

Experian Decision Analytics Forum 2008

13-14 November, Paris





Came to its 8th edition, the **Experian Decision Analytics Forum is the established event for Credit Risk offices you cannot miss!**

The Experian Decision Analytics Forum is the annual meeting where representatives from major retail finance and banking operators from over 30 countries in Europe, Middle East and Africa meet in order to present their experiences and discuss best practices in credit risk management and fraud prevention for financial sector.

The reasons to attend

This exclusive event, focusing on the current situation in credit risk and fraud management, will provide you with the unique **opportunity to have a complete overview of the Retail Credit market**: trends, case studies and solutions to manage the risk and develop the business.

More than 600 professionals from across 35 countries worldwide have participated to at least one of the past editions of the Decision Analytics forum.

A prestigious speaker panel

- **Martin Van Loon, ABN Amro, Senior Vice President**
- **Mike Bradford, ACCIS, President**
- **Umberto Filotto, ASSOFIN, General Secretary**
- **Farkas Balázs Hadady, BACEE, Managing Director**
- **Volkan Dösoglu, Fortis Bank, Senior Vice President**
- **Herman Peeters, Laser Nederland B.V., Head of Risk and Fraud**
- **Gilles Debeunne, LEASECOM, Directeur Général**
- **J. Felipe Buhigas, MAPFRE , Director de Seguro de Crédito**
- **Bob Evans, TSYS, Group Executive**



Some comments from past editions:

"I enjoyed all the presentations; they were very useful in highlighting trends in the financial market. I'm sure that this knowledge can be applied in my home country"

Gustavo Andres, ABN AMRO, Brazil

"Excellent organisation, choice of speakers and topics. This has been my first opportunity to attend the Experian Decision Analytics Forum. It was an extremely interesting forum that gave participants the chance to interact and share their knowledge"

Maria Rachel Pullicino, Bank of Valletta, Malta

"Great to have speakers from different companies that have covered so many different issues. The presentations pointed out characteristics in different markets areas"

Marko Rantaeskola, Nordea Bank, Finland

"I think that the Strategy Management Seminar organized by Experian-Scorex has not only given a very comprehensive and complete vision of the business cycle in credit risk management but also of how it is important to use the appropriate tools and solutions that allow the efficient implementation of the credit risk management models. At the same time, it has been very profitable and interesting to share our experience of using Experian-Scorex Solutions with other companies from the banking and financial community".

Javier González, BBVA Group (Spain)

"The Forum's agenda was a good mixture of case studies and theoretical presentations"

Christoph Helm, Bank Austria Creditanstalt

"The CEE SM Forum helped to raise the level of common understanding of risk problematic. I personally was amazed by the diversity of the approaches in other banks and took a lot of knowledge back to Bratislava. The event was for everybody a win-win situation"

Krištof Turčan - Istrobanka

"Every of the topics faced could be the main topic for further meetings. The scenario introduced during the meeting is interesting indeed and lets space to further development"

Emiliano Steinfl - Unicredit New Europe Country



Conference Program

The conference will take place on Thursday 13 November starting at 8.30am and concluding on Friday 14 November at 2pm.

The 2008 forum promises to be a fascinating and worthwhile event. Discover the new and established sessions you will benefit from by attending this year.

- The **main session** will comprise of presentations, from high profile industry speakers and focused on topics of general interest.

- **Parallel sessions will focus on different steps of the customer life cycle:**
 - Origination in SMEs
 - Customer management in retail market
 - Debt management for retail banking
 - Fraud prevention in retail banking

- Do not forget to sign up for **SimRisk, the interactive workshop dedicated to Credit Risk managers**. 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.

- During the networking breaks you will have the opportunity to visit the **Innovation centre**: the exposition area with dedicated areas for demonstrations and product clinics.

- **One-to-one meetings - Do not forget to book your own private consultancy session**. At the end of each days scheduled programme, our international consultants will be available for discussion. This is the perfect opportunity to benefit from the undivided attention of our experts, and draw on their unrivalled knowledge and experience. To take advantage of this opportunity, please send your **request for a one-to-one meeting** to ivo.razafimihary@experian-scorex.fr

Seats are limited and will be allocated on a 'first come, first served' basis. Please complete and send back to ivo.razafimihary@experian-scorex.fr the **conference registration form** (enclosed at the end of this document) to secure your place!

The presentations and debates will be held in English.

Simultaneous translation in French language available in main session.



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** **Stress Testing of the Portfolio Credit Quality: how Estimate the Impact of Alternative Economic Scenarios**
William Thomson, 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**

| | | |
|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>11.30 – 12.30 Challenges and Opportunities faced when lending to SMEs</p> | <p>11.30 – 12.30 Sustaining growth through Customer Management in Retail Banking</p> | <p>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.</p> |
| <p>12.30 – 13.30 Debt Management: blending capabilities to drive optimal performance</p> | <p>12.30 – 13.30 Identity Assurance and Fraud Prevention. Trends & Solutions</p> | |

13.30-15.00 **Lunch & Innovation Centre**

15.00-16.00 **Break out Sessions**

| | | | |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <p>15.00- 16.00 Challenges and Opportunities faced when lending to SMEs</p> | <p>15.00- 16.00 Sustaining growth through Customer Management in Retail Banking</p> | <p>15.00- 16.00 Debt Management: blending capabilities to drive optimal performance</p> | <p>15.00- 16.00 Identity Assurance and Fraud Prevention. Trends & Solutions</p> |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|

- 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**



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
- 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, 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** **A Case Study from the Insurance Sector: Mapfre**
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, General Director, LEASCOM

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



PARALLEL SESSIONS

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.

ORIGINATION

Richard Topham, Experian Decision Analytics

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

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

CUSTOMER MANAGEMENT

Matthew Dodd, Experian Decision Analytics

Sustaining growth through Customer Management in Retail Banking

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

Terry Franklin, Experian Decision Analytics

Dan Scholey, Experian Decision Analytics

Debt Management – Blending capabilities to drive optimal performance

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.



FRAUD

Nick Mothershaw, Experian Decision Analytics

Identity Assurance and Fraud Prevention - Trends & Solutions

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.

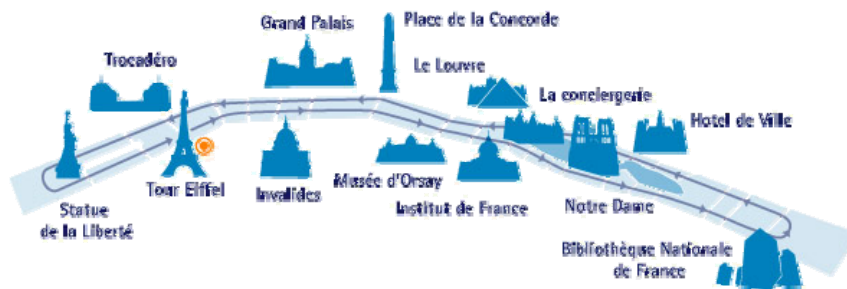


Entertainment

Welcome Cocktail on the Seine – Wednesday 12 November at 7.30pm

We are delighted to offer all attendees and partners an unforgettable welcome cruise.

Join us on the panoramic boat Juliette Gréco, enjoying the sight of ‘Ville Lumière’ while sipping a Cocktail on the Seine. The boat will glide close to famous Parisian landmarks, allowing participants an amazing panoramic view of the Paris illuminations.



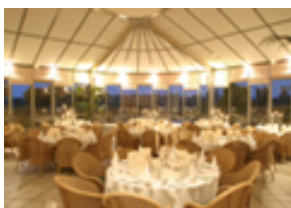
Meeting point is on the boat platform near the Eiffel tower at 7:00 pm - A detailed address and metro access will be provided shortly.

If required, a transfer is available from Dolce Chantilly at 5:30pm.

Please take into consideration that this schedule has to be respected as the boat is beginning its cruise at 7:30 pm.

The dress code for the evening is smart casual.

Gala Dinner - Thursday 13 November



We would like to invite all attendees and partners to a dinner in the ‘Rotonde’, a veritable winter garden bathed in light, offering high quality French cuisine, prepared by the famous chef, Alain Montigny.

The dress code for the evening is business suit (men) and cocktail dress (women).

Partners program, 13-14 November

A parallel activity for partners is available that includes: Guided tour in the City of Paris and of the Chantilly region.

The tour guide is English speaking. Participation in the guided tours is free of charge with the compliments of Experian Decision Analytics.

A detailed programme will be available soon. Please visit this website regularly to see the latest updates <http://www.experian-da.com/Web/Events/paris/ent.html>



Venue

A magnificent venue 30 minutes from la Ville Lumière

The event will be hosted in the wonderful Hotel Dolce Chantilly, in the heart of the historic Chantilly region, famous for its huge forest and the Castle of Chantilly.

The Hotel Dolce Chantilly, surrounded by a beautiful forest, is located 30 minutes north of Paris (city centre) and 20 minutes from the Paris Roissy Charles de Gaulle international airport.

Hotel Dolce Chantilly

Route d'Apremont-Vineuil St Firmin

Chantilly, 60500

France

Phone: +33 (0)3 44 58 47 77

Fax: +33 (0)3 44 58 50 11

Info_chantilly@dolce.com

<http://chantilly.dolce.com>



All forum delegates staying at the Hotel Dolce Chantilly can take advantage of the **spa and the fitness centre**.

The spa includes two indoor pools, a sauna and a steam room.

To book your accommodation please complete the **[hotel booking form](#)** (you can download it from the invitation or in the Accomodation section of the event website : <http://www.experian-da.com/paris.html>) and return to: Emily Davril at Dolce Chantilly by Fax:+33 3 44 58 50 11.



Booking details

Conference booking

Attendance to the Decision Analytics Forum 2008 is by invitation only. There is no charge to attend but places are limited and will be allocated on a 'first come, first served' basis.

Participation includes the Welcome Cocktail on the Seine on Wednesday evening, the Gala dinner on the Thursday evening, plus a buffet lunch and refreshments on both days.

To book your place, please complete and send back to ivo.razafimihary@experian-scorex the **conference registration form** (enclosed at the end of this document).

Confirmation details will be sent following receipt of your registration form.

Hotel booking

The travel and accommodation costs are the responsibility of the participants, but ***specially negotiated rates*** for accommodation at Hotel Dolce Chantilly are available to all delegates:

Bedroom single or double use €185

(VAT & breakfast are included)

To ***book your accommodation*** using this special rate, please complete the **hotel booking form** (enclosed at the end of this document) and return to: *Emily Davril at Dolce Chantilly by Fax:+33 3 44 58 50 11.*

Phone reservation: +33 (0)3 44 58 47 77

Do not forget to state that you are going to attend the **Experian Decision Analytics Forum 2008** in order to benefit from the special rate.



Conference registration form

Please fax this form to +33 1 41 45 14 80 or send an email to ivo.razafimihary@experian-scorex.fr

| | |
|-----------------------------|-----------------------------|
| Mr <input type="checkbox"/> | Ms <input type="checkbox"/> |
| Name | Surname |
| Job title | Company name |
| Address | City |
| Code | Country |
| Direct telephone | Mobile |
| Fax | E-mail |

PARALLEL SESSIONS On **Thursday 13 November**. You can choose between two options, please select one

Option 1

I will attend **SimRisk*** (11:30-13:30)
+ 1 parallel session (15:00-16:00)

In addition to Sim Risk, please select 1 session amongst

- | | |
|---------------------------------------|--------------------------|
| Collection | <input type="checkbox"/> |
| Customer management in retail banking | <input type="checkbox"/> |
| Origination in SME | <input type="checkbox"/> |
| Fraud | <input type="checkbox"/> |

Option 2

I will attend **3 parallel sessions of one hour each**
(without Sim Risk*)

Please select 3 sessions amongst

- | | |
|---------------------------------------|--------------------------|
| Collection | <input type="checkbox"/> |
| Customer management in retail banking | <input type="checkbox"/> |
| Origination in SME | <input type="checkbox"/> |
| Fraud | <input type="checkbox"/> |

**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.*

ENTERTAINMENT

On **Wednesday 12 November**, we are glad to offer you a **Welcome Cocktail on the Seine** at 7.30 PM
Meeting point is on the boat platform near the Eiffel Tower at 7:00pm. Exact address and metro access will be provided soon

- Yes**, I will attend
 No, I won't attend

On **Thursday 13 November**, we are delighted to offer you a **dinner** in Dolce Chantilly Hotel

- Yes**, I will attend the Dinner
 No, I won't attend the Dinner

if your partner has any special requirements, please indicate:

RESERVATION for PARTNER

Please register my partner for:

- Cocktail on the Seine** - 12 November
 Gala Dinner - 13 November

If your partner has any special requirements, please indicate:

Guided tours *

- 13 November** from 10.00am to 4.00pm
 14 November from 10.30am to 1.00pm

ACCOMMODATION The travel and accommodation cost is in charge at participants, but specially negotiated rates at Hotel Dolce Chantilly are available to delegates (see details in the HOTEL BOOKING FORM). Please note that there is no pre-arranged transfer service from the airport to the resort.