

SEEKING PROFITABLE OPPORTUNITIES IN THE ECONOMIC DOWNTURN

International Credit Risk Forum

19-20 November 2009 - Prague, Czech Republic



Conference format

The conference will take place on Thursday 19 November starting at 9am and concluding on Friday 20 November at 3.30pm and will feature a combination of keynote sessions, client case studies, one-to-one meetings and Experian innovation showcasing points.

The Main Session will comprise of keynote speeches and case study presentations from high profile industry speakers and are designed to be attended by all delegates.

The Break Out sessions will give delegates the opportunity to attend sessions in smaller groups providing greater opportunity to interact and open up discussion between attendees.

One-to-one meetings

At the end of each days scheduled programme, our international consultants will be available for a private consultancy session. This is the perfect opportunity to benefit from the undivided attention of our experts, and draw on their unrivalled knowledge and experience.

Submissions for meetings are opened 2 weeks before the event to all attendees

Experian Innovation Centre

During the networking breaks attendees will have the opportunity to visit the Experian Innovation centre. This will be an area showcasing Experian solutions and will also provide an opportunity to meet with consultants for demonstration and product clinics:

- Origination
- Customer Management
- Optimisation
- Collection
- Fraud
- Analytics & Reporting
- Business Review

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Day One - Thursday 19th of November

Main Session

- 09.15 **Opening Remarks**
Marc Gaudart & Alicia Herrán, Experian
- 09.30 **General View of the Global Economy, Impacts on the Financial Sector**
William Thomson, Experian
- 10.00 **US Credit Market Insights and Implications: the Future of Lending in the New Economy**
Marc Gaudart, Experian
- 10.30 **Lessons Learnt from Credit Crisis**
Venkat Sarma, ABN Amro
- 11.00 **Q&A**
- 11.10 *Coffee Break & Innovation Centre*

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- 11.30 **Industry Break-Out Sessions (2 rounds)**
These Sessions Present Risk Management Best Practices and New Directions for Specific Financial Industries.

1st Round 11.30-12.30	The Evolving World of Credit Card Lending	Small business lending: the impact of the current economic climate on lenders' SME portfolios	Balancing Mortgage Risk & Reward: An Examination of the US Mortgage Crisis	Customer Level Targeting of Deposits
2nd Round 12.30-13.30	Matthew Hubbard	Steven Gildert	Lee Allen	Adrian Carr

- 13.30 *Lunch & Innovation Centre*

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14.30 **The Importance of Data in Improving Access to Finance**

Tony Lythgoe, International Finance Corporation

15.00 **Optimising Portfolio Value: Getting the Most Out of your Data and Analytics**

Paul Russell, Experian

15.30 **Client Life Cycle Break-Out Sessions (2 rounds)**

These Sessions Present Risk Management Best Practices and New Directions across Different Client Lifecycle

1st Round 15.30-16.30	Collection System Benefits and Return on Investment	The Chief Risk Officer's new best friend: Marketing	ID Authentication and Fraud Detection: Fast Returns, Easy Deployment!	Meeting the Changing Needs of New Business Lending
2nd Round 16.30-17.30	Phil Watson	Matthew Dodd	Nick Mothershaw	Martin Soley

17.30 **Innovation Centre & One-to-One Meetings**

Innovation Centre

All attendees have the possibility to visit the information points showcasing Experian solutions and meet with consultants for demo and product clinics.

Seven Pods with Software & Solutions Demos

- Origination
- Customer Management
- Optimisation
- Collection
- Fraud Prevention
- Analytics & Reporting
- Consulting

& One-to-One Meetings – *please book it before hand with the event team.*

19.00 *End of the day's programme*

20.30 **Dinner** - *See conference information section for detail*

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Day Two - Friday 20th of November

08.30 *Welcome Coffee*

09.00 **Opening Remarks**
Marc Gaudart, Experian

09.10 **Reassessing Risk**
Barry Clark, Experian

09.40 **Credit Market in CEE, Impacts of the Financial Crisis - Lessons Learnt for the Financial Sector**
Petr Brich, Deloitte Advisory

10.00 **CASE STUDY: Decision Making & Reporting in UniCredit's CEE Subsidiaries**
Christian Michalek, UniCredit Bank Austria

10.30 **CASE STUDY: Implementing Debt Management Solution in Retail Banking**
Erik Van Der Klei, ABN Amro Netherlands

11.00 *Coffee Break and Innovation Centre*

11.30 **The Use of Marketing Data to Enhance Your Decision Making**
Alan Clay, Experian

12.00 **CASE STUDY: Using and Combining Layered Fraud Solutions to Minimise Financial Loss**
Stephen Spencer, Marks & Spencer Money (UK)

12.30 **CASE STUDY: Experian-DD Mortgage Partnership**
Alparslan Şengezer, DD Mortgage (Turkey)

13.00 **CASE STUDY: Can Business Stability be a Part of the Business Transition Process?**
Paul Hirst, Home Retail Group Financial Services (UK)

13.30 **SimRisk Challenge 2009 - Results & Awards from the 1st International Competition in Credit Risk Management**
Winning Team: Royal Bank of Canada

13.50 **Conclusion and Wrap-Up**
Marc Gaudart, Experian

14.00 *End of the Day*

14.00 *Lunch*