

### 8:30 Welcoming Remarks

**David C. Vladeck**  
Director  
Bureau of Consumer Protection  
Federal Trade Commission

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### 8:45 Panel 1 Obtaining Information About Persons: Skip-Tracing and Beyond

This panel will discuss technologies used to locate, identify, and contact debtors. The discussion will address the accuracy and effectiveness of such technologies and the privacy, data security, and other consumer protection concerns they raise.

- What new and emerging techniques are used by collectors to locate, identify, or find information to contact consumers?
- How do newer technologies affect the accuracy of the underlying debt information (e.g., how much is owed) or in correctly identifying the debtor?
- What legal or policy issues do newer skip-tracing and other technologies raise?

#### Panelists

**Joseph S. Beekman**  
Associate Partner  
Sales and Client Development  
The Intelitech Group

**Leonard A. Bennett**  
Board of Directors  
National Association of Consumer  
Advocates  
Founding Partner  
Consumer Litigation Associates, PC

**Angela Horn**  
Vice President and General Counsel  
Forte LLC

**Conor Kennedy**  
Appellate Advocacy Fellow  
Electronic Privacy Information Center

**Denise A. Norgle**  
Vice President and General Counsel  
USIS Division  
TransUnion, LLC

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10:00

## Panel 2

### Telephone Technologies: Dialing, Talking, and Texting, in an Age of Enhanced Mobility

This panel will explore telephone technologies in debt collection and will include a presentation of demographic information about mobile phone use. Panelists will discuss legal and policy issues surrounding collection calls and text messages and examine how collectors use predictive dialers and similar technologies.

- Are the costs and benefits to collectors and consumers of making landline telephone collection calls different from those of making mobile calls or sending text messages? If so, how?
- What are predictive dialers, and how common is their use in debt collection? What features can be used by or with them to increase the likelihood of a call complying with the FDCPA, and reaching the correct debtor seeking the right amount? What are the costs and benefits of predictive dialers?
- Should collectors be permitted to communicate with consumers on their mobile devices with greater or less frequency than at present? What would be the costs and benefits of such recommendations, and would they require any legal or policy changes?

#### Presenter

##### Aaron Smith

Senior Research Specialist  
Pew Internet and American Life Project

#### Panelists

##### Brian Cutler

Senior Director for Project Management  
Ontario Systems

##### Cary L. Flitter

Consumer Rights Lawyer  
Lundy, Flitter, Beldecos & Berger, P.C.

##### David M. Schultz

Partner  
Hinshaw & Culbertson, LLP

##### John Watson

Chief Operating Officer  
ARS National Services, Inc.

##### Donald A. Yarbrough

Principal  
Law Offices of Donald Yarbrough

**11:30**      **Lunch**

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**12:30**      **Panel 3**  
**Managing the Flow of Information: The Intersection of Collector Software, Information Systems, and Compliance**

This panel will examine how collectors manage the flow of information about debts and consumers. It will focus on the sources of information input into collector information management systems, the range and capabilities of collector software platforms, and the potential of these technologies to foster compliance with the law.

- How does collector software manage information and data flow? How are parts of the debt collection process integrated into software systems? What debt collection functions have become automated? What implications does automation have for consumers?
- What is the state of collector information management? What implications do collector software platforms have for compliance? How can they improve compliance? How are consumers affected when collector software does not function properly?
- What are the costs and benefits to consumers and collectors of a third-party data repository for information about debts?

**Panelists**

**James R. Adamson**  
Chief Technology Officer  
Columbia Ultimate

**Chad W. Benson**  
Senior Vice President and Chief  
Operating Officer  
CBE Group

**Stevan H. Goldman**  
Chief Technology Officer  
Automated Collection Control, Inc.

**Michael D. Kinkley**  
Attorney-Principal Shareholder  
Michael D. Kinkley, P.S.

**Gary Portney**  
President  
Convoke Systems, Inc.

**Laura E. Udis**  
First Assistant Attorney General for  
Consumer Credit  
Colorado Attorney General's Office

**1:45**

## **Panel 4**

### **Communication by Email: Boon or Bane to Collector-Consumer Relations?**

This panel will explore collector use of email to contact consumers, consumers' receptiveness to being contacted by email, and the potential benefits and risks to collectors and consumers of engaging in such communications.

- How prevalent is the use of email in collector-consumer communications?
- Are consumers more or less receptive to having collectors contact them by email than by phone or regular mail? Why? Does collector use of email to contact consumers raise different privacy concerns than traditional telephone or written communications?
- How does the FDCPA apply to collector-consumer communications through email?

#### **Panelists:**

**Zafar Khan**

Chairman and Chief Executive Officer  
RPost U.S., Inc.

**Barbara A. Sinsley**

General Counsel  
DBA International

**Robert W. Murphy**

Secretary  
National Association of Consumer  
Advocates

**Rich Turner**

Vice President of Sales and Marketing  
DANTOM Systems, Inc.

**David Rainey**

President and Chief Financial Officer  
Debt Resolve, Inc.

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**3:00**

## **Break**

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**3:15**

### **Panel 5**

#### **Using Social Media for Debt Collection: Consumer Information, Collector Communications, and Privacy Issues**

This panel will focus on debt collectors' use of social media to conduct research about consumers and communicate with them, in light of how consumers understand and use social media and their expectations regarding privacy.

- How, and to what extent, do collectors use publicly available content from social media to confirm consumer identities, find contact information for consumers or third parties, and locate assets or employment information?
- How, and to what extent, are collectors using social media to communicate with alleged debtors or third-parties, such as their friends and family members? How does the FDCPA apply to collector-consumer communications over social media?
- What privacy, security, and other consumer protection concerns may be raised by collector use of social media to research and communicate with consumers and third parties?

#### **Panelists**

**John H. Bedard, Jr.**

Principal  
Bedard Law Group, P.C.

**Daniel A. Edelman**

Principal  
Edelman, Combs, Lattuner &  
Goodwin, LLC

**Susan Grant**

Director of Consumer Protection  
Consumer Federation of America

**William Peerce Howard**

Head of Consumer Protection  
Department  
Morgan & Morgan, PA

**Vytas Kisielius**

Chief Executive Officer  
Collections Marketing Center, Inc.

**Christine Schiwietz**

Professor  
Georgetown University

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**4:30**

## **Panel 6**

### **Future Directions: Looming Issues and the Regulatory Landscape**

This segment will be a forward-looking discussion of the policy questions that have arisen throughout the workshop with an eye toward identifying public and private initiatives to allow collectors to use new technologies while providing adequate protection for consumers.

- Are changes in law and policy necessary to respond to the consumer protection and compliance concerns raised by advances in technology? If so, what changes are needed and why?
- Aside from changes in law and policy, what can be done to foster the use of emerging technology to best protect consumers?
- What are the trends in the industry, including the projections for industry adoption of the technologies discussed throughout the workshop? What technologies are emerging?

#### **Panelists**

##### **Valerie Hayes**

General Counsel and Vice President  
of Legal and Government Affairs  
ACA International

##### **Robert M. Hunt**

Vice President and Director of the  
Payment Cards Center  
Federal Reserve Bank of Philadelphia

##### **Manuel H. Newburger**

Principal  
Barron, Newburger & Sinsley, PLLC

##### **Suzanne Martindale**

Staff Attorney  
Consumers Union

##### **Marla Tepper**

General Counsel and Deputy Commissioner  
New York City Department of Consumer Affairs

##### **Laura E. Udis**

First Assistant Attorney General for  
Consumer Credit  
Colorado Attorney General's Office

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**5:30**

## **Adjourn**

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