

The 3rd annual leading forum for the international Debt Collection market

COLLECTIONS EUROPE 2014

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5–6 of June 2014 - Vienna



FLEXI-PRICING to fit your needs | Preferential room rates | Focus on key industry issues and challenges

Confirmed speakers include:

Gerard Boissel, Head of collection operations, **Société Générale**, France

Pavel Dvořák, EMEA Collections Strategy Manager, **Citibank**, Hungary

Dionýz Földes, Head of Recovery, **Všeobecná úverová banka**, Slovakia

Simone Luchini, Head of Repossession & Recovery Services, **UniCredit Credit Management Immobiliare**, Italy

Maxim Bykov, Collections Director, **MTS Bank**, Russia

Natalia Keserova, Head of NPL Retail Banking Department, **Postbank**, Bulgaria

Ubaldo Tambini, Business & Analytics Consulting Director, **CRIF Decision Solutions**, Italy

Burak Kilicoglu, Principal Consultant, **Experian Decision Analytics**, Austria

Paul Tupa, Managing Director of Improvement Credit Collection, **Banca Transilvania**, Romania

Christina Christopoulou, Collection Manager for Central Europe, **GE Helathcare**, Greece

Lilija Patierikina, Senior Expert Collection Development, **Hypo Alpe-Adria-Bank**, Austria

Mark Harrison, Chief Executive, **Association of Credit for Central and Eastern Europe**, Czech Republic

Erika Bondar, Head of Collection, **Raiffeisen Bank**, Hungary

András Kondor, Director of Real Estate Services, **OTP Bank**, Hungary

Steven Beránek, Strategic Collection Leader – EMEA, **GE Capital**, UK

Andrew Domino, Managing Director, **Bridgeforce**, UK

Theofanis Manolis, Senior Manager, **Deutsche Telekom**, Germany

Michal Šoltés, Managing Director, **EOS**, Slovakia

Artur Aleksandrowicz, CEO, **National Recovery Service**, Russia

Vytas Kisielius, CEO, **CMC- Collections Marketing Center**, UK

Stephan Steinmetz, Managing Director, **EOS**, Austria

Oreste Vidoli, Head of Customer Recovery Department, **Unicredit**, Italy

Cagatay Isler, Expert Software Analyst, **Turkcell**, Turkey

Massimo Famularo, Head of NPL Department, **Cariparma Credit Agricole**, Italy

Alexander Holzgreve, Global Head of Investments, **Aktiv Kapital**, Germany

And many more ...

Sponsors:



DAY 1

DEVELOPING COMPREHENSIVE RECOVERY STRATEGIES FOR THE EUROPEAN REGION

In this session, high-level Collections Executives will present and discuss the challenges and opportunities they expect to be facing over the next 2-3 years, explaining how these will influence and shape the strategies they are developing for their European-wide Collections organizations.

08.45 UNDERSTANDING THE ISSUES, CHALLENGES & OPPORTUNITIES DRIVING FUTURE COLLECTIONS STRATEGIES

- Developing new ways of connecting with today's customer
- Using technology to free up resources in order to focus on accounts that are more complex
- Offering customers alternative ways of interaction (SMS, email, phone, etc.)
- Developing new payment methods including pay-by-phone, pay via web, pay via mobile
- The essential importance of shifting Collections to as many alternative contact channels as possible

Steven Beránek, Strategic Collection Leader – EMEA, GE Capital, UK

08.45 HOW TO RESTORE EFFICIENCY IN COLLECTIONS

- Current Trends Across EMEA Markets (continuous trend of decreasing flows and delinquencies)
- Regulatory Challenges & Client Experience
- Measuring Efficiency in Collections
- Scaling Back Phone Collections (and not impacting delinquency levels)
- Optimal Contact Intensity Concept
- Automation, Digitalization & Self-Service
- Segmentation Re-Alignment and Continuous Testing
- Conclusion, Q&A

Pavel Dvořák, EMEA Collections Strategy Manager, Citibank, Hungary

09.35 THE KEY ROLE OF SEGMENTATION IN A MODERN COLLECTIONS STRATEGY

- Assessing key trends and developments in the CEE Collections environment
- Segmentation as an essential driver of performance
- How and why to develop a client-based or risk-based approach
- Case study: our approach to Scoring

Lilija Patierikina, Senior Expert Collection Development, Hypo Alpe-Adria-Bank, Austria

10.00 PANEL DISCUSSION

Steven Beránek, Strategic Collection Leader – EMEA, GE Capital, UK
 Pavel Dvořák, EMEA Collections Strategy Manager, Citibank, Hungary
 Lilija Patierikina, Senior Expert Collection Development, Hypo Alpe-Adria-Bank, Austria
 Christina Christophoulou, Collection Manager for Central Europe, GE Healthcare, Greece

10.30 NETWORKING COFFEE



ASSESSING TRENDS IN THE EUROPEAN COLLECTIONS AGENCY MARKET

This session will be joined by senior Executives from leading international Collections Agencies and AMCs to discuss and debate the challenges their businesses are facing, and opportunities for expansion, service improvement and increased revenues.

11.00 GLOBALISATION TRENDS IN DEBT COLLECTION

- New challenges in debt collections
- The impact of globalisation on the nature of debt and the debt collection market
- Case study: Všeobecná úverová banka: A customised cross-border solution

Stephan Steinmetz, Managing Director, EOS, Austria
 Michal Šoltes, Managing Director, EOS, Slovakia

11.35 DATA PROTECTION & CONSUMER COMPLAINTS - NEW CHALLENGES IN EASTERN EUROPE

- Data protection – assessing the difficulties faced by Eastern European countries
- Building an effective consumer complaints resolution system
- How to store, process and transfer data
- Consumer protection and complaints resolution system implemented by NRS

Artur Aleksandrowicz, CEO, National Recovery Service, Russia

12.00 NEW TRENDS IN NPL SALES & SERVICING AND PARTIAL & COMPLETE OUTSOURCING

Claudiu Bud, Sales & Servicing Director, KRUK, Romania

12.25 Panel Discussion

Claudiu Bud, Sales & Servicing Director, KRUK, Romania
 Artur Aleksandrowicz, CEO, National Recovery Service, Russia
 Stephan Steinmetz, Managing Director, EOS, Austria
 Michal Šoltes, Managing Director, EOS, Slovakia
 Dionýs Földes, Head of Recovery, Všeobecná úverová banka, Slovakia

13.00 Lunch



FOCUS ON REPOSSESSIONS & COLLATERAL MANAGEMENT

With economic and regulatory pressure on the Banks to reduce NPL ratios, Speakers in this session will demonstrate how they are managing both the execution & repossession process and also, the management and disposal of collateral.

13.45 EXECUTION, REPOSSESSION & DEBT COUNSELLING

- Know your customer – analysis and personal counselling
- Voluntary Asset Sale - the acceptable compromise to customers and creditors
- Execution - selection criteria and key success drivers
- Repossession - reactive or pro-active, side business or core business?
- Resale of collaterals: marketing, channels, facility management

Erika Bondar, Head of Collection, Raiffeisen Bank, Hungary

14.10 RECOVERY STRATEGIES BASED ON ACTIVE COLLATERAL MANAGEMENT AND REPOSSESSION

- The Italian foreclosure market - trends, risks and opportunities
- Advantages of extrajudicial settlement VS forced auctions
- Restructuring products for individuals - "friendly operations"
- Voluntary assisted sales
- Repossession and ancillary services (auctions facilitation)

Simone Luchini, Head of Repossession & Recovery Services, UniCredit Credit Management Immobiliare, Italy

14.35 MANAGING AND SELLING COLLATERAL THROUGH THE ESTABLISHMENT OF A REAL ESTATE SPV

- Rationale, set-up and structure
- Key aspects of the acquisition process
- Assessing the Real Estate investment horizon
- Benefits & Risks of operating a Real Estate SPV

Natalia Keserova, Head of NPL Retail Banking Department, Postbank, Bulgaria

15.00 Q & A

15.15 Networking Coffee

FOCUS ON OUTSOURCING

To improve results and decrease costs, many Creditors are re-examining their Outsourcing strategies - getting this balance right is fundamental to the success of the Collections and Recovery function

15.45 DEVELOPING AN EFFECTIVE MIX OF OUTSOURCED AND IN-HOUSE RESOURCES

- Three Main Reasons for Outsourcing (Cost, Expertise, Performance)
- All in the Family – The Importance of Treating the Outsourcer like Your Internal Staff (The Contract, Performance Management, Sharing of Best Practices)
- Compliance and Audit Trails (How to Protect your Customers and Your Business)
- Case Studies

Andrew Domino, Managing Director, Bridgeforce, UK

16.10 MEASURING, EVALUATING AND COMPARING THE PERFORMANCE OF INTERNAL AND EXTERNAL COLLECTIONS TEAMS

- Which indicators to follow
- Analysis of internal and external performance
- Implementing a segmentation strategy
- An example of improved performance with the use of internal and external teams

Gerard Boissel, Head of collection operations, **Société Générale**, France

16.35 CASE STUDY: OUTSOURCING AT A MAJOR INTERNATIONAL BANK

Valeria Gubellini, Director Credit Collection, **CRIF COL**, Italy

17.00 PANEL DISCUSSION

Andrew Domino, Managing Director, **Bridgeforce**, UK
 Gerard Boissel, Head of collection operations, **Société Générale**, France
 Valeria Gubellini, Director Credit Collection, **CRIF COL**, Italy
 Ubaldo Tambini, Business & Analytics Consulting Director, **CRIF Decision Solutions**, Italy

17.30 End of day 1 and cocktails**DAY 2****FOCUS ON DEBT SALES: HOW TO DISPOSE OF ASSETS**

Recent months have seen a frenzy of activity in the NPL Sales market with AMCs, Collections Agencies and Investors all bidding to buy up large portfolios of CRE, secured & unsecured retail and SME & Corporate Bad Debt.

09.00 EVOLUTION AND TRENDS IN DEBT SALES ACROSS EUROPE

- Identifying the key external and internal triggers impacting the debt sales market
- Evolution of Seller sophistication: a Buyer's perspective
- Impact on distressed consumer asset sales

Alexander Holzgreve, Global Head of Investments, **Aktiv Kapital**, Germany

09.25 NPL SALES: ASSET VALUATION, STRUCTURING & MANAGING THE BID PROCESS

- How to maximise the sales value of a portfolio of loans, receivables or other financial assets
- The key elements of a successful bid process
- Operating around Sales restrictions

Massimo Famularo, Head of NPL Department, **Cariparma**, Italy

09.50 BUILDING A MARKETLEADING REAL ESTATE NETWORK TO SELL NPL COLLATERAL

- Client cooperation is worth investing into
- The case for building an internal real estate sales network
- How branch network and brand equity create differentiation
- How selling market properties drives the sales of NPL portfolios and collateral portfolio
- How to control performance

András Kondor, Director of Real Estate Services, **OTP Bank**, Hungary

10.15 PANEL DISCUSSION

Alexander Holzgreve, Global Head of Investments, **Aktiv Kapital**, Germany
 András Kondor, Director of Real Estate Services, **OTP Bank**, Hungary
 Massimo Famularo, Head of NPL Department, **Cariparma**, Italy

10.45 Networking Coffee**DEVELOPING AN EFFECTIVE MULTI-CHANNEL COMMUNICATIONS STRATEGY**

When to contact, how to contact, what to say and how to ensure consistent communication across multiple channels including email, SMS, Agent and letter is a significant challenge for Collections professionals.

11.15 GROUP CUSTOMER FINANCE: STEERING AND SUPPORT MODEL AT DTAG

- Strategic Directions for Customer Finance
- Major challenges of "national companies"
- Cooperation and steering model
- Examples of Group wide projects
- Collection and bad debt management achievements 2013 & outlook for 2014

Theofanis Manolis, Senior Manager, **Deutsche Telekom**, Germany

11.40 IDENTIFYING THE KEY ELEMENTS OF A MULTICHANNEL COMMUNICATIONS STRATEGY

- Identifying communication channels
- Applying multichannel communication to different strategies
- How to measure the effectiveness of channels
- Identifying the key drivers of change

Maxim Bykov, Collections Director, **MTS Bank**, Russia

12.05 OMNI-CHANNEL VERSUS MULTI-CHANNEL: COSTS AND BENEFITS

- What is involved in creating truly cost-efficient contact escalations?
- How to ensure that the message and experience is consistent across all touch points
- What is the difference between Omni-channel and multi-channel, and why is this important?
- Omni-channel versus multi-channel: Relative costs and benefits
- Conclusion and recommendations on how to determine what approach is right for you

Vytas Kisielius, CEO, **CMC- Collections Marketing Center**, UK

12.30 PANEL DISCUSSION

Theofanis Manolis, Senior Manager, **Deutsche Telekom**, Germany
 Maxim Bykov, Collections Director, **MTS Bank**, Russia
 Vytas Kisielius, CEO, **CMC- Collections Marketing Center**, UK

13.00 Lunch**CASE STUDIES: MAXIMISING THE PERFORMANCE OF COLLECTIONS**

In this session the Speakers will present a number of real Case Studies demonstrating actions they took to vastly improve the performance and quality of their Collections functions.

13.45 CASE STUDY: ADOPTING A SEGMENTED APPROACH FOR COLLECTIONS TO AVOID BAD DEBT

- How to reduce bad debt and provisions
- Improvement of customer relationships
- Better resource allocation
- How to increase efficiency

Burak Kilicoglu, Principal Consultant, **Experian Decision Analytics**, Austria

14.05 CASE STUDY: HOW BANCA TRANSILVANIA GROUP IMPROVED THE DEBT COLLECTIONS PERFORMANCE

- How Banca Transilvania responded to the need for change
- What to consider in setting up Collection strategies
- Going from a decentralized to a centralized Collection process
- Improving productivity and increasing collected amounts by using a dedicated system for debt collection activity

Paul Tupa, Managing Director - Improvement Credit Collection, **Banca Transilvania**, Romania

14.25 CASE STUDY: GETTING THE BALANCE OF OUTSOURCING & IN-HOUSE RIGHT

- Outsourcing Order/to/Cash to an in-house Shared Service Centre (SSC)
- Order/to/Cash is not a process but a profession
- Outsourced Order/to/Cash in a SSC - great opportunities to improve results and efficiencies whilst reducing costs simultaneously
- Case Study: Lessons learned - the do's and don'ts of centralising Order/to/Cash

Mark Harrison, Chief Executive, **Association of Credit for Central and Eastern Europe**, CZ

14.45 USING IT SOLUTIONS TO COLLECT BAD DEBT

- Redirecting customers to payment-order in real-time to sustain customer loyalty
- How instalment and flexible payment opportunities affect customer behaviour
- Using Strategy Management tools to influence bad debt processes
- Using technology to eliminate debt even before billing
- Big Data and how to use it in the Collections process

Cagatay Isler, Expert Software Analyst, **Turkcell**, Turkey

15.05 Q & A**15.30 End of Conference**

Comments from past delegates and speakers:

"Thanks very much for this event. It added significant value!"

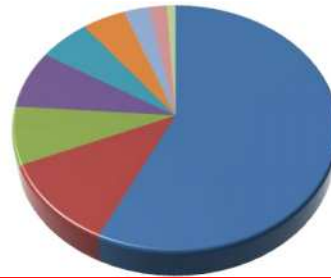
"A good mix of topics, very senior participants, excellent speakers, great organisation and time keeping."

"Speakers with rich experience. Very good organisation of the event."

"Good mix of geography and skill-sets."

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- Banks
- Consumer Finance
- Telecoms
- Utilities
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- Leasing
- Collections Agencies
- Technology companies
- Legal Offices

Administrative information**Flexi-pricing**

For many, taking two full days from a busy work schedule to attend a conference is simply not possible. For this reason, we give you the opportunity to choose between a number of **flexible pricing options** as follows:

Code	Pass type	Price
-	Standard Full Pass (2 days)	€1299
S01	One day only (indicate which day)	€875
SHF	Half day only (including lunch)	€575
MAT	Conference Materials (only)	€350

To select any of these options, simply insert the relevant code into the comments field of our online booking form for each delegate. Please note, all prices listed above exclude VAT.

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- Entrance over 2 days to the conference venue
- A delegate handbook with copies of all presentations and other material
- Lunch and refreshments

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