EUCI CONFERENCE

CREDIT & COLLECTIONS 2017 CONFERENCE: *Strategies and Tactics for Effective Results*

June 21-22, 2017
Hyatt Regency Minneapolis
Minneapolis, MN

PRE-CONFERENCE WORKSHOP

How Contact Approaches are Migrating to the Virtual World

TUESDAY, JUNE 21, 2017

Case Studies Incude

Eversource

Tucson Electric Power

Duquesne Light Co.

E Source

Public Service North Carolina

Hydro Ottawa

Portland General Electric

We Energies

Enbridge Gas

AUTHORIZED IACET PROVIDER

EUCI is authorized by IACET to offer 1.0 CEUs for the conference and 0.3 CEUs for the workshop

SPONSOR

NATIONAL RECOVERY AGENCY

OVERVIEW

Every year, utilities write off millions in bad debt caused by customers who don't pay their electricity bills. Customers are getting more creative every day in avoiding paying outstanding utility debt, including trying to use a different name to establish new accounts, etc. Typically, the utility seeks to pass those bad debts along as additional costs to the ratepayers who do pay their bills, or the losses are absorbed by the company's shareholders. As a result, utilities are facing increasing pressure from shareholders and regulators alike to minimize those losses, even while providing utility services to consumers who are not likely to pay.

Sound credit and collections practices are key for utilities to reduce bad debt and improve debt recovery in the customer revenue cycle. Some utilities are hesitant to adopt more aggressive collections practices, fearing a drop in customer satisfaction. Ironically, however, utilities that implement and strictly enforce collections policies often show improved customer satisfaction. Findings consistently show that with an increased focus on customer engagement and the customer experience, utilities can help reduce bad debt and improve the overall collection process.

At EUCI's 2017 Credit and Collections for Utilities conference, attendees will learn how other utilities have developed methods for preventing fraudulent accounts and improving debt recovery. Industry experts, utilities and researchers will share ideas, potential solutions, as well as the challenges on the horizon in this critical effort to improve collections. This event will offer an educational atmosphere for utility credit and customer service professionals where they can learn current issues, trends, and solutions.

LEARNING OUTCOMES

- Discuss different ways of pursuing debt recovery
- Evaluate how payment arrangement changes are making positive impacts on customer debt levels
- Discuss how using behavioral science can improve payments and collections
- Explain how the utility and telecom industries can profit from each other
- Review what utilities need to know and implement in order to be TCPA compliant
- Discuss effective techniques for collections shared from other sources
- Discuss programs and processes that enable successful payment programs
- Critique solutions that enhance the management, recovery and production of A/R portfolios

WHO SHOULD ATTEND

Individuals working in the following areas will benefit from attending this event:

- Credit and collections
- Revenue management
- Strategy and planning
- Call center operations
- Customer service and support
- Billing
- Financial analysis
- E-business strategy
- Treasury/controller

"This was my first time attending EUCI's Credit & Collections Conference. I found it very interesting and informative. I enjoyed the time spent networking with others within my field in the utility industry."

Collections Supervisor, Huntsville Utilities

AGENDA

WEDNESDAY, JUNE 21, 2017

12:30 – 1:00 pm **Registration**

1:00 – 1:15 pm **Welcome and Overview**

1:15 – 2:00 pm **Handle with Care: Facilitating Protected Customer Bill Payment**

CASE STUDY

Collections for delinquent medical and life support accounts are difficult for all utilities. It is essential to have dedicated customer service teams trained to deal with the particular need of customers in vulnerable economic and social circumstances. In this session, a review of the different types of protections available to vulnerable customers and one utility's approach to facilitating customer bill payment from this vulnerable population will be covered.
Karen Keough, Manager – Credit and Collections, Eversource

2:00 – 3:00 pm **Process Improvements in Three Credit & Collection Areas**

CASE STUDY

In this session, Kevin Rhea and Brian Bub with Tucson Electric Power will briefly walk you through three significant credit and collection process changes implemented over the past two years:

- Commission cost shift from company to debtor
- Disconnect notice mailing
- Cut for non-pay field activity

While it's crazy to believe "we should do things because we've always done them that way," they will cover the good, the bad, and the ugly on whether the decisions to move forward were the right ones to make.
Brian Bub, Manager – Customer Care, Tucson Electric Power
Kevin Rhea, Credit & Collections and Remittance Supervisor, Tucson Electric Power

3:00 – 3:30 pm **Networking Break**

3:30 – 4:15 pm **Using Behavioral Science to improve Payments & Collections**

CASE STUDY

Duquesne Light continues to improve its understanding of the residential customer base by incorporating behavioral science techniques into its collections flows and software. By studying the area of customer payment arrangements extensively and making modifications, the company has employed a customer-centric approach to improve its collections and customer service, which will enable the utility to maximize its profits.
Bernie Molchany, Director – Revenue Management, Duquesne Light Co.

4:15 – 5:15 pm **How Ameren Utilizes New Customer Experience Tools and Techniques to Improve Credit & Collections**

CASE STUDY

Having a better understanding of credit and collections customers and intentionally designing their interactions with the utility will lead to lower operational costs, lower write offs, improved brand impression and a better employee and customer experience. It all seems easy, but it requires re-thinking current business practices as well as applying tools and techniques that are not typically considered in the realm of credit and collections. In this session attendees will learn:

- How Ameren, MO dramatically improved its credit and collections journey and saved the organization significant write offs
- New customer-focused approaches to historical credit and collections processes
- How to better communicate to reduce write-offs
- Ways to improve corporate brand image
- Tips to drive improved participation in programs

Amy Hayes, Manager of Customer Solutions, Ameren
Maureen Russolo, Vice President, E Source

5:15 – 6:15 pm **Networking Reception**

AGENDA

THURSDAY, JUNE 22, 2017

8:00 – 8:30 am **Continental Breakfast**

8:30 – 9:15 am **Bridging the Gap between Utilities and Telecom**

CASE STUDY

In an ever-changing world, the blue collar and white collar worker can be differentiated by the type of job one has, but both are similar in that they are striving to achieve the same goal. Each benefits at some point from the expertise of the other. The same can be said of telecommunications companies and electric utilities. One utility has found a way for both industries to profit from each other in the areas of credit and collections. The practices followed can also point the way to demonstrate how the different, but related, industries can work together to better serve consumers nationwide.

Buddy Flake, Credit Manager, Public Service North Carolina

9:15 – 10:00 am **A Two-Stream Collection Process**

CASE STUDY

In March 2014, Hydro Ottawa implemented a new customer information system (CIS) called CC&B, which included changing to monthly billing cycles. As a result of the new CIS, the utility's collections processes needed to adapt to the shorter billing periods. In this session, attendees will learn how Hydro Ottawa turned to its customers' payment history to establish two distinct collections streams in order, thereby allowing it to maintain a robust collection work flow while balancing the financial risk factor of the utility's customer arrears.

Judy Lidster, Collections Supervisor, Hydro Ottawa

10:00 – 10:30 am **Networking Break**

10:30 am – 12:00 pm **TCPA Compliance "What your Utility needs to be Aware of"**

The energy industry — as with similar industries (banking, healthcare, etc.) — views automated telephone calls and text messages as a current means of communication for a variety of reasons, such as notifying customers of energy-saving programs, unpaid balances, alternative billing arrangements or unplanned service outages. However, before utilizing automated calls or text messages, utilities need to be cognizant of the laws and regulations controlling their use. In this session, industry experts will weigh in on the latest developments with the TCPA and the important caveats and restrictions associated with this ruling that utilities need to be aware of.

Steve Kusic, CEO, National Recovery Agency
Colleen Rose, Senior Product Manager, Experian
Chris Clark, Director – Fraud, Risk and Compliance, Neustar

12:00 – 1:00 pm **Group Luncheon**

> ***"EUCI conference are consistently the right size and right mix of people to make them highly effective learning and networking experiences."***
>
> Business Process Analyst, We Energies

AGENDA

THURSDAY, JUNE 22, 2017 (CONTINUED)

1:00 – 1:45 pm

CASE STUDY

Low-Income Customer Efforts at Portland General Electric
All customers are impacted by rising energy costs, but low-income households are hit hardest because that rising budget component reduces funds available for food, clothing, and other necessities. It also reduces housing affordability, forcing costly moves and contributing to homelessness. It is important to adopt programs that help prevent a utility's low-income population from falling into credit and collections. In this session, attendees will hear one pacific northwest utility's comprehensive strategy to help low- income customers improve their relationship with the utility via innovative approaches.
Tyesha Woods, Commercial Credit Program Manager, Portland General Electric

1:45 – 2:30 pm

CASE STUDY

Two-Way AMI Meters and Their Effect on Credit & Collections
Two way AMI meters have had a huge impact on We Energies credit and collections. The ability to remotely disconnect and reconnect service has truly been a game changer. The field has been levelled between "Difficult Access" customers who could once prevent disconnection by refusing to provide meter access and those with no access issues. In this session, attendees will be provided with an overview of We Energies proactive meter replacement strategy and "real world" examples of remote disconnect and reconnect will be shared.
Sue Bell, Business Process Analyst, We Energies

2:30 – 3:00 pm

Networking Break

3:00 – 3:45 pm

CASE STUDY

Innovations in Collections
The utility industry faces transformative pressures from nearly every angle. Consumer expectations continue to evolve swiftly, as available technology drives new trends and makes information more accessible. Enbridge Gas has embraced such technology, taking an innovative approach to improve collections via self-service functionality. By providing customers with self-service management options via a comprehensive web portal, customers can pay their bills and manage their account online. This session will describe how credit and collections activities have improved and write-offs minimized.
Joseph Dimeo, Collections Manager, Enbridge Gas

3:45 – 4:30 pm

How an Identity Driven Call Center Improves the Customer Experience and Reduces Operational Costs
At the heart of customer interaction is establishing correct identity — get it wrong and everything else will be wrong. How are organizations able to interact with their customers when consumer data are constantly changing? These changing data impact a utility's ability to efficiently manage both inbound and outbound communications, as well as the struggle between customer experience and cost. Current and accurate customer identity data can help you increase IVR containment, reduce costs for inbound and outbound calls, all while improving the customer experience.
Chris Clark, Director – Fraud, Risk and Compliance, Neustar

4:30 pm

Conference Adjourns

> ***"EUCI always strives to bring the 'best in class' in the industry to share their knowledge and successes. Their conferences are always right on target."***
>
> Director, Revenue Protection & Loss, Union Power Cooperative

PRE-CONFERENCE WORKSHOP

How Contact Approaches are Migrating to the Virtual World

TUESDAY, JUNE 21, 2017

OVERVIEW

The way utilities and customers interact with each other gets more interesting each year. Major advances in technology, combined with the ease of information-sharing and availability, have created a consumer whose expectations of customer service have increased dramatically. The rapidly growing use of mobile devices across all customer segments means that mobile communications provide an important avenue to help satisfy utility customer needs and expectations. In today's world of exploding social and other media, utilities are using various communications channels including e-mail, text message, self-service, webchat, etc. to reach customers.

At this workshop, industry professionals will share their innovative strategies for enlisting technology to reach customers and improve customer satisfaction. Attendees will take away additional knowledge and resources required to implement effective solutions in order to accommodate the customer of today and the future.

LEARNING OUTCOMES

- Discuss how progressive utilities assist and engage customers
- Discuss the importance of data collection and partnering with other entities to assist the customer in becoming more self-sufficient
- Critique the necessary key strategy elements necessary to build a foundation for improving contact with customers
- Recognize the necessary components of a good customer experience
- Explain how to improve communications by making incremental improvements to existing processes or technology

AGENDA

8:00 - 8:30 am	**Registration and Continental Breakfast**
8:30 - 11:45 am	**Workshop Timing**

I. Journey mapping tools and techniques
II. Getting executive buy-in
III. Establishing a communications team
IV. Voice of the customer
V. Attendees' forum focused on utility best practices and challenges for contacting customers

> ***"This conference is well worth the money! Great information…"***
>
> Credit/Collection, East Central Energy

WORKSHOP INSTRUCTORS

Colleen Rose

Senior Product Manager Collections, Experian

Colleen Rose has been with Experian for over three years; currently as a Senior Product Manager and in her previous role as an Account Executive in the Collections vertical. She has more than 20 years of collections industry experience on both the issuer and agency sides. Prior to Experian, she worked for Asset Management Professionals as the Vice President of Business Development, driving significant new client revenue growth. Prior to that, Colleen worked at NCI as the Director for Key Accounts, focusing on growing revenue for six of the top ten credit card issuers. She began her career on the issuer side and has worked at Capital One in both the collections and credit activation department, as well as at SunCom Wireless (now T-Mobile), where she oversaw customer service, internal and external collections, and recoveries operations. She holds a BBA in finance from The College of William and Mary and an MBA from the University of Richmond.

Armon Curd

eCommerce Manager – Corporate Affairs Dept, Citizens Energy Group

Armon Curd is primarily responsible for managing, maintaining and implementing all company websites and electronic communications. Leveraging emerging technologies with market research gives him the ability and insight to build customer-facing commerce applications. The eCommerce platform involves the management of all online strategies; including social media channels, electronic branding and marketing efforts, and related policies and procedures governing the use of new electronic channels for business. Mr. Curd previously worked for Veolia Water North America, where he was director of Customer Service. At Veolia, his responsibilities included developing, implementing and administering a customer service plan using strategic and measurable goals. He was directly responsible for the day-to-day operations of the Contact Center/Billing and Collections area. Mr. Curd earned a bachelor's degree in business information systems from Indiana Wesleyan University.

Maureen Russolo,

Vice President – Strategic Business Development, E Source

As the VP of Strategic Business Development at E Source, Maureen Russolo draws on her expertise and passion to develop and oversee the delivery of a variety of E Source membership, consulting and toll solutions in the areas of customer-side management, customer experience, customer journey mapping, change management, contact center and self-service enhancements. During the 13 years she spent in the Canadian natural gas industry, she oversaw the implementation of a fully-automated self-service application for mass-market and small commercial customers and led development of utility customer experience and multi-channel strategies, including governance structures. Ms. Russolo has expertise in developing gap analysis, understanding customer dissatisfiers, and building detailed business cases with both strategic and financial justifications. Certified in Customer Experience Management and Change Management, Maureen also holds a certificate in communications and public relations from the University of Western Ontario.

"EUCI does an excellent job of making sure all presentation topics are relevant to current utility challenges."

Consumers Services Manager, IREA

"First time attending. Enjoyed the content variety and the size of the group for good interaction."

VP Sales & Marketing, Helvey & Associates

INSTRUCTIONAL METHODS

This program will include case studies, panel discussions and PowerPoint presentations.

REQUIREMENTS FOR SUCCESSFUL COMPLETION

Participants must sign in/out each day and be in attendance for the entirety of the conference to be eligible for continuing education credit.

IACET CREDITS

EUCI has been accredited as an Authorized Provider by the International Association for Continuing Education and Training (IACET). In obtaining this accreditation, EUCI has demonstrated that it complies with the ANSI/IACET Standard which is recognized internationally as a standard of good practice. As a result of their Authorized Provider status, EUCI is authorized to offer IACET CEUs for its programs that qualify under the ANSI/IACET Standard.

EUCI is authorized by IACET to offer 1.0 CEUs for the conference and 0.3 CEUs for the workshop.

EVENT LOCATION

A room block has been reserved at the Hyatt Regency Minneapolis, 1300 Nicollet Mall, Minneapolis, MN 55403 for the nights of June 20-22, 2017. Room rates are US $249 plus applicable tax. Call **1-612-370-1234** for reservations and mention the EUCI event to get the group rate. The cutoff date to receive the group rate is May 20, 2017 but as there are a limited number of rooms available at this rate, the room block may close sooner. ***Please make your reservations early.***

REGISTER 3, SEND THE 4TH FREE

Any organization wishing to send multiple attendees to these conferences may send 1 FREE for every 3 delegates registered. Please note that all registrations must be made at the same time to qualify.

REGISTRATION
to register CLICK HERE or

Call: **201 871 0474**
fax: **253 663 7224**
email: register@pmaconference.com/
web: **http://pmaconference.com/**
Mail: **POB 2303 Falls Church Va 22042**

REGISTRATION

to register CLICK HERE or

Call: 201 871 0474

fax: 253 663 7224

email: register@pmaconference.com/

web: http://pmaconference.com/

Mail: POB 2303 Falls Church Va 22042

Please make checks payable to: "PMA"

EVENT LOCATION

A room block has been reserved at the Hyatt Regency Minneapolis, 1300 Nicollet Mall, Minneapolis, MN 55403 for the nights of June 20-22, 2017. Room rates are US $249 plus applicable tax. Call **1-612-370-1234** for reservations and mention the EUCI event to get the group rate. The cutoff date to receive the group rate is May 20, 2017 but as there are a limited number of rooms available at this rate, the room block may close sooner. ***Please make your reservations early.***

PLEASE SELECT

○ **CREDIT & COLLECTIONS 2017 CONFERENCE AND WORKSHOP,**
JUNE 21-22, 2017: US $1795
Early bird on or before June 2, 2017: US $1595

○ **CREDIT & COLLECTIONS 2017 CONFERENCE ONLY**
JUNE 21-22, 2017: US $1395
Early bird on or before June 2, 2017: US $1195

○ PRE CONFERENCE WORKSHOP ONLY
JUNE 21, 2017: US $595
Early bird on or before June 2, 2017: US $495

How did you hear about this event? (direct e-mail, colleague, speaker(s), etc.)

Print Name | Job Title

Company

What name do you prefer on your name badge?

Address

City | State/Province | Zip/Postal Code | Country

Phone | Email

List any dietary or accessibility needs here

CREDIT CARD INFORMATION

Name on Card | Billing Address

Account Number | Billing City | Billing State

Exp. Date | Security Code (last 3 digits on the back of Visa and MC or 4 digits on front of AmEx) | Billing Zip Code/Postal Code

OR Enclosed is a check for $ __________ to cover __________ registrations.

Substitutions & Cancellations

Your registration may be transferred to a member of your organization up to 24 hours in advance of the event. Cancellations must be received on or before May 19, 2017 in order to be refunded and will be subject to a US $195.00 processing fee per registrant. No refunds will be made after this date. Cancellations received after this date will create a credit of the tuition (less processing fee) good toward any other EUCI event. This credit will be good for six months from the cancellation date. In the event of non-attendance, all registration fees will be forfeited. In case of conference cancellation, EUCI's liability is limited to refund of the event registration fee only. For more information regarding administrative policies, such as complaints and refunds, please contact our offices at (201) 871-0474.