

Experian Decision Analytics Forum 2008

13-14 November, Paris



Agenda Day 1 - Thursday 13 November 2008

- 08.30 Welcome Coffee & Registration
- 09.15 **Opening Remarks**
Marc Gaudart, Senior Vice-President, Experian Decision Analytics
- 09.30 **The Economic Downturn, Stress Testing Portfolios using alternative economic scenarios**
William Thomson, Director of Economics, Experian Business Strategies
- 10.00 **Consumer Credit Market Trends in Europe**
Umberto Filotto, Secretary General, ASSOFIN
- 10.30 **Credit Risk Management Decisioning for the Retail Market: a Business Case**
Marc Gaudart, Senior Vice-President, Experian Decision Analytics
- 11.00 Coffee Break & Innovation Centre

11.30- 13.30 Break out Sessions

11.30 – 12.30 Challenges and Opportunities faced when lending to SMEs	11.30 – 12.30 Sustaining growth through Customer Management in Retail Banking	11.30 – 13.30 SimRisk The SimRisk is truly interactive workshop dedicated to Credit Risk Management decisioning for the Retail market. A real-life environment of a business portfolio will be simulated and delegates will have the chance of 'learning by doing', building experience and skills through setting strategies, and developing an understanding of the impact of each different approach.
12.30 – 13.30 Debt Management: blending capabilities to drive optimal performance	12.30 – 13.30 Identity Assurance and Fraud Prevention. Trends & Solutions	

13.30-15.00 Lunch & Innovation Centre

15.00-16.00 Break out Sessions

15.00- 16.00 Challenges and Opportunities faced when lending to SMEs	15.00- 16.00 Sustaining growth through Customer Management in Retail Banking	15.00- 16.00 Debt Management: blending capabilities to drive optimal performance	15.00- 16.00 Identity Assurance and Fraud Prevention. Trends & Solutions
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- 16.00 **Managing Risk and Marketing at Customer Level: Myth and Reality**
Philippe Jaoui, Regional Director, Experian Business Strategies

- 16.45 **The Strategic Management of the Payment Processing**
Bob Evans, Group Executive, TSYS

- 17.00 **Closing Remarks**
Marc Gaudart, Senior Vice-President, Experian Decision Analytics

- 17.30-18.30 Innovation Centre
All attendees have the possibility to visit the information points showcasing Experian Decision Analytics solutions and meeting with consultants for demo and product clinics.

Showcase

- Origination
- Customer Management
- Debt Management
- Fraud Prevention
- Optimization

One-to-One meetings

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Agenda Day 2 – Friday 14 November

- 08.30** **Opening Remarks**
Marc Gaudart, Senior Vice-President, Experian Decision Analytics
- 08.40** **Opportunities and Constraints for the Retail Credit in Central Eastern Europe**
Farkas Balázs Hadady, Managing Director, BACEE (Banking Association for Central and Eastern Europe)
- 09.10** **Credit Risk Management Decisioning for the Retail Market: Analysis of Results from SimRisk Simulation**
Marc Gaudart, Senior Vice-President, Experian Decision Analytics
- 09.30** **Optimising Decisioning Strategies: A Practical Experience**
Jo Buxton, Director of Business Development, Experian Decision Analytics
- 10.00** **Automating Origination Decisioning in Consumer Credit Market**
Herman Peeters, Head of Risk and Fraud, Laser Nederland **CASE STUDY**
- 10.30** **Coffee Break & Innovation Centre**
- 11.00** **Implementing Customer Management Solution in Retail Market**
Volkan Döşoğlu, Senior Vice President, Fortis Bank **CASE STUDY**
- 11.30** **Implementing risk management solutions in credit insurance market**
J. Felipe Buhigas, Director de Seguro de Crédito, MAPFRE **CASE STUDY**
- 12.00** **Implementing Debt Management Solutions in Retail Market**
Martin Van Loon, Senior Vice President , ABN Amro **CASE STUDY**
- 12.30** **Automating Origination Decisioning in Leasing Market**
Gilles Debeunne, Directeur Général, LEASECOM **CASE STUDY**
- 13.00** **A Single European Credit Market – myth or reality**
Mike Bradford, President of ACCIS - Association of Consumer Credit Information Suppliers
- 13.20** **Closing Remarks**
Marc Gaudart
- 13.30** **End of the day**
- Lunch**

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On the first day, the attendees will have the chance to choose between different parallel sessions, focused on the following topics: “**Origination**”, “**Customer Management**”, “**Debt Management**” and “**Fraud**”.

Furthermore, they will have the chance to sign up for **SimRisk**, the interactive workshop dedicated to Credit Risk managers, in which delegates will have the chance to take part in an interactive simulation of a real-life business portfolio, creating, testing and deploying strategies in the simulated environment.

Challenges and Opportunities faced when lending to Small Medium Enterprises (SME)

Richard Topham, Experian Decision Analytics

In this session we will discuss the approaches that can be used in seeking to automate and better control the lending process to this important segment and how this can benefit financial organisations in terms of

- Reduced operational costs
- bad debt reduction by up to 30%
- Enhanced risk control
- Better customer service through faster fulfilment of lending requests
- Improved Regulatory compliance including Basel II
- Competitive advantage through faster speed of response
- Freeing up relationship managers' time to focus more on sales and service

Sustaining growth through Customer Management in Retail Banking

Matthew Dodd, Experian Decision Analytics

This presentation will explore how the use of customer management techniques can sustain profitability during the current economic environment whilst positioning the organisation for accelerated growth in the upturn. In particular we will explore:

- Reducing collections costs and bad debt through the use of customer data for use in pre-emptive collections strategies
- Driving new business through the deployment of customer limits across multiple customer products
- Reducing bad debt by using event triggers

Debt Management – Blending capabilities to drive optimal performance

Terry Franklin, Experian Decision Analytics

Dan Scholey, Experian Decision Analytics

The impacts of the Credit Crunch are far reaching and the demands placed on business to minimise losses are ever increasing.

We have significant capability and experience in preventing debt, improving and augmenting information quality, modelling debtor characteristics and attributes and building robust automated collection strategies that deliver real benefits. At a time when debt management is a key concern to businesses across all sectors, we can provide real benefits. From data capture and cleansing to collections data modelling; risk focused segmentation to vulnerable customer account management, a modern debt management operation should leverage leading practice to ensure its strategic approach delivers industry leading performance at the lowest possible cost. Blending data, strategy intelligence and effective automated collections tools are key drivers for success. This session will offer an insight into specialist activities such as building risk based treatment paths, tracing, data augmentation, reporting and tracking benefits. The session is intended to be interactive and we welcome any questions in advance, or on the day.

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Identity Assurance and Fraud Prevention - Trends & Solutions

Nick Mothershaw, Experian Decision Analytics

Who are you dealing with? Are they telling you the truth?

In this session we will explain how you can answer these 2 questions through authentication and fraud prevention techniques, allowing you to:

- Avoid losses
- Reduce operational costs
- Be compliant with legislation

SIMRISK

Jim Nowell, Experian Decision Analytics

SimRisk is a truly interactive workshop dedicated to Credit Risk Management decisioning for the Retail market.

A real-life environment of a business portfolio will be simulated and delegates will have the chance of 'learning by doing', building experience and skills through setting strategies, and developing an understanding of the impact of each different approach.