



# FORGIVING OUR DEBTS

THE DISCREET  
CHARM OF  
THE CREDIT  
COLLECTION  
INDUSTRY  
TODAY  
IN ITALY

**12°  
CVDAY  
2018  
NOVEMBER, 21**  
CROWNE PLAZA HOTEL  
SAN DONATO MILANESE

MAIN SPONSOR



UNDER THE PATRONAGE



## FORGIVING OUR DEBTS

THE DISCREET CHARM OF THE CREDIT COLLECTION INDUSTRY TODAY IN ITALY N ITALIA



The title of this year's event is inspired by the famous passage of the "Our Father", the most important Christian prayer left to us directly by Jesus Christ.

Furthermore, the concept itself of "forgiving debts" seems to permeate our culture very often.

At least judging by the objective difficulties for creditors to enforce their rights, either in court, (where they must face huge time and costs), or out of court, (where they seem to be always under accusation of "bother" the unfortunate debtors).

But even the official iconography, which probably reflects a bit the collective imagination, goes in this way.

Just look at some scenes from the latest film on this subject, directed by Antonio Morabito and starring the couple Giallini-Santamaria, with the meaningful title "Forgive us our debts"...

And if, so far, the policy was limited not to facilitate the creditors' life (except for certain provisions of the Renzi's government), in the article n°5 of the 5Stelle-Lega government contract, there is a step that sounds rather sinister: *"With regard to the forced loans recovery by banks and financial companies, we intend to eliminate any provision that allows to act against debtor citizens without the prior authorization of the competent judicial authority"*.

As political-sociological scenario looks like this, reality tells us that the debt collection industry is running at full speed and is making a decisive contribution to regularizing the disastrous post-tsunami 2008-2012 budgets.



If we focus only on the extra judicial debt collection, the latest survey carried out by UNIREC shows that there is an over 35 million turnover for 69 million loans entrusted and, to these, have to be added judicial debt collection practices (regarding these latter, however, there are no accurate data and numbers).

If we take into consideration only extra judicial debt collection, undoubtedly the most relevant one because of its capacity to prevent Npls and to generate cash flow to creditor companies, we can see that the industry is undergoing a very particular moment.

Data from latest UNIREC survey show that in 2016 65% of the associated companies closed their balance sheets with a profit lower than 1% and 27% at a loss. Basically, 92% of the analyzed balance sheets report a stagnation or a tiredness of the sector. But the entrusted volumes keep on growing.

How do you explain this?

And what happened in 2017? Is this data confirmed or denied?

Is the liveliness of recovery servicers acquisition by banks and investment funds, a trend destined to grow or decrease?

But then why should an investor, often enormously capitalized and structured, acquire a service that, compared to it, looks like a flea on the dog's back?

With the war on delocalisation and to job insecurity declared by the 5Stelle-Laga government, together with the article n° 5, is there still a future for the debt collection industry? And if so, which future?

Starting from the presentation of an exclusive survey based on the most updated data of the economic-financial sector, specifically carried out by Cerved Group for this event, and through a series of round tables involving some of the most important market players, the 12th CvDay will try to answer to these and other questions.

# AGENDA

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## MAIN HALL

9:00 - 9:45  
9:45 - 10:00

Attendees Registration and Welcome Coffee  
Opening Speech and Greetings from the Main Sponsor  
Moderator **Debora Rosciani** Journalist at Radio 24 - Il Sole 24 Ore

## SESSION 1

*New scenarios and new strategies: How independent servicers approach a market in evolution*

10:00 - 10:20

**Overview** by **Guido Romano**, Public & Economic Affairs Manager CERVED GROUP  
*The role of servicer: latest market trends and performance of main players*

10:20 - 11:20

**Roundtable**  
**Maurizio Cattaneo** Managing Director & Shareholder CREDEN  
**Giovanni Cecere** Sole Administrator CONSULGEST ITALIA  
**Carlo Giordano** Sole Administrator STARCREDIT  
**Claudio Iovino** C.E.O. SERVICE CREDIT  
**Paolo Scilironi** Chief Operating Officer & Member FINARC  
**Francesco Vovk** President UNIREC

11:20-11:30

**Special Guest Show Offered by BD BUSINESS DEFENCE**

## SESSION 2

*Mergers & Acquisitions: a mandatory path?*

11:30: 11:50

**Overview** by **Francesco Cataldi** Director PWC STRATEGY&FINANCIAL SERVICES  
*Credit collection: evolutionary dynamics, threats and opportunities*

11:50 - 12:50

**Roundtable**  
**Francesca Carafa** C.E.O. GEXTRA  
**Andrea Clamer** Head of NPL Division ILLIMITY BANK  
**Emanuele Leoni** Workout Manager di IFIS NPL & General Manager CAPITALFIN  
**Carlo Losco** C.E.O. SI COLLECTION  
**Emanuele Reale** Chief Sales Officer and Executive Management Team Member HOIST FINANCE  
**Alessandro Scorsone** C.E.O. AGE CREDIT and Sales and Servicing Director KRUK ITALIA

12:50 - 13:10

**Q&A**

13:10 - 14:30

**Networking Lunch**

## SESSION 3

*How Fintech will disrupt Credit Management*

14:30-15:00

**Overview** by **Christian Arsenio** Founding Partner & C.E.O. DISTRESSED TECHNOLOGIES

15:00-16:00

**Roundtable: *Fintech and Credit management: Evolution VS Disruption?***  
*Chairman* **Raffaele Zenti** Co-Founder VIRTUAL B

**Fabio Bolognini** Chief Risk Officer WORKINVOICE  
**Cesare Colombi** President ASSOFIN  
**Giorgio Costantino** Executive Director CRIF  
**Gianluca De Candia** General Manager ASSILEA  
**Matteo Gatti** Director-Head of Business Information Services INNOLVA  
**Claudio Manetti** C.E.O. FIRE  
**Claudio Zamboni** Co-Founder 3rdPLACE



**WORKSHOP**

**PARINI ROOM**

**11.00 - 11:45 \_ 15:30 - 16:15**

**CGmanager - Digital Experience  
in the debt collection management**

Led by



**WORKSHOP**

**BORROMEO ROOM**

**12:00- 12:45\_ 15:00-15:45**

**THE DISCREET CHARME OF UTP  
What really matters to evaluate  
the recovery rate**

Led by



The background features a dark grey gradient with large, overlapping circular shapes on the right side. Scattered throughout are various light grey icons related to finance and technology, including a magnifying glass, currency symbols (€ and \$), arrows, a smartphone, a server rack, a bar chart, a stack of coins, and a network diagram.

# CV FINTECH DAY

**21**

**NOVEMBER**

**VISCONTI ROOM**

## CROWNE PLAZA MILAN LINATE

Via K. Adenauer 3, San Donato, Milano, Italy - Tel: +39 (0) 29 148 3658

Crowne Plaza hotel Milan-Linate is a 4 stars hotel, conveniently located near Milan Linate Airport and only 7 km far from Piazza Duomo in Milan. Its 16 meeting rooms, fully equipped and with natural light, can host meetings and events up to 300 people. The ExpoPlaza with its 2300 squares metres space is the perfect place for big events. With its 436 rooms, the two restaurants "Il Buongustaio" and "Il Giardino", the fitness room and the Business Centre, this hotel offers perfect hospitality for business travelers.

## TRANSIT & DRIVING

### Airport

#### INTERNATIONAL AIRPORT MILANO LINATE (LIN)

> Distance from hotel: 3.11 MI/ 5 KM East I

> From Milano Linate Airport, take the East ring road (Tangenziale Est) direction Torino and exit at SAN DONATO MILANESE. You can reach the hotel also by taxi (estimated taxi charge 25.00 euro) or by our complimentary shuttle bus, available at scheduled times (Shuttle bus stops on the first floor - DEPARTURES - exit 4).

#### INTERNATIONAL AIRPORT MILANO MALPENSA (MXP)

> Distance from hotel: 43.5 MI/ 70 KM North West I

> Take the highway A4 - direction Bologna, and exit at TANGENZIALE EST/BOLOGNA/GENOVA/MILANO CENTRO. Take the east ring road Tangenziale Est and exit at SAN DONATO/METANOPOLI/VIA EMILIA. You can reach the hotel also by taxi (estimated taxi charge 110.00€).

#### INTERNATIONAL AIRPORT OF BERGAMO - ORIO AL SERIO (BGY)

> Distance from hotel: 34.18 MI/ 55 KM North East I

> Take the highway A4 to Milan, and exit at TANGENZIALE EST/BOLOGNA/GENOVA/MILANO CENTRO. Take the east ring road Tangenziale Est and exit at SAN DONATO/METANOPOLI/EMILIA.

### Train

#### MILANO ROGOREDO FFSS

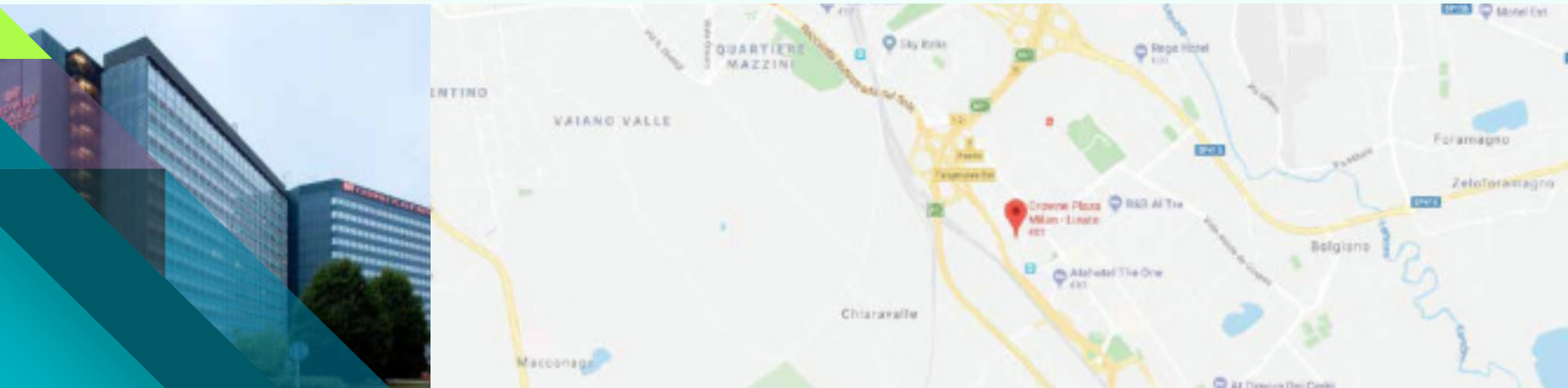
> Distance from hotel: 1.24 MI/ 2 KM North

### Underground

#### SAN DONATO

> Distance from hotel: 0.62 MI/ 1 KM North East

VENUE



# FILL THIS REGISTRATION FORM AND SEND IT BACK TO

info@creditvillage.it



Surname	Name	Role
Surname	Name	Role
Surname	Name	Role
Surname	Name	Role
Company		VAT NUMBER
Adress		
Phone	Fax	E-mail

#### Disclosure on the processing of personal data

The Data Controller for your personal data is WWW. Credit Village S.r.l., with registered office in La Spezia at 21 N Via Fontevivo and the data processors are detailed on a list (updated periodically) available from the company. The data collected using this form (ordinary details) is collected to provide the required service and for the legitimate interest of being able to contact the data subject for the same promotional and publishing purposes and for legal protection and accounting purposes, where necessary. Your data shall be processed using ICT methods and stored on a specifically protected server. Such data is collected directly and shall only be communicated to companies outside of the EU if specific authorisation is granted and in order to allow business partners and sponsors to promote their activities to you. The processing for the purposes required to fulfil the contractual obligations shall continue for the duration of the service, while those for the legitimate interest of dissemination and promotion, shall last for the period for which the data controller and its newsletter exist. The data subject has the right to access his/her data and relevant information, to amend this data, to oppose or limit its processing, to have the data deleted (Articles 15-18, EU Reg. 2016/679) and to submit a claim to the Privacy Authority (Garante, Art. 77. Reg).

To exercise the rights to opposition, deletion and the other rights, you should contact info@creditvillage.it I GRANT MY CONSENT

YES

NO

I, the undersigned, grant my consent for my personal data to be sent to third parties, in Italy and abroad, in order to allow business partners or sponsors (identified on a case by case basis) to promote their products and/or services directly to data subjects.

I GRANT MY CONSENT YES

NO

## CVDAY

**1 person = 500 euros + VAT**  
Fenca's members and their associates will benefit of a 30% reduction

#### Special Offers

**2/5 persons = 250 euros +VAT**  
(per person)

**6/10 persons= 200 euros+VAT**  
(per person)

**More than 10 persons= 150 euros+ VAT**  
(per person)

## DO YOU WANT ALSO TO ATTEND THE CVFINTECHDAY?

#### REGISTRATION FEE CVDAY + CVFINTECHDAY

**Euro 600 + IVA per partecipante**

**1 person = 600 euros + VAT**

Fenca's members and their associates will benefit of a 30% reduction

#### Special Offers

**2/5 persons = 350 euros +VAT (per person)**

**6/10 persons= 300 euros+VAT (per person)**

**More than 10 persons= 250 euros+ VAT**  
(per person)

In case of cancellation of your participation, you are requested to send a written communication to Credit Village within 20 days prior to the event. Once this deadline has passed, the entire amount of the registration fee will be debited to your account.

We will be pleased to accept one of your colleagues in your substitution. You are kindly required to communicate the name of the substituting person at least one day before the event.

#### TERMS OF PAYMENT

The **payment** can be made either **on line** <https://creditvillage.news/cvday/#registrati> or **by bank transfer** to: **Banca Popolare Società Cooperativa**

**ABI 050 34 - CAB 10766 - CINW c/c 00165759 IBAN:T34W0503410766000000165759**

You will receive a direct remittance invoice.

In case of non- payment your registration will be considered invalid.



### **Data processing disclosure**

WWW. Credit Village S.r.l., as the data controller (with headquarters at 21/N Via Fontevivo, 19125, La Spezia; Email: info@creditvillage.it ; PEC: creditvillage@pec.it ; Reception: +39 0187280208), will process the information provided on this form, largely using ICT tools, for the purposes envisaged in Regulation (EU) 2016/679 (GDPR). This particularly refers to fulfilling its contractual and pre-contractual obligations in relation to the organisation and execution of publishing events and conventions, and the reporting, recording and accounting of the participants involved in these events and related publishing initiatives, including purposes such as filing, historical research and statistical analysis. The legal basis for this is the contractual fulfilment and the legitimate interest in the promotion and organisation of its scientific and publishing activities. Where required by data subjects, the details can also be processed in order to provide information about events or other initiatives concerning specialist industry information and sent to sponsors or other parties in the credit protection industry or of particular interest for their business.

The fields marked with an asterisk are mandatory to complete registration for the event. By contrast, while the information provided in fields without an asterisk will facilitate the relationship with the Data Controller, providing such information is optional and failure to provide such information will not prevent successful registration.

The data shall be processed for the time needed to guarantee proper participation in the event and, following this, the data shall be stored in compliance with the law on the storage of administrative and accounting information, and on filing, only for the time that is strictly necessary.

The data shall only be processed by the Data Controller's employees and other contract staff or by companies expressly appointed as data processors. The data might be communicated and/or transferred to third parties, both in Italy and abroad, in order to provide the required services in the best possible manner, regardless of whether such services are related to publishing or event organisation. More specifically, the data could be sent to business partners or sponsors (identified on a case by case basis) in order to promote their products and/or services directly to data subjects. Such parties are listed in a specific list available to data subjects.

No data shall be communicated to third parties or disseminated for reasons other than those indicated, except in those case specifically envisaged by Italian or EU law.

Data subjects have the right to request the data controller grant them access to their personal data and have it corrected or deleted, or to oppose its processing (Art. 15 et seq., GDPR). Such a request to the Data Controller can be made by contacting the company via registered letter or certified email (PEC) at the following addresses: Via Fontevivo 21/N, IT -19125 La Spezia; Email: info@creditvillage.it; PEC: creditvillage@pec.it

Where the relevant requirements are met, data subjects also have the right to submit a complaint to the Garante (Privacy Authority) using the appropriate procedures.



**12° CV DAY 2018  
SAVE THE  
DATE**

**NOVEMBER, 21**