



AGENDA

Wednesday May 7, 2025
Crystal Gateway Marriott

2:00-3:00 pm ET	REGISTRATION
3:00-3:20 pm ET	OPENING REMARKS Dan Smith, President & CEO, Consumer Data Industry Association
3:20-4:00 pm ET	WOMEN IN CONSUMER DATA FORUM: THE EVOLUTION OF CONSUMER DATA: A WOMAN'S PERSPECTIVE Melissa Baal Guidorizzi, Partner David Wright Tremaine, LLP Becki Kuehn, Partner, Hudson Cook Mercedes Vela, Executive, Credit & Borrower Solutions, CoreLogic Join us for an insightful exploration of the evolution of the consumer data industry, focusing on the pivotal role women have played in shaping its trajectory. This session will examine the historical context, legislative milestones, and business perspectives that have driven industry change, while also highlighting the unique challenges and opportunities women have encountered along the way. This session explores the significant role women have played in shaping and being affected by key developments in the consumer finance landscape, including the Fair Credit Reporting Act (FCRA), credit scoring, and the Equal Credit Opportunity Act (ECOA). It also addresses pressing contemporary issues such as combating human trafficking and navigating the complexities of coerced debt. Finally, the discussion will look ahead to the transformative potential of emerging technologies like AI and large learning models, highlighting women's roles and influence in shaping the future of the industry. This session will feature a dynamic panel discussion with leading experts, including Mercedes Vela, Executive, Credit & Borrower Solutions, CoreLogic, Becki Kuehn, Partner, Hudson Cook, and Melissa Baal Guidorizzi, Partner, Davis Wright Tremaine, offering diverse perspectives on these critical issues. Together, share experiences, and build connections that foster both personal and professional growth. This exclusive event, held within the larger context of CDIA Connect, brings together women leaders, industry experts, and professionals at all stages of their careers. Attendees will engage in insightful discussions, interactive sessions, and valuable networking, creating a supportive environment to address the challenges and opportunities faced by women in consumer data industry today.
4:05-4:15 pm ET	BREAK

4:15-5:15 pm ET	<p>WOMEN IN CONSUMER DATA FORUM: SHARING THEIR STORIES: WOMEN LEADING THE WAY. SPONSORED BY BRG.</p> <p>Meredith Fuchs, General Counsel, Plaid Laura Gudaitus, Associate Director, BRG Moderator: Emily Ness, Senior Managing Consultant BRG</p> <p>Join this inspiring panel of trailblazing women who are redefining leadership in the consumer data industry. Hear their personal journeys of overcoming institutional bias, the power of mentorship, and the importance of fostering female leadership. This discussion will also explore how identity has shaped experiences in the workplace and beyond. Attendees will gain valuable insights on breaking barriers, building meaningful connections, and driving a more inclusive and equitable future in the industry.</p>
5:15-6:30 pm ET	<p>WOMEN IN CONSUMER DATA RECEPTION:</p> <p>Join us for an empowering evening of connection and collaboration at the Women in Consumer Data Reception. This exclusive event is your chance to network with like-minded women across the industry, share insights, and build meaningful relationships that could shape the next chapter of your career.</p> <p>Whether you're seeking inspiration, mentorship, or new professional connections, this reception is designed to spark impactful conversations and foster a supportive community. This is a unique opportunity to connect with like-minded women from across the industry. Participants can build meaningful relationships, expand their professional networks, and identify potential mentors who can provide guidance and support as they advance in their careers.</p>
Thursday May 8, 2025 Crystal Gateway Marriott	
7:00 -8:00 am ET	REGISTRATION & BREAKFAST
8:00 -8:05 am ET	<p>WELCOME AND OPENING REMARKS</p> <p>Dan Smith, President & CEO, Consumer Data Industry Association</p>
8:05-8:40 am ET	KEYNOTE: U.S. CONGRESSMAN ANDY BARR
8:40 – 9:40 am ET	<p>CDIA 2025 INSIGHTS: STATE & FEDERAL POLICY & REGULATORY UPDATE</p> <p>Dan Smith, President & CEO, Consumer Data Industry Association Sarah Merchak, SVP of Congressional Affairs, Consumer Data Industry Association Denise Norgle, SVP of Public Policy, Legal & Regulatory Affairs, Consumer Data Industry Association Sarah Ohs, VP, Government Relations, Consumer Data Industry Association</p> <p>Stay ahead of the latest policy and regulatory changes impacting the data industry in 2025. This session will cover key state-level issues, including pre-emption challenges, medical debt, data broker, and more, as well as federal legislative developments on data privacy, mortgage triggers, among others.</p> <p>Additionally, we'll explore the evolving federal regulatory landscape, highlighting enforcement actions and priorities from agencies like the FTC and CFPB. The session will conclude with a 30-minute Q&A, providing an opportunity for attendees to engage with industry experts and gain deeper insights into these critical issues.</p>
9:40 – 10:05 am ET	COFFEE BREAK

10:10-11:10 am ET	<p>What to Expect from State AG Enforcement in 2025 Ashley Taylor, Partner, Troutman Pepper Locke Anastasia Caton, Partner, Hudson Cook</p> <p>State Attorneys General (AGs) are expected to ramp up enforcement efforts in 2025, particularly in areas touching consumer finance and data practices. This session will explore the current (and potential) tools available to the AGs. We will examine how AGs are increasingly focusing on data sharing practices and consumer privacy and discuss enforcement trends. Attendees will gain insights into recent investigations, policy signals, and how to proactively prepare for the next wave of state-level scrutiny.</p>
10:10-11:10 am ET	<p>THE DATA BROKER DILEMMA: NAVIGATING REGULATORY RISKS AND INDUSTRY IMPACTS Jeremy Hancock, Director of Government Affairs, Experian Ron Raether, Partner, Troutman Pepper Locke Eric Saida, Deputy General Counsel, LexisNexis Risk Solutions</p> <p>The CFPB's proposed rule aims to redefine data brokers as consumer reporting agencies (CRAs), subjecting them to the Fair Credit Reporting Act (FCRA). This sweeping regulatory shift has the potential to disrupt fraud prevention, identity verification, and compliance efforts, while significantly increasing compliance costs for data brokers and their clients.</p> <p>We will cover:</p> <ul style="list-style-type: none"> • Challenges for data furnishers in meeting Fair Credit Reporting Act requirements. • A look at how technology and aggregation platforms will need to adapt to a changing regulatory landscape. <p>Join this policy and regulatory compliance breakout session as speakers dive deep into these critical issues, exploring the balance between consumer privacy, regulatory compliance, and the operational realities of data-driven industries.</p>
10:10-11:10 am ET	<p>A RISK MANAGEMENT FRAMEWORK FOR CONSUMER REPORTING: OPTIMIZE OPERATIONAL EFFICIENCIES AND STRENGTHEN COMPLIANCE Bruno Buccolo, Director Collateral and Servicing Michelle Macartney, Chief Compliance Officer, Managing Partner, Bridgeforce</p> <p>A strong risk management strategy is essential for consumer reporting—not only to prevent costly regulatory penalties and reputational harm but also to drive operational efficiency in furnishing, disputes, and usage management. While uncertainty remains about the CFPB's approach to Fair Credit Reporting Act supervision and enforcement, the risk landscape is far from weakening. Increased scrutiny from state regulators and other federal agencies is likely, and litigation risks remain ever-present. Court decisions will continue to shape compliance obligations, making it critical to stay ahead of regulatory expectations.</p> <p>In this session, we'll explore best practices and key controls that support effective risk management while helping furnishers prepare for heightened oversight. Importantly, compliance doesn't have to mean increased costs—discover how technology and strategic approaches can enhance efficiency while mitigating risk.</p> <p>Join us to gain actionable insights that help protect your organization and optimize your operations.</p>
11:10 – 11:30 am ET	MEET CDIA CONNECT 2025 SPONSORS
11:30 am-12:15 pm ET	LUNCH

12:15- 1:15 pm ET	<p>KEYNOTE SESSION: CHRIS MUFARRIGE, ACTING DIRECTOR OF THE FTC'S BUREAU OF CONSUMER PROTECTION</p> <p>Chris Mufarrige, Acting Director, FTC's Bureau of Consumer Protection Dan Smith, President & CEO, Consumer Data Industry Association</p> <p>Chris Mufarrige, Acting Director of the FTC's Bureau of Consumer Protection, will join Dan Smith, CEO & President, CDIA for a fireside chat to discuss the Commission's approach to privacy, security, data brokers, and identity theft, among other issues.</p> <p>The Federal Trade Commission enforces federal consumer protection laws that prevent fraud, deception and unfair business practices. The Commission also enforces federal antitrust laws that prohibit anticompetitive mergers and other business practices that could lead to higher prices, fewer choices, or less innovation.</p>
1:20 – 2:20 pm ET	<p>DEEP DIVE INTO CFPB'S AGENDA IN A NEW ADMINISTRATION</p> <p>Melissa Baal Guidorizzi, Partner David Wright Tremaine, LLP Andrew Smith, Partner, Covington & Burling, LLP</p> <p>The Consumer Financial Protection Bureau (CFPB) regulates consumer financial products and services under federal laws, including the Dodd-Frank Wall Street Reform and Consumer Protection Act, Truth in Lending Act, Fair Credit Reporting Act, Equal Credit Opportunity Act, and Fair Debt Collection Practices Act among others.</p> <p>This session will explore what the future holds for the CFPB in the months ahead. While the building doors may be closed and leadership is uncertain, the statutes, laws, and regulations it enforces remain. This session will explore the regulatory landscape before the CFPB, the current state of consumer financial protection, and what lies ahead—whether with or without the CFPB—amid the rapidly shifting priorities of the new administration.</p>
2:30-3:30 pm ET	<p>PRIVACY MATTERS: THE 2025 UPDATE ON COMPREHENSIVE PRIVACY LAWS</p> <p>Nancy Libin, Partner, David Wright Tremaine, LLP Elena Lovoy, Chief Privacy Officer and Counsel, CBC Companies</p> <p>In recent years, privacy regulations have expanded well beyond the Fair Credit Reporting Act (FCRA) and other federal and state consumer protection laws. Since 2018, twenty states have enacted comprehensive privacy laws that broadly define “personal data” and address gaps left by existing regulations. As a result, companies that focused primarily on Fair Credit Reporting Act compliance must now adapt to a complex, evolving privacy landscape to mitigate risks from state attorney general investigations and potential private rights of action.</p> <p>This session will introduce attendees to these new state laws and their intersection with federal regulations like the Fair Credit Reporting Act and the Gramm-Leach-Bliley Act. Additionally, it will explore how these evolving privacy requirements impact fraud prevention, artificial intelligence, and compliance strategies for businesses navigating this shifting legal framework.</p>
2:30-3:30 pm ET	<p>PREEMPTION UNDER ASSAULT IN CONSUMER REPORT</p> <p>Cindy Hanson, Partner, Troutman Pepper Locke, LLP Sarah Ohs, Vice President, Government Relations, CDIA</p> <p>State legislatures are increasingly taking the lead in consumer protection, challenging traditional notions of federal pre-emption. On January 28, the CFPB signaled support for state-level</p>

	<p>initiatives that restrict the reporting of medical debt—highlighting the Bureau’s stance that federal laws provide only “narrow” preemption in this space.</p> <p>This session will explore the evolving landscape of state and federal laws, analyzing the impact of pre-emption debates on consumer protections. As states take a more active role in restricting medical debt reporting, the scope of federal preemption under Fair Credit Reporting Act and Dodd-Frank Wall Street Reform and Consumer Protection Act will be a critical issue shaping the future of credit reporting and financial regulation.</p>
2:30-3:30 pm ET	<p>IDENTITY THEFT BLOCKS & FAIR CREDIT REPORTING ACT COMPLIANCE OBLIGATIONS EXPLAINED: TACKLING THE COMPLEXITIES OF FAIR CREDIT REPORTING ACT (FCRA) & FRAUDULENT CLAIMS</p> <p>Jennier Sarvadi, Partner, Hudson Cook, LLP Joel Strickland, Director of Client Relations Online Data Exchange, New Management Services</p> <p>Join Joel Strickland, Director, Client Relations, Online Data Exchange, New Management Services, and Jennifer Sarvadi, Partner, Hudson Cook, in this data furnisher breakout, as they dive deep into ID theft and block request obligations under the Fair Credit Reporting Act, discuss the uptick in identity theft claims, industry trends and the impact on the ecosystem. Participants will have the opportunity to submit questions in advance so the panelists can dig into the intricacies of this challenging issue.</p> <p>Key Discussion Topics:</p> <ul style="list-style-type: none"> • A Brief Discussion of the Key Furnishers’ & CRAs’ responsibilities under Fair Credit Reporting Act Section 605B ("Identity Theft Blocks") • Defining a legitimate identity theft report and what it means for compliance • Real-world tips on how Furnishers should respond to blocked tradelines & understanding Furnishers’ rights related to those tradelines • Leveraging e-OSCAR® tools for block management & reinsertion processes • Understanding how Fair Credit Reporting Act Section 605C related to human trafficking fits into identity theft processes
3:30 -3:50pm ET	<p>COFFEE BREAK/ GET TO KNOW OUR SPONSORS</p>
3:50-4:50 pm ET	<p>CONSUMER REPORTING LITIGATION & ENFORCEMENT: KEY RISKS & TRENDS IN 2025</p> <p>David Anthony, Partner, Troutman Pepper Locke, LLP Rebecca Kuehn, Partner Hudson Cook, LLP Denise Norgle, SVP of Public Policy, Legal and Regulatory Affairs, CDIA</p> <p>Stay ahead of the curve with this essential session on the latest litigation and regulatory enforcement trends shaping the consumer reporting industry in 2025. Our panel of legal experts will analyze critical court rulings, enforcement actions, and evolving compliance challenges impacting industry stakeholders.</p> <p>This session will provide a deep dive into emerging litigation risks, shifts in regulatory priorities, and enforcement strategies from key agencies. Gain practical insights into navigating these complex developments and ensuring compliance in an increasingly scrutinized environment.</p> <p>Discussion Topics include:</p> <p>Top Enforcement Actions & Implications for the industry</p> <ul style="list-style-type: none"> • CFPB Enforcement Actions against National Consumer Reporting Agencies • CPB Enforcement Actions against: Data Furnishers – Trends and impact on data furnishing requirements

	<ul style="list-style-type: none"> • Additional Cases you need to know and their legal and compliance takeaways <p><i>Major Litigation Trends:</i></p> <ul style="list-style-type: none"> • Top Litigation Cases of 2025 • Fair Credit Reporting Act Rulemaking and Medical Debt • What major pre-emption arguments are shaping litigation? <p>A look to the future</p> <ul style="list-style-type: none"> • Cases to Watch in 2025 • Future of CFPB Enforcement Under a New Administration • Emerging trends in settlements.
4:50-5:00 pm ET	CLOSING REMARKS
5:00 -7:00pm ET	NETWORKING COCKTAIL RECEPTION
Friday May 9, 2025 Crystal Gateway Marriott	
8:00 -9:30 am ET	<p>NETWORKING BREAKFAST</p> <p>Kicking off the final day of CDIA Connect with this unique networking experience that promises to connect you with industry peers, foster new connections, and provide insights into the latest initiatives shaping our field.</p> <ul style="list-style-type: none"> • Network with Industry Peers: Rub shoulders with professionals from various sectors and exchange valuable insights and experiences. • Establish New Connections: Build meaningful relationships that can open doors to new opportunities and collaborations. • Exclusive Insights: Discover cutting-edge initiatives and trends in the industry. Our esteemed sponsor will share valuable insights and initiatives driving our industry forward. • Delicious Breakfast Spread: Enjoy a delectable breakfast spread that will energize you for a day of learning and collaboration. <p>Don't miss out on this invaluable chance to connect, collaborate, and cultivate new opportunities within our dynamic industry.</p>
9:30 – 10:20 am ET	<p>KEYNOTE SESSION - SILVIO TAVARES, PRESIDENT AND CEO OF VANTAGESCORE Silvio Tavares, President & CEO, VantageScore</p> <p>As chief executive of the fastest-growing credit scoring company in the nation, Tavares plays an essential role in evaluating the consumer credit economy. Silvio is a former Visa and Fiserv senior executive and a frequent guest on broadcast financial news, including CNBC, Bloomberg and National Public Radio. VantageScore is used by eight of the top 10 US banks and more than 3,400 financial institutions nationwide. VantageScore was also recently mandated by the FHFA as a required score for Fannie Mae -and Freddie Mac-guaranteed mortgages. His keynote speech will offer valuable insights into the intersection of data analytics and VantageScore's focus on predictive power, innovation, and fair access to credit.</p> <p>"Credit scoring is fundamental to a strong and fair financial system, ensuring responsible access to credit for millions of consumers," said Dan Smith, CEO & President of CDIA. "Silvio's expertise and leadership in this space will offer invaluable perspectives on how data-driven innovation is shaping the future of credit access."</p>
10:25-11:25 am ET	<p>FRAUD TRENDS IN 2025: AI, REGULATORY SHIFTS AND TECHNOLOGY Jeremy Grant, Managing Director, Venable, LLC</p>

	<p>Fraud tactics are evolving at an unprecedented pace, and the consumer reporting ecosystem must keep up. Traditional fraud prevention methods are no longer enough as fraudsters deploy synthetic identities, AI-driven scams, and other technology to exploit consumer data. At the same time, growing concerns over government access to sensitive records are reshaping the conversation around data privacy, regulatory compliance, and fraud prevention.</p> <p>In this session, industry experts will explore the latest fraud trends, regulatory shifts, and technology-driven solutions transforming fraud prevention across consumer reporting agencies, financial institutions, and data providers. Special attention will be given to the impact of Elon Musk's Department of Government Efficiency (DOGE) and its reported efforts to access government records, including Social Security numbers and taxpayer data, while simultaneously working to dismantle the Consumer Financial Protection Bureau (CFPB). The implications of these moves on data security, fraud risk, and consumer privacy will be examined, along with strategies to safeguard sensitive financial data in an era of increasing threats.</p>
10:25-11:25 am ET	<p>AI MODELS UNDER REVIEW: DISCRIMINATION, NONTRADITIONAL DATA & FEDERAL AND STATE REGULATORY EXPECTATIONS</p> <p>Janet Hale, Senior Managing Director, FTI Consulting Chris Willis, Partner, Troutman Pepper Locke, LLP</p> <p>As AI and machine learning transform credit underwriting, scoring models, and fraud detection, regulators are intensifying their focus on potential discrimination risks, and state AI laws are being enacted and considered that would impact the use of models. This policy & regulatory compliance breakout session will explore key issues in AI-driven decision-making, including fair lending expectations, the use of nontraditional data, and recent CFPB supervisory highlights and exams. Experts will discuss how score providers and financial institutions can balance innovation with compliance while addressing concerns around bias, transparency, and regulatory scrutiny. The panel will also discuss regulatory and legislative pressure on model development and testing at the state level, through state anti-discrimination and AI laws.</p>
10:25-11:25 am ET	<p>DATA MAPPING DONE RIGHT: A ROADMAP TO BETTER UNDERSTAND YOUR DATA</p> <p>Emily Ness, Senior Managing Consultant, BRG Jessica Pollet, Special Counsel, Cooley Jhon Urena, Managing Consultant, BRG</p> <p>Data mapping provides furnishers with a detailed framework for understanding and controlling the flow of data through their Metro 2® Format logic. This session will examine how data mapping can be used not only to assess and maintain data accuracy but also to support legal compliance under the Fair Credit Reporting Act (FCRA). Attendees will gain insight into how mapping can be used to document data lineage, ensure regulatory alignment, and prepare for audits or legal inquiries. The session will also highlight how organizations can build scalable data mapping processes to support FCRA obligations as their servicing systems and product offerings expand. BRG will discuss both foundational mapping steps and advanced auditing practices relevant to legal and compliance professionals.</p>
11:30am- 12:30 pm ET	<p>CREDIT REPAIR VS. CREDIT BUILDING IN THE CONSUMER REPORTING ECOSYSTEM</p> <p>Denise Norgle, SVP of Public Policy, Legal & Regulatory Affairs, Consumer Data Industry Association Chris Willis, Partner, Troutman Pepper Locke, LLP</p> <p>Credit repair organizations (CROs) have long offered consumers a promise of improved credit, but</p>

	<p>their practices often cross the line endanger the accuracy and reliability of the consumer data ecosystem. On the other hand, credit building solutions intend to help consumers build a good credit history, however some of those products may not work as intended.</p> <p>Credit Repair Organization Act (CROA) is law that attempts to reign in illegal credit repair tactics but has been enforced inconsistently.</p> <p>Our panel of experts will discuss how to balance consumer protection with data integrity, establish clearer standards, and promote responsible credit building strategies that benefit all stakeholders in the credit reporting ecosystem.</p>
12:30-12:45 pm ET	CLOSING REMARKS