

# 10° C V DAY

16<sup>TH</sup> OF NOVEMBER - CROWNE PLAZA MILANO

## CREDIT DEFENCE:

# THE DAY AFTER

FINTECH, REGULATORY REFORM,  
NEW MARKETS.  
READY FOR THE CHANGE?

[www.creditvillage.it](http://www.creditvillage.it)



[info@creditvillage.it](mailto:info@creditvillage.it)



CREDIT VILLAGE

# CREDIT DEFENCE: THE DAY AFTER

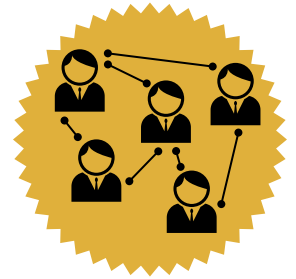
FINTECH, REGULATORY REFORM, NEW MARKETS. READY FOR THE CHANGE?



900  
PARTECIPANTS



DISCUSSION  
PANELS



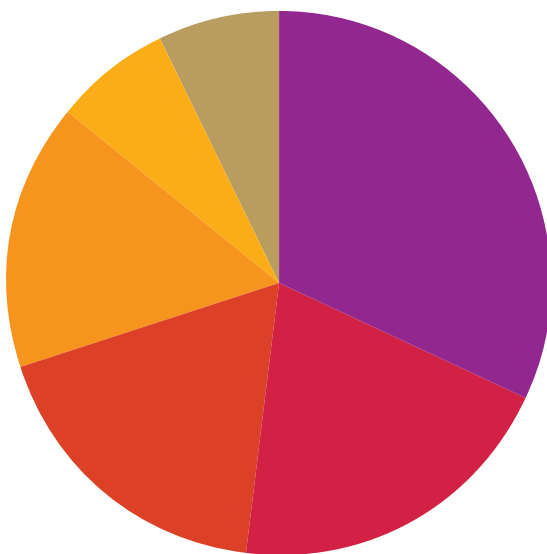
MULTIPLE  
POSSIBILITIES  
OF NETWORK

## WHO YOU WILL MEET

- Investment Directors
- Heads of Collections
- CEOs
- Heads of Credit Risk Management
- Collection Agency Managing Directors



## SECTOR REPRESENTED



**32%** SERVICERS

**20%** BANKS

**18%** FINANCIAL COMPANIES  
LEASING COMPANIES

**16%** BUYERS/INVESTORS

**8%** TELCO & UTILITIES

**6%** OTHERS



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The credit industry is undergoing important changes either in the private sector, especially in the banking and financial one, or in the public administration.

In the first one, it's occurring a real market revolution: companies' integrations, closings and merges are taking place within and between banks.

Not to mention sales, not only of huge NPLs portfolios but also of entire banks branches.

It does suffice to compare the present member lists of some Italian associations such as ABI, ASSOFIN and ASSILEA to the ones of 5 years ago, to realize the importance of the undergoing transformations.

By the way, these changes represent a very little if compared to the revolution we are facing thanks to the advance of modern technologies.

Financial technology, also known as FinTech, a line of business based on using software to provide financial services promises even more momentous transformations, challenging the traditional business models.

Bitcoin, blockchain, crowdfunding, robo advisor, P2P lending, alternative finance are not only terms improving the financial services vocabulary but they bring along with them new finance models and new actors, even not closely linked to the banking world.

Limiting the frame to the debt collection industry, for example, some envisage the end of the era of large call centres, mostly located abroad, which would be replaced by digital reminders via Whatsapp, SMS text messages and emails which in real time and at almost costless enable to plan compelling reminders and allow clients to make fast and secure payments on line in one click.

The reform of the rules regulating the judicial debt collection, strongly recommended by investors and banks to facilitate the dismissal of Npls, if, as promised, will speed up this process at the same time risks to seriously undermine the extrajudicial debt recovery.



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Yet, in countries such as Switzerland debt collection companies rarely engage themselves in activities such as the phone collection (not to mention personal visits which are not so common abroad) as they are considered too expensive and a waste of time if compared to faster judicial debt recovery.

Last but not least regarding the public administration, the accounting reform is adopting a cash based approach rather than a competency based approach, pushing (finally) local authorities to earmark their expenses commitments to the amount of money cashed and as a consequence they now pay a strong attention to their debt recovery activities.

This, together with some recent judgements passed by the Regional Administrative Courts (T.A.R.) of Puglia and Lazio stating debt collection agencies can provide local authorities with support in managing their revenue collection activities, either tax related or not tax related, even without entering the ministerial register, as long as they do not deal with public money, does undermine classical debt collection processes and open new scenarios until now totally unknown.

In this fast changing world, the speakers of the 10th Credit Village Day will clarify and explain to actors operating in this industry (which only in the private sector manage 45 million of accounts, recovering almost €10 billion) which are the threats and the new opportunities that could come out from these changes.

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## CROWNE PLAZA MILAN LINATE

Via K. Adenauer 3, San Donato, Milano, Italy Phone: +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

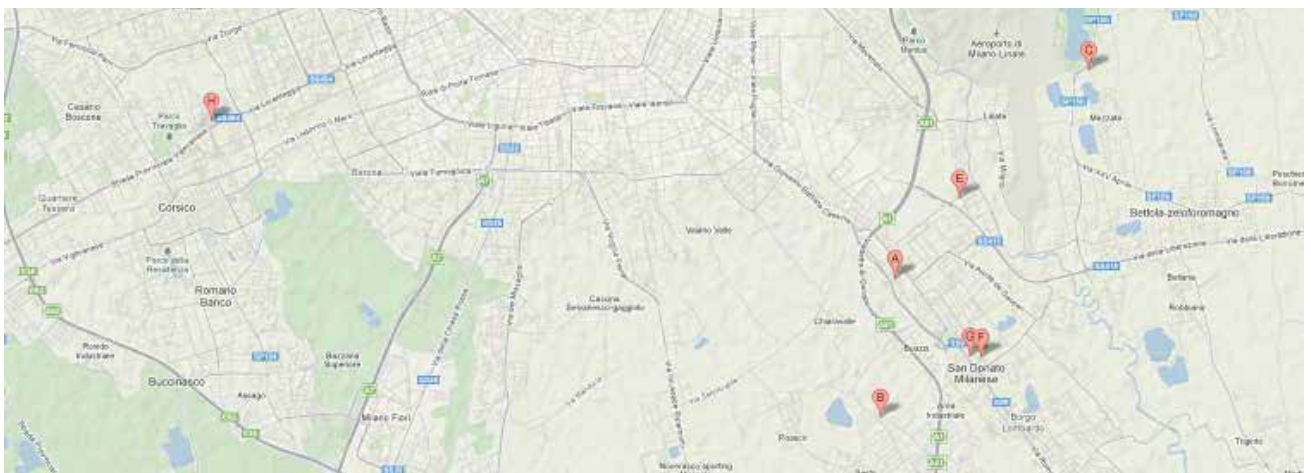
#### MILANO ROGOREDO FFSS

- Distance from hotel: 1.24 MI/ 2 KM North

### UNDERGROUND

#### SAN DONATO

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



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## AGENDA

### MORNING AGENDA

- 9.00 - 9.30** Guests Registration and Welcome Coffee
- 9.30 - 10.00** Main Sponsor's Opening Speech by **Abbrevia S.r.l** and Introduction by **Massimo Famularo** *Board Member Frontis Npl*  
Show sponsored by **CSS S.p.A. - Covisian Group**
- 10.00 - 10.20** **FINTECH - How Fintech is changing the financial services industry**  
**Roberto Lorini**, *Senior Executive Management Advisory Consulting PWC*
- 10.20 - 10.40** **REGULATORY REFORM - From the protection of the value of the insolvent company to the debt credit protection : new perspectives**  
**Sergio Menchini** *Civil Procedural Law Professor at Pisa University* and *Of Counsel LMCR Studio Legale Associato*
- 10.40 - 11.00** **NEW MARKETS - The support of debt collection agencies to local authorities in recovering their debts**  
**Sergio Trovato**, *Professional Tax Attorney, and Consultant for the magazine Italia Oggi*

**ROUND TABLES** Moderated by **OSCAR GIANNINO**, *Journalist*

- 11.00 - 11:40** **1st ROUND TABLE**  
**FINTECH**  
**Roberto Ferrari**, *General Manager CHE BANCA! and Author of the book "L'era del Fintech. La rivoluzione digitale nei servizi finanziari"*  
**Antonio Fontanelli**, *C.E.O. Credit Care*  
**Francesco Generoso**, *Head of Collections Crédit Agricole Cariparma*  
**Roberto Lorini**, *Senior Executive Management Advisory Consulting PWC*  
**Paolo Salveta**, *Head of Credit & Collection Smartika*
- 11.40 - 12:20** **2nd ROUND TABLE**  
**REGULATORY REFORM**  
**Christian Faggella**, *Managing Partner La Scala Studio Legale*  
**Sergio Menchini** *Civil Procedural Law Professor at Pisa University* and *Of Counsel LMCR Studio Legale Associato*  
**Andrea Mignanelli**, *C.E.O. Cerved Credit Management*  
**Antonella Pagano**, *Country Manager Lindorff Italy*  
**Francesco Tuccari**, *Vice Presidente Fire Group*



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## AGENDA

**12.20 - 13:00** **3rd ROUND TABLE**

**NEW MARKETS**

**Loreto Del Cimmuto**, *General Manager* **LegaAutonomie**

**Giovanni Falcone**, *C.E.O* **Alfa Recupero Crediti**

**Andrea Ferri**, *Local Finance Manager* **ANCI**

**Ovidio Marzaioli**, *Vice General Secretary* **Movimento Consumatori**

**Marco Pasini**, *Presidente* **UNIREC**

**Sergio Trovato**, *Professional Tax Attorney*

**13.00 - 13.30** Q&A

**13.30 - 14.30** LUNCH

## AFTERNOON AGENDA

**14.30 - 16.00** **WORKSHOP 1** - Plenary Chamber

Understanding each other at first sight.

How to realize if a debtor is lying!!!

**Michele Tribuzio**

**WORKSHOP 2** - Sala Borromeo - **max 50 people**

Interactive Workshop. The future of the debt collection

Organized by **Credit Care**

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## 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
Address		
Phone	Fax	E-mail

### REGISTRATION FEE

**1 person = 500 euros + VAT**

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

### SPECIAL OFFERS

**1/5 persons = 250 euros +VAT (per person)**

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

**More than 10 persons= 150 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 ([www.creditvillage.it](http://www.creditvillage.it)) or by bank transfer to:

**Banca Popolare Società Cooperativa**

**ABI 050 34 - CAB 10766 - CINW**

**c/c 00165759 IBAN:T34W050341076600000165759**

You will receive a direct remittance invoice. In case of non- payment your registration will be considered invalid.