

| TRACK DATE/TIME | Analytics | Analytics | Collections | Fraud | Hot Topics | Hot Topics | Legislative | Port Man | Prospecting | Prospecting | Small Bus | Small Bus |
|-------------------------|--|---|---|---|---|--|---|--|---|--|---|---|
| Mon 5/7 11:30AM-12:30PM | Risk model development, industry trends and best practices Inter <i>Chuck Robida, Experian Jeff Meli, Experian</i> | | The next new thing in collections — alternative strategies for a new consumer landscape Inter <i>David Nathanson, Experian Chris Lee, Wells Fargo Financial; Lalith Munasinghe, Barnard College and Columbia University</i> | Helping consumers create and manage their online identity Intro <i>Mark Kapczynski, Experian Brent Breen, QNARY; Patrick Ambron, BrandYourself.com</i> | Finding your recovery in the U.S. credit markets All <i>Linda Haran, Experian Mira Farka, California State University</i> | The changing face of payments — credit, debit and prepaid utility — today and tomorrow Expert <i>Jacqueline Maybaum, Experian Shannon Lois, Experian; John Taylor, Experian; Robert J.C. Kirchner, Citi Retail Services;</i> | Reform of the mortgage industry Inter <i>Sudha Sukumaran, Experian Andrew Hickman, Experian; John Strako, Experian</i> | How innovative institutions use customer management in new ways to drive profitable growth Inter <i>Jim Connolly, Experian</i> | Universe expansion — growth strategies for today's near-prime consumer market All <i>Michele Pearson, Experian Paul Desaulniers, Experian</i> | | The state of small business — Are we out of the woods yet? All <i>Dan Meder, Experian Patricia Hines, GXS</i> | Reviewing commercial risk grades and pricing in the new economy Inter <i>John Robertson, Experian</i> |
| Mon 5/7 1:30-2:30PM | Creative data products and services for intelligent business expansion Inter <i>Jacqueline Maybaum, Experian Rick Lieber, OneWest</i> | How to take advantage of credit bureau data enhancements in targeting and risk assessment All <i>Kathy Herman, Experian Luz Torrez, Experian</i> | Holistic debt management — a next-generation strategy to enhance the collections process Inter <i>Jeff Bernstein, Experian Jude Scarpello, Exelon; Kam Newman, Direct Energy</i> | Custom Fraud Modeling Best Practice and Case Studies Inter <i>Alex Barclay, Experian</i> | From Main Street to LendStreet — a lending platform success story Inter <i>Robert Stone, Experian David Coates, Experian; Jerry Nemorin, LendStreet</i> | The power of spend — utilizing consumer spending behavior to effectively manage the credit life cycle Inter <i>Michael McGinley, Experian Plew Datta, Experian</i> | Consumer financial literacy — What are regulators' expectations? All <i>Tony Hadley, Experian Lee Lundy, Experian; Susan Henson, Experian; Maxine Sweet, Experian</i> | Capturing consumer state transition Inter <i>Christer DiChiara, Experian</i> | Acquire new customers with advancements to your originations engine Intro <i>Bill O'Connell, Experian David Proctor, Experian; Steve Marasco, USAA</i> | | Monitoring a portfolio of small-business owners — how it can indicate future commercial credit risk Inter <i>Mike Horrocks, Experian Matt Ehrlich, Experian</i> | Leveraging custom analytics in an automated environment to optimize business performance Inter <i>Ann Skibicki, Experian Peter Bolin, Experian; Per Sorensen, Interline Brands</i> |
| Mon 5/7 3:00-4:00PM | Extracting complex behaviors from trended data Inter <i>Alan Tsang, Experian Christer DiChiara, Experian</i> | Advances in modeling probability of default (PD) and loss given default (LGD) for low default portfolios: Brazilian banks case studies Expert <i>Guilherme Fernandes, Experian Julia Guedes, Experian</i> | Proactive commercial collections strategies — optimizing efforts using scores and owner data Inter <i>Minnie Blanco, Experian Pete Bolin, Experian</i> | Application fraud detection in the subprime market Inter <i>Matt Ehrlich, Experian Mike Cook, Clarity</i> | Banking 3.0 — application of Credit Beta and related index-based performance attribution Inter <i>Andy Hickman, Experian N/A</i> | | Consumer financial literacy — What are regulators' expectations? All <i>Tony Hadley, Experian Lee Lundy, Experian; Susan Henson, Experian; Maxine Sweet, Experian</i> | Turning the tide — managing troubled portfolios All <i>David Daukas, Experian Amy Hysell, Arizona Federal Credit Union</i> | Universe expansion — unique segmentation strategies to fuel growth Intro <i>Darron Cross, Experian Chuck Robida, Experian; Gordon Cameron, PNC</i> | Leveraging social media and digital channels to power acquisitions Inter <i>Michael Balducci, Experian Heather Dougherty, Experian; Daniel Schotland, Experian; Jean-Marx Mantilla, Access Financial</i> | Converting information to intelligence — current trends in mitigating small-business risk through analytics Inter <i>Greg Carmean, Experian Jerry Weiss, Citibank N.A.; Pete Bolin, Experian; Kevin Bingham, Deloitte</i> | How to get the front office and the back office of your commercial loan department working together Inter <i>Eric Laplante, Experian John Watts, Experian</i> |
| Mon 5/7 4:15-5:15PM | The best credit model for your business: Understanding how VantageScore helps lenders serve their customer base Inter <i>Paul Desaulniers, Experian David Gumpert-Hersh, Wescom Credit Union; Troy Carrothers, Kohl's; Greg Harned, Kohl's</i> | Learn how to quickly improve strategy segmentation using assisted design and strategy monitoring technologies Inter <i>David Proctor, Experian Reta Parker, Experian; Jon Hudson, Experian</i> | Maximizing your agency relationships through enhanced workflow and strategy management — a client study of how to optimize liquidation Inter <i>Danielle Bender, Experian Teri Dickinson, Experian; Ella Hochstetler, Dominion;</i> | Fraud trends and threats — latest trends in identity theft All <i>Ken Pruett, Experian Julie McNeley, Aite Group; Jacqueline Chilton, Glenbrook Consulting; Michael Bruemmer, Experian</i> | Step function banking — enterprise signal extraction and the universal consumer profile Expert <i>Christer DiChiara, Experian Greg Bonin, Experian</i> | | Assessing ability to pay — what are the risks? All <i>Natalie Tschalkowsky, Experian Brannan Johnston, Experian; Jason Engel, Experian; Rick Fisher, Morrison and Forrester</i> | Customer management strategies — the key to success is in your card portfolio Inter <i>David Daukas, Experian Trevor Carone, Experian</i> | Prequalification — making the most of online leads Intro <i>Leslie Severson, Experian Ian Cohen, CEO, Credit.com</i> | | Gaining efficiencies with cross-platform integration of commercial credit data Intro <i>Julia Chang, Experian Charles Craigmill, Forevea; Robin Walker, Caliber; Dan Meder, Experian</i> | Expanding the boundaries of the business banking segment Inter <i>Joel Pruis, Experian Scott Enders, Fifth Third Bank; Connie Miller, Washington Trust</i> |
| Tue 5/8 10:00-11:00AM | Unfunded — insight into what you didn't book Inter <i>Steve Arndt, Experian John Castle, Fifth Third Bank</i> | Data-driven strategies for collections in practice: a Latin-American telecommunications case study All <i>Luciano Scalise</i> | Maximizing your agency relationships through enhanced workflow and strategy management — a client study of how to optimize liquidation Inter <i>Danielle Bender, Experian Teri Dickinson, Experian; Ella Hochstetler, Dominion;</i> | Fraud and identity verification consulting case study — maximize bookings and reduce operational costs by using the right data Inter <i>Chris Ryan, Experian Michael Burrows, Wells Fargo</i> | How stressed is the U.S. consumer? Identifying the overleveraged consumer Inter <i>Michael McGinley, Experian Linda Haran, Experian</i> | | Collections in the regulatory spotlight Inter <i>David Ingram, Experian Mike Cushing, Pinnacle; Adam Peterman, ACA International; Timothy Collins, HCA International;</i> | Decision versus data points — a more intelligent trigger to reduce exposure and increase balance build Inter <i>Jon Bailey, Experian Eric Aston, Wells Fargo</i> | Grow revenue by leveraging mathematically derived strategies within Instant Prescreen, Prequalification and instant credit Inter <i>Roger Ahern, Experian Leslie Severson, Experian</i> | | Will slow pay turn into no pay? Intro <i>John Krickus, Experian N/A</i> | Small-business banking satisfaction — best practices in exceeding small-business owners' banking expectations Inter <i>Mike Horrocks, Experian J Michael Beird, JPowers; Jack Finn, Iberia Bank</i> |
| Tue 5/8 11:15AM-12:15PM | State of the automotive finance market Inter <i>Melinda Zabritski, Experian</i> | Leveraging card transaction and credit data to innovate new risk management solutions Inter <i>Mark Hirn, Experian Shanji Xiong, Experian; MasterCard Advisor</i> | Just-in-time decisioning for collections with Decisioning as a ServiceSM — a Wells Fargo case study Intro <i>David Coates, Experian Brad Bowland, Wells Fargo;</i> | Identity proofing using National Institute of Standards Technology (NIST) level 3 — strong authentication for the public and private sectors Inter <i>Keir Breitenfeld, Experian</i> | Change management — managing operational and cultural change Inter <i>Didi Frohardt, Experian Sabrina Robbins, Experian; Harry Steele, First National Bank PA; Bob Stevens, Mission Community Bank</i> | Partnering to educate consumers about credit Intro <i>Michele Pearson, Experian Gail Cunningham, National Foundation for Credit Counseling</i> | Demystifying the Consumer Financial Protection Bureau All <i>Jason Engel, Experian Tony Hadley, Experian; Rick Fisher, Morrison and Forrester</i> | The next wave in balance transfer analytics Inter <i>Christer DiChiara, Experian Alan Tsang, Experian</i> | | Managing change in operations — a case study of how one organization enhanced operations by knowing its costs Intro <i>Mark Soffiotti, Experian Dan Cowood, Susquehanna Bank; Joel Pruis, Experian</i> | Write it down — It's time to create your portfolio management policy Inter <i>Stephanie Butler, Experian Lora Barry, Emprise Bank</i> | |
| Wed 5/9 8:30-9:30AM | Constraint-based optimization applied to credit modeling Expert <i>Greg Bonin, Experian Shanji Xiong, Experian</i> | | Operationalizing data to enhance your collections efforts Inter <i>Elke Patton, Experian Alex Siotas, Experian; Kelley Motley, Experian</i> | Fraud detection using nontraditional data Inter <i>Dan Elvester, Experian Daniel Buttafago, Citibank; Scott Matsushima, T-Mobile; Lyn Porter, PayPal</i> | One customer, one bank — a holistic view of the customer in new business originations for retail banks Expert <i>Andrew Belldoes, Experian Jennifer Pyz, Experian; Mark Dutrisac, National Bank of Canada</i> | Combining all relevant and new data sources to create one complete risk-management offering Inter <i>Christopher Briggs, Experian Kelly Love, Experian</i> | Demystifying the Consumer Financial Protection Bureau All <i>Jason Engel, Experian Tony Hadley, Experian; Rick Fisher, Morrison and Forrester</i> | Beyond the consumer — a 360-degree view of automotive portfolio management insights Inter <i>Melinda Zabritski, Experian</i> | | Member business lending — 2012 and beyond Inter <i>Doug Benzine, CUNA Mike Horrocks, Experian</i> | Missing links — uncovering hidden fraud and credit risks associated with small-business proprietors Inter <i>Greg Carmean, Experian Patrick Fernandez, Intuit</i> | |
| Wed 5/9 9:45-10:45AM | A case study of driving decision management with integrated data, analytics and technology Intro <i>Lloyd Laudorn, Experian Joyce Chase, Bluestem</i> | | Collecting with a 360-degree view of the consumer All <i>David Ingram, Experian David Connell, Experian; Kelly Jo Crantas, Experian</i> | Fraud detection in existing accounts Inter <i>Kennis Wong, Experian Ken Pruett, Experian</i> | | Financial models — regulators' expectations about their use and management Inter <i>Keir Breitenfeld, Experian Sarah Davies, VantageScore LLC; Jim Putnam, US Bank; Geoff Gunn, Experian;</i> | Empowered card line management decision making — before and after the CARD Act Inter <i>Trevor Carone, Experian David Daukas, Experian</i> | Utilizing traditional and alternative data assets to assess thin-file/no-hit consumers Intro <i>Michele Pearson, Experian Michele Raneri, Experian; Arjan Shutte, CFSI</i> | | Small-business loan origination industry benchmarks for regional and community banks All <i>Mark Soffiotti, Experian Stephanie Butler, Experian; Cathy Dalton, Towne Bank</i> | Effective portfolio risk management Inter <i>John Robertson, Experian Rachael Bauco, Provident Bank</i> | |