



The New Dynamics Driving Change in the Credit Industry - Opportunities and Challenges for Credit Reporting

During the conference senior leaders from the credit and credit reporting industries will explore the following topics:

- The impact of the pandemic and geo-political forces on the credit industry in the last four years. What are the key trends and what are the changes to come? What will the credit industry look like?
- How has the credit reporting industry responded to the changing dynamics that we have seen in the last four years?
- What are the key developments/dynamics that are changing the data landscape/dictionary going forward? The role of open data, transactional data and self-reporting by consumers
- How new analytical and scoring techniques and new technologies are being used to make effective risk decisions from the growing data dictionary.
- How do credit reporting systems respond to the new dynamics? What are the current roles of the different types of credit reporting service providers and how will these look in the future.
- How can credit reporting facilitate access to data for the public good such as improving financial inclusion?
- The changing regulatory oversight landscape and how this can be balanced with the changing dynamics of credit reporting.
- Cybersecurity in the digital age -the risks and actions that can be taken to ensure cybersecurity is at the highest level.
- How will fraud evolve going forward in an increasingly digital world and how does identity management need to change to keep ahead of the fraudsters?

AGENDA

Sunday, September 18th 2022

13.00 - 18.00 Delegate registration

19.00 - 22.00 Welcome reception

Monday, September 19th 2022

07.00 - 08.45 Delegate registration

08.45 - 09.00 Welcome

09.00 - 09.15 Opening Keynote – The Future of Credit

The pandemic and geo-political forces have had a major impact on the credit industry since in the last four years. What are the key trends and what are the changes to come? What will the credit industry look like? Who will be the winners and losers? How will credit risk decisions be made? What data will credit providers be using? How will they be interpreting this data to make the right decisions? The role of the lender, the consumer and traditional and new data providers in the credit ecosystem of the future.

Speakers:

Chris Cartwright, President and CEO TransUnion

Malin Holmberg, CEO, EMEA and Asia Pacific, Experian

Will Lansing, CEO, FICO

09.15 - 10.30 Session 1 – The Changing Dynamics and the Role of Credit Reporting

How has the credit reporting industry responded to the changing dynamics that we have seen in the last four years? What has it learnt and how the industry needs to respond going forward. A view from the industry, its customers (lenders and consumers and regulators)

Speakers:

Lisa Kimball, SVP, Open Banking Credit Services, Finicity part of Mastercard

Alejandro Cardini, Chief Growth and Product Officer, Circulo de Credito, Mexico

Riadh Naouar, Manager, Financial Institutions Group Advisory Africa, International Finance Corporation

Moderator:

Sally Taylor, VP and General Manager, FICO Scores

10.30 - 11.00 Networking break

11.00 - 12.30 **Session 2 – The Data Dictionary of the Future**

The key developments/dynamics that are changing the data landscape/dictionary going forward. The following topics will be presented and discussed:

Open Data in Financial Services

Covering the initiatives to open up access to data in financial services. How does it work and examples of the way in which the new access is enabling changes in the financial services being offered.

The Use of Transactional Data

The collection and use of non-credit transactional data and its application in the granting of credit

Self-reporting by Consumers

The growing supply of data from consumers and how it is being used to enable access to credit.

Speakers:

Claudio Cungi, Chief Product & Marketing Officer, Strand

Malin Holmberg, CEO, EMEA and Asia Pacific, Experian

Burak Kilicoglu, Director of Global Markets, Creditinfo Group

Francisco Javier Cavero Barrera, Chief Data Officer, RSI

Moderator:

Enrique Velazquez, Director General, ACCIS

12.30 - 13.30 **Lunch**

13.30 - 14.30 **Session 3 – Making the Data Work**

How new analytical and scoring techniques and new technologies are being used to make effective risk decisions from the growing data dictionary. The following topics will be presented and discussed:

New Analytical Techniques used by Lenders

How existing lenders are leveraging new techniques to incorporate new data sets – AI, Machine Learning and others.

New Scoring Techniques used by Lenders

How existing lenders are leveraging new techniques to incorporate new data sets – Psychometrics, biometrics

Speakers:

Dr. Klaus Broelemann, Head of Data Analytics Research, SCHUFA

Dave Shellenberger, VP FICO Scores

Gene Volchek, Senior Vice President, Strategic Operations, TransUnion

Moderator:

Neil Munroe, Deputy Managing Director BIIA and Deputy Chair International Committee on Credit Reporting (ICCR)

14.30 - 15.30 Session 4 – The Future Direction of Credit Reporting

How do credit reporting systems respond to the new dynamics? What are the current roles of the different types of credit reporting service providers and how will these look in the future. How can credit reporting facilitate access to data for the public good such as improving financial inclusion? How can the different credit reporting service provider's work together to meet both macro and micro economic requirements.

Speakers:

Giovanna Cardellicchio, GM, APC Panama

Fabrizio Fraboni, Lead Financial Sector Specialist in Credit Reporting and Risk Management, World Bank

Michael Ritter, Head of Central Credit Register, Deutsche Bundesbank

Enrique Velazquez, Director General, ACCIS

Nidhi Verma, Head, International Research and Consulting, TransUnion

Moderator:

Matthew Saal, Digital Finance Specialist, International Finance Corporation

15.30 - 16.00 Networking break

16.00 - 17.00 Session 5 – Regulatory Response to the New Dynamics

A look at the changing regulatory oversight landscape and discussion on how this can be balanced with the changing dynamics of credit reporting. Discussion on the growing challenges between protecting an individual's privacy and effective use of data to help manage credit risk both at a macro and micro level.

Speakers:

Bill Flynn, SVP and Deputy General Counsel, TransUnion

Mauricio Gamboa Rullan, CEO, Buró de Crédito

Rebecca Kuehn, Attorney, Hudson Cook, LLP

Elvira Oliva, EU Regulatory & Public Affairs, CRIF

Moderator:

Eric Ellman, Senior Vice President, Public Policy and Legal Affairs, CDIA

17.00 - 17.15 Close

18.30 - 23.00 Gala Dinner

Tuesday, September 20th 2022

08.45 - 09.00 Welcome

09.00 - 09.45 Session 6 - Cybersecurity in the Digital Age

Alongside the increases in data sources as a result of the growing digital world and the adoption of new technologies to handle this data, such as cloud computing, comes the increased risk of cyberattacks. These attacks are increasing in frequency and sophistication. This session will look at the areas of cyber risk and the actions that can be taken to ensure cybersecurity is at the highest level.

Speakers:

Andrzej Karpiński, Chief Security Officer, BIK

Rossen Naydenov, CISM Officer in Network Information Security, ENISA

Alberto Valentini, Senior Director of Cybersecurity, CRIF

Moderator:

Mario Maawad, Director / Information Security / Innovation & Transformation, CaixaBank

09.45 - 10.45 Session 7 – The Growing Need to Manage Identity

With the move to more and more services being provided digitally comes a greater need to be able to identify individuals remotely. The growth in digital services brings with it a growing opportunity for fraud. How will fraud evolve going forward and how does identity management need to change to keep ahead of the fraudsters?

Speakers:

Koray Kaya, EVP, Assistant General Manager, Kredi Kayıt Bürosu A.Ş.

Beatrice Rubini, Executive Director, CRIF

Shail Deep, SVP, Chief Product Officer, TransUnion

Moderator:

Mariusz Cholewa, CEO BIK and President, ACCIS

10.45 - 11.15 Networking break

11.15 - 12.30 Session 8 - A View from the Crystal Ball - What does the future hold?

Having heard about the changing dynamics in the last four years and the changes to come how do senior leaders in the industry see the future for the credit industry and the role that the credit reporting will take. What are the key opportunities and the key challenges? What will the credit reporting industry look like by the time we get to the next conference?

Speakers:

Davide M Meo, International Markets Director, CRIF

Paul Randall, CEO, Creditinfo

Satty Saha, CEO TransUnion UK

Moderator:

Francis Creighton, President, CDIA

12.30 - 12.45 Closing Remarks – Conference Chair

12.45 - 14.00 Lunch