



Q&A Session

with

Issuer & Agency Executives



Panelists

Marcelo A. Aita

Chief Executive Officer
NCB Management Services Inc.

Adam S. Cohen

Co-Chairman & Chief Executive Officer
Phillips & Cohen Associates, Ltd.

John J. Graser

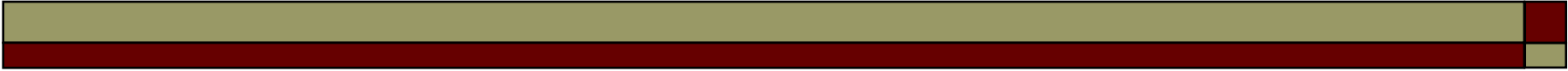
Director of Supplier Management
Barclaycard US

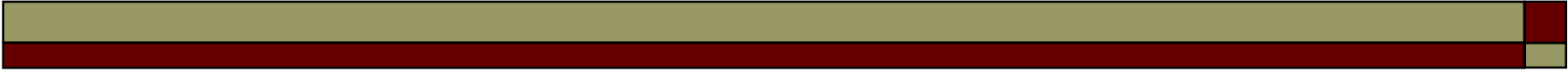
Steve Leckerman

COO, Executive Vice President - Global Services Organization
NCO Group, Inc.

Blair Taylor

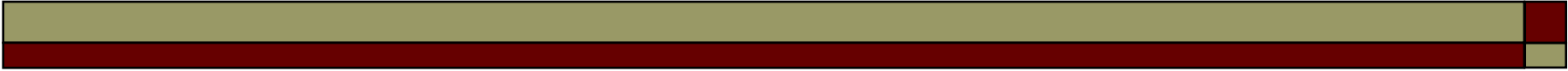
Vice President
Washington Mutual Card Services

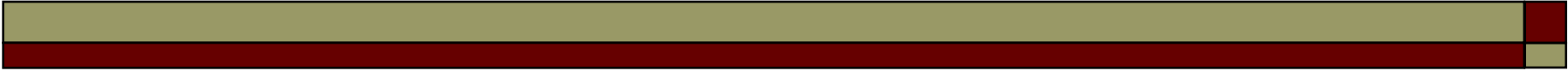
- 
- **Credit losses are piling up significantly. Is the industry prepared to absorb all the volume? How are you dealing with the increased amount of bad debt?**



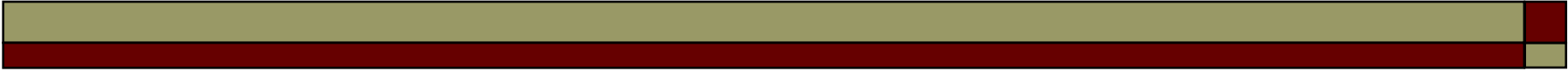
- **How do you think the industry will try to strike a balance between debt sales and contingency placements?**

What are you seeing from your vantage point?

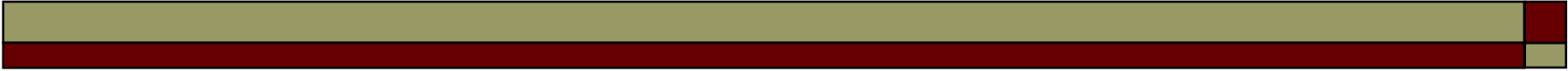
- 
- **How has the recent events on Wall Street and the credit economy impacted your business strategy?**

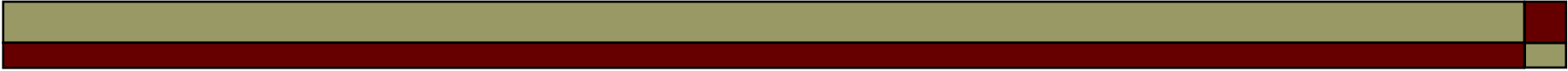
- 
- **What performance analytics are you utilizing to ensure accurate forecasting in this market?**

- 
- **What are collection agencies doing to maintain profit margins?**

- 
- **What are your thoughts on the debt settlement industry. How has it impacted your collections/business, and how do you see it changing in the future?**

- **What is the primary difference in work effort comparing pre charge-off to post charge-off? For issuers, what do you look for when trying to identify a solid pre charge-off agency?**

- 
- **How do you normally on-board an agency so that they can come up the curve without having a significant impact to performance?**

- 
- **Where do you see the contingency collection industry in 5 years? What about debt sales?**



Issuer & Agency

Executive Roundtable

Thank You!