

DRAFT AGENDA: CONSUMER CREDIT RISK & COLLECTIONS CONFERENCE
20th May 2021

SPEAKING OPPORTUNITIES:

- Co-Chair the conference
- Main stage presentation (20 mins)
- Join a panel discussion (30 mins)
- Lead an informal breakout discussion

PROGRAMME:

1. Covid Impact: The Economy PRESENTATION

Business-Critical, Practical Insights On How To Future-Proof Credit Risk Strategies As We Face An Uncertain Economic Landscape Post-Covid

- Discover lessons learned so far as we move forward into an uncertain economy
- What does post-Covid credit risk look like? What will be the consequences of the economic impact, and how will we recover?
- Identify the future opportunities to take hold of during renewed growth and expansion as the economy recovers

2. Covid Impact: Lessons Learned PANEL

Discover The Impact Of Covid On Credit Risk & Collections & How To Best Respond With Appropriate Models & Products

- How has the global pandemic impacted consumer credit risk?
- Analyse how Covid-19 influenced and adapted consumer behaviours and assess the knock-on effect on credit risk
- Does Covid present potential opportunities? Explore opportunities to cross-sell to customers who've grown throughout the pandemic

3. Data Insight & Analytics PRESENTATION

Maximise Big Data In Consumer Risk Identification & Quantification To Revolutionise Your Credit Risk Strategies & Product Development

- Delve into practical approaches of how to capture and aggregate data to create capacity and arrive at appropriate credit decisioning
- What could the future of big data and data sharing look like?
- Utilise and integrate data to build next-generation models and effectively cross-sell appropriate products that consumers really want
- Data ethics and data sharing: harness key indicators and techniques to mitigate against potential data breaches

4. Digital & Tech Innovations PANEL

Exploit Cutting-Edge Digital & Tech In Your Credit Risk & Collection Strategies To Drive Results & Improve Efficiencies

- Capitalise on the latest digital and tech to deliver a seamless customer journey across multiple channels
- What digital strategies have companies employed that have made a proven impact?
- Explore ways to maximise tech advancements that reach more customers with support uniquely tailored to them
- How will digitalisation continue to disrupt credit risk management in the future?

5. AI & ML PRESENTATION

Transform Credit Risk With AI & ML Advancements For A Strategic Advantage

- What does it take to implement ethical and unbiased AI and ML into your processes?
- Use AI and ML to model quickly and efficiently and adapt to government guidelines
- Deliver seamless customer journeys and reduce inefficiencies with the introduction of key automation and machine learning models
- As credit risk evolves, what are the opportunities AI and ML offer credit risk teams, and which are going to deliver real results?

6. Vulnerable Customers PRESENTATION

Successfully Identify & Protect Vulnerable Customers By Building Authentic Support Strategies To Mitigate The Risk Of Customers Falling Into Debt & Improve Customer Outcomes

- Be proactive, not reactive! Leverage data to correctly identify vulnerable customers or those who may become vulnerable in the future in order to work out how best to help them
- How can you empower customers to manage their finances and improve their outcomes rather than exacerbate the problem?
- As Covid-19 brings new forms of vulnerability to the fore, how should you communicate with customers who may be new to these vulnerable circumstances?

7. Forbearance PRESENTATION

As The FCA Confirms New Forbearance Guidance, Balance Your Operational Capacity Against Considering Things On A Case By Case Basis To Do Right By Every Customer In A Time Of Economic Hardship

- How can we ensure teams are effectively equipped to deal with the volume of customers needing forbearance moving forward post-Covid?
- With a recession looming, what forbearance measures are necessary for each individual customer in a post-Covid world?
- Employ assessment criteria that accurately identifies when customers should be able to start repaying
- Best practise in the new normal: evolve your payment plans to fit the post-Covid environment

8. Debt Collection & Recovery PRESENTATION [RESERVED]

Drive An Authentic, Seamless & Efficient Collections & Recovery Operation During Economic Uncertainty Where A Blanket Approach Isn't Appropriate

- Evaluate your existing processes to discover what can be improved and implemented in the future
- As payment holidays draw to a close and arrears levels are forecast to increase, minimise credit risk through new and innovative collection tools and techniques
- Explore the benefits of digital enhancements in collection strategies by evaluating pain points and highlighting the benefits for consumers
- Balance profit with customer care: how to conduct wide spread operations whilst taking individual customer circumstances and needs into account

9. Regulatory Approaches PANEL

Review & Reflect On Regulatory Updates & Evaluate The Success Of Credit Risk Regulations In Protecting Consumers During & Post Covid-19

- What is the regulatory reaction to the pandemic in light of increased credit risks and were we better prepared than 2008?
- From capital requirements to vulnerable customers and data... ensure you are on top of the latest credit risk regulatory guidance
- Understanding the impact! Review and reflect on recent regulations in order to prepare for future updates

10. Credit Risk Modelling PRESENTATION [RESERVED]

Equip Yourself With Strategic & Effective Credit Risk Models That Reflect The Times Of Economic Uncertainty

- Credit scenario models during Covid-19: understand the impact on consumer credit risk models
- Improve forecasting capabilities in the midst of Brexit uncertainty and deliver future-ready credit risk models by deciphering which key variables to take into account in an ever-changing modelling market
- From the crisis of 2008 to the crisis of 2020... when credit risk models often use history to predict future plans, how can we manage this when the relationship is no longer deemed relevant?

11. The Future of Credit Risk & Collections PANEL

Best Prepare For The Unexpected With Robust & Future-Ready Credit Risk & Collection Strategies

- What does the future of credit risk management look like in this 'new normal'?
- Open banking: how could cross-sector data sharing change the future of credit risk decisioning, and what barriers are in the way?
- Unlock key, strategic insights into future regulations and risk forecasting to ensure you are keeping up with industry and regulatory change
- Explore challenges, successes and lessons learnt from Covid-19 and discover how to build robust strategies now to prepare for future crises

Informal Breakout Discussions:

- Open Banking
 - Exclusion & Insolvency
 - Customer Communications
 - Fraud
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Given current Covid-19 government guidelines we are hopeful that we may be able to meet in person in London. However, if there are government restrictions in place, it will be virtual.

If you would like to get involved, or if you know anyone who might be interested, please do reach out.

Best,
Charity

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