision Science. He is also Adjunct Professor at the University of Cincinnati where he was the 2016 Outstanding Adjunct Professor of the Year. He is a regular speaker on the topic of data visualization, data mining, and Tableau training at conferences, symposiums, workshops, universities, and corporate training programs.

Linda Straub-Jones  
LexisNexis Risk Solutions  
Linda Straub Jones is the Director of Market Planning for Compliance Products with LexisNexis Risk Solutions. In her current position Linda is responsible for researching and reviewing the rules and regulations that impact the credit and collections industry and strategizing on how data may help customers with those regulations.

Denise Cross  
LexisNexis Risk Solutions  
A third-party and first-party Collections and Operations Management expert, Denise brings 29 years of industry experience to her clients. Her primary focus is workflow analysis and design, with a strong focus on ROI and operational efficiencies. Her areas of expertise include collections-workflow, analytics, legal and operational efficiencies.

Back to Wednesday

Wednesday, February 7th 4:10-5:00 pm • Pinyon 5

Course Description
This session provides insight regarding the M&A landscape among Debt Purchasers and Accounts Receivable Management (ARM) firms. We’ll discuss critical M&A trends and valuation drivers, as well as provide observations about the financing market for debt buyers, including the key items that make a debt buyer financeable. This session is an important element to any executive’s knowledge base, whether their firm seeks to grow through acquisition, sell, raise capital, or simply get informed for the future.

Sponsored by: CompuMail Information Systems

Speakers

Michael Flock
FLOCK Specialty Finance
Michael Flock is currently Chairman and CEO of FLOCK Specialty Finance, which finances consumer debt portfolios and provides capital to firms in litigation funding, merchant cash advance, subprime auto, and other asset classes not financed by traditional banks. Michael is sought out as a commentator in the credit, collections, and debt buying industries, and often speaks at industry events.

Michael Ginsberg
Kaulkin Ginsberg Company
Mike Ginsberg is the president and CEO of Kaulkin Ginsberg, offering M&A and strategic advisory expertise to the accounts receivable management (ARM) industry for over 25 years, and KG Prime, offering market intelligence for ARM professionals on client industries, economic- and industry-specific trends. He is a frequent speaker on important industry issues and is a member of RMA.

Brian Greenberg
Greenberg Advisors
Brian Greenberg is one of the most experienced M&A and strategic advisors in accounts receivable management, debt purchasing, and related sectors. He has completed approximately 125 engagements for clients over the past 20+ years. He founded Greenberg Advisors in 2009, which will celebrate its ninth anniversary this year.

Back to Wednesday

Speakers con’t

Michael Lamm
Corporate Advisory Solutions, LLC
Michael founded CAS and spearheads the firm’s M&A, strategic consulting, investment, valuation, and compliance business practices and is responsible for its strategic direction and growth plan. He is a frequent speaker on ARM industry affairs and is a regular contributor to industry publications, where he writes blogs and industry analysis and is often quoted for his insight.

Patrick Lausen (moderator)
Convergence Acquisitions, LLC
Patrick Lausen is the Chief Executive Officer and Managing Member for Convergence Acquisitions, LLC. In his current role, Patrick is accountable for overseeing the company’s domestic and international operations. Patrick drives the company’s business development and portfolio management for both debt purchasing and most recently third-party receivables management. Patrick is ardent about using technology for programming and automation.

Back to Wednesday
Double Down on Compliance & Collections with Fintech

Wednesday, February 7th 4:10-5:00 pm • Bristlecone 10

Course Description

The explosive growth of fintech has created innovations in the collection and management of receivables as well as new financial products and services. Our panel examines the latest developments in fintech impacting the receivables management industry including contact technologies, cryptocurrencies, blockchain and distributed ledger technologies, “smart contracts,” and cutting-edge payment technologies. The panel will share their fintech experiences and examine the legal and regulatory developments surrounding fintech innovations.

Speakers

Don Maurice
Maurice Wutscher, LLP
Don Maurice is a partner at Maurice Wutscher LLP, a law firm with offices in 11 states representing the financial services industry nationwide. For nearly 30 years, Don has defended the financial services industry in bench and jury trials before various state and federal courts in both individual and class actions. Don serves as outside counsel to RMA.

Adam Gottlieb
TrueAccord
Adam Gottlieb serves as in house counsel for TrueAccord. In this role he is responsible for all legal matters for the company including regulatory compliance, employment issues, corporate formation and formalities, and contract and lifecycle management.
Receive contributor recognition and enjoy networking with originating creditors. This reception is exclusive to Legislative Fund donors* and originating creditors.

*Legislative Fund donations will be accepted on-site at the registration desk.
Current Issues in Debt Buying: Trends & Topics  *required for re-certification*

Thursday, February 8th 9:00-10:50 am • Bristlecone 10

Course Description

This two-hour session, which is also a requirement for re-certification for certified individuals with RMA, will cover current and relevant topics for the receivables management industry.

Speakers

**Dara Tarkowski**  
Actuate Law LLC  
Dara Tarkowski concentrates her practice on the defense of creditors in litigation and regulatory matters, state consumer protection laws, licensing, and regulatory advocacy. Dara acts as outside general counsel to debt buyers and collection agencies and counsels her debt collection and debt buying clients with respect to policies and procedures, preparation for regulatory audits and CFPB exams, and responding to consumer complaints.

**Stefanie Jackman**  
Ballard Spahr, LLP  
Stefanie H. Jackman is a partner in Ballard Spahr’s Consumer Financial Services group. Her practice focuses exclusively on complex litigation and compliance advice relating to all areas of federal and state consumer financial services laws. She has handled dozens of federal and state enforcement actions and examinations involving collections issues, and regularly defends litigation involving the FDCPA, FCRA, and TCPA. Ms. Jackman also regularly handles internal servicing and collections compliance assessments and portfolio due diligence for her clients.

**Joshua Dickinson**  
Spencer Fane, LLP  
Josh Dickinson has developed significant experience in defending credit agencies, creditors, and law firms from individual and class action claims. Josh acts as regional and national counsel for several debt collection agencies and law firms as a partner with Spencer Fane. Josh is a regular speaker/contributor on FDCPA compliance and litigation issues.

**Keith Wier**  
Maurice Wutscher, LLP  
Mr. Wier is a frequent lecturer and author on defense and compliance issues facing collection, credit, and debt buying industries. Wier and his team are currently focusing on CFPB compliance issues and engaging in consulting work in addition to his practice. He has substantial experience defending collection agencies, law firms, debt buyers, and creditors in consumer litigation.
Mastering the Transactional and Data Privacy Challenges of Buying and Selling Debt Internationally

Thursday, February 8th 9:00-9:50 am • Bristlecone 8/9

Course Description

Buying, selling, and managing receivables overseas can present unique challenges and regulatory obstacles, often very different than those we are accustomed to dealing with domestically. It is important to recognize and to know how to navigate them. Among other things, there are rules and requirements for protecting the data of individuals outside of the United States. For example, companies that offer services to or handle the Personally Identifiable Information (PII) of residents of the European Union will need to comply with the new General Data Protection Regulation, which goes into effect in May 2018.

Speakers

Martin Tully
Actuate Law LLC

Martin T. Tully is a founding partner of Actuate Law LLC, based in Chicago. He is a veteran trial lawyer with over 25 years of national experience representing companies and individuals in complex commercial litigation concerning a broad array of fields and industries. Martin is also nationally recognized for his knowledge and experience in the fields of electronic discovery, information governance and data security/data privacy.

Mason Drake
Akerman, LLP

Mason H. Drake (“Max”) is a partner in the corporate group of Akerman LLP, based in Chicago and New York. His practice is devoted to M&A, private equity and venture capital investments, and investment fund formation. Max has extensive experience in complex acquisitions and sales, secured debt and structured finance transactions, and employment and compensation arrangements, and has frequently represented purchasers of distressed debt.
When to Hedge Your Bets with Commercial Accounts

Thursday, February 8th 10:00-10:50 am • Bristlecone 8/9

Course Description

Explore the opportunities of purchasing and servicing commercial debt. Best practices are key for both commercial and consumer debt, yet each have some differences regarding regulation and likeliness of recovery. Join Peter Sorrentino of General Credit Services, Inc. for this deep dive into commercial accounts.

Speaker

Peter Sorrentino
General Credit Services, Inc.

Peter has been in the collection servicing industry for 30 years and is the President and CEO of General Credit Services Inc, a Canadian collection agency. Peter has presented on international debt purchase opportunities and collection servicing best-practices and works closely with General Credit’s debt buying clients to identify and explore new markets, asset classes and industry verticals within which to invest.

Greg Cohen
Caine & Weiner

As President & CEO, Greg is responsible for the executive management, strategic initiatives and overall operations of Caine & Weiner. Under Greg’s leadership, Caine & Weiner has grown into one of the leading international accounts receivable management firms in the industry. Caine & Weiner provides 1st and 3rd party accounts receivable management services in support of the receivables-to-cash cycle.
The Positive Community and Financial Effects of Abolishing Uncollectible and Unpayable Debt

Thursday, February 8th 11:10-12:00 pm • Bristlecone 10

Course Description

This session is an introduction to the unique debt forgiveness process RIP established as a 501(C)(3) charity. Debt buyers can create a positive conversation and outcome with their creditor clients through debt sales. Value is created by more debt sales, no 1099C liability, lower data and other costs, and portfolio tax deductions; enabling a greater return on assets. The course will outline the accompanying social rewards inherent in allowing qualified debt to be put to rest, once and for all. Given that medical-related debt contributes to over 50 percent of all collections and thus all personal bankruptcies and contributes to over 15 million people going insolvent yearly, this is a timely and important investment in evolving your organization’s approach to corporate responsibility.

Speakers

Craig Antico
RIP Medical Debt
Craig Antico is the CEO and co-founder of RIP Medical Debt, the 501(c)(3) charity that acquires and abolishes unpayable and uncollectible medical and other debt owed by the resource-challenged and those in hardship. Craig worked for 30-years as a financial industry leader in collections, debt buying, and outsourcing. For over a decade he was an advisor and preferred partner of Johnson and Johnson and several major hospitals and physician groups.

Jerry Ashton
RIP Medical Debt
Jerry Ashton is a veteran of nearly 50 years in credit and collections. Jerry joined with Craig Antico in 2014 to cofound RIP Medical Debt, a 501(C)(3) nonprofit based in New York. By the end of 2017, the charity is on track to raise enough in donations to purchase and then forgive almost $100 million in medical debt — “a good start.”

Mikel Burroughs
RIP Medical Debt
Mikel Burroughs has over 37 years’ experience in the industry. Currently he is the Director, Military Debt Acquisition & Relief with RIP Medical Debt. His primary focus is on debt acquisition and relief strategies and to oversee the purchase of portfolios which contain military service members and veterans, as well as civilian healthcare debt from major debt buyers and healthcare groups.

Marian Sangalang
The Bureaus, Inc.
Marian Sangalang is Vice President of The Bureaus, Inc., a master servicer managing acquisitions, servicing, and sales for affiliated debt buyer clients. She is responsible for the management of data analysis and information technology systems for The Bureaus. Marian is also CRCP certified and an active member of many RMA committees. Marian currently serves as the RMA Board Treasurer.

Back to Thursday
PR Action Plan—Being Prepared to Protect Your Reputation
Thursday, February 8th 11:10 am-12:00 pm • Bristlecone 8/9

Course Description
This session will discuss the importance of public relations preparedness, with the goal of providing attendees action items to evaluate the state of their public reputation and create a proactive public relations plan. Public relations are something most businesses do not think about, until something happens and minutes matter. This session aims to create a dialog within your company to evaluate your reputation and create a plan for handling any PR needs that may arise.

Speakers
Manny Newburger
Barron & Newburger, P.C.
Manny Newburger leads the Consumer Financial Services Law Practice Group at Barron & Newburger, P.C. His practice focuses on litigation management and strategy, and regulatory defense and compliance, and he serves as a settlement negotiator in complex cases. Mr. Newburger has consulted to collection industry members throughout the U.S., India, the Philippines, and Canada.

Rozanne Andersen
Ontario Systems
Rozanne currently serves as Ontario Systems’ Vice President and Chief Compliance Officer. Her expertise keeps Ontario Systems on top of the constantly changing legal and regulatory environment, ensuring products and services help clients comply with the broad spectrum of state and federal requirements.

Tim Collins
TrueAccord
Tim Collins joined TrueAccord, Corp. in 2017 as their Chief Compliance Officer to help scale their Audit, Compliance, and Legal Departments. He has over twenty years of experience in the accounts receivable management industry including firsthand experience in litigating cases. He is currently serving on the ACA International Federal Affairs Committee.