

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 1129 Inter Chuck Robida, Experian Jeff Meli, Experian		The next new thing in collections — alternative strategies for a new consumer landscape 2061 Inter David Nathanson, Experian Chris Lee, Wells Fargo Financial; Lalith Munasinghe, Barnard College and Columbia University	Helping consumers create and manage their online identity 3116 Intro Mark Kapczynski, Experian Brent Breen, QNARY; Patrick Ambron, BrandYourself.com	Finding your recovery in the U.S. credit markets 4020 All Linda Haran, Experian Mira Farka, California State University	The changing face of payments — credit, debit and prepaid utility — today and tomorrow 4078 Expert Jacqueline Maybaum, Experian Shannon Lois, Experian; John Taylor, Experian; Robert J.C. Kirchner, Citi Retail Services;	Reform of the mortgage industry 5143 Inter Sudha Sukumaran, Experian Andrew Hickman, Experian; John Strako, Experian	How innovative institutions use customer management in new ways to drive profitable growth 6159 Inter Jim Connolly, Experian 0	Universe expansion — growth strategies for today's near-prime consumer market 7033 All Michele Pearson, Experian Paul Desaulniers, Experian		The state of small business — Are we out of the woods yet? 8046 All Dan Meder, Experian Patricia Hines, GXS	Reviewing commercial risk grades and pricing in the new economy 8126 Inter John Robertson, Experian 0
Mon 5/7 1:30-2:30PM	Creative data products and services for intelligent business expansion 1073 Inter Jacqueline Maybaum, Experian Rick Lieber, OneWest	How to take advantage of credit bureau data enhancements in targeting and risk assessment 1104 All Kathy Herman, Experian Luz Torrez, Experian	Holistic debt management — a next-generation strategy to enhance the collections process 2119 Inter Jeff Bernstein, Experian Jude Scarpello, Exelon; Kam Newman, Direct Energy	Custom Fraud Modeling Best Practice and Case Studies 3134 Inter Alex Barclay, Experian John Lodmell, Advance America	From Main Street to LendStreet — a lending platform success story 4047 Inter Robert Stone, Experian David Coates, Experian; Jerry Nemorin, LendStreet	The power of spend — utilizing consumer spending behavior to effectively manage the credit life cycle 4103 Inter Michael McGinley, Experian Plew Datta, Experian	Consumer financial literacy — What are regulators' expectations? 5140 All Tony Hadley, Experian Lee Lundy, Experian; Susan Henson, Experian; Maxine Sweet, Experian	Capturing consumer state transition 6182 Inter Christer DiChiara, Experian 0	Acquire new customers with advancements to your originations engine 7164 Intro Bill O'Connell, Experian David Proctor, Experian; Steve Marasco, USAA		Monitoring a portfolio of small-business owners — how it can indicate future commercial credit risk 8045 Inter Mike Horrocks, Experian Matt Ehrlich, Experian	Leveraging custom analytics in an automated environment to optimize business performance 8108 Inter Ann Skibicki, Experian Peter Bolin, Experian; Per Sorensen, Interline Brands
Mon 5/7 3:00-4:00PM	Extracting complex behaviors from trended data 1185 Inter Alan Tsang, Experian Christer DiChiara, Experian	Advances in modeling probability of default (PD) and loss given default (LGD) for low default portfolios: Brazilian banks case studies 1301 Expert Guilherme Fernandes Julio Guedes	Proactive commercial collections strategies — optimizing efforts using scores and owner data 2114 Inter Minnie Blanco, Experian Pete Bolin, Experian	Application fraud detection in the subprime market 3049 Inter Matt Ehrlich, Experian Mike Cook, Clarity	Banking 3.0 — application of Credit Beta and related index-based performance attribution 4180 Inter Andy Hickman, Experian N/A		Consumer financial literacy — What are regulators' expectations? 5140 All Tony Hadley, Experian Lee Lundy, Experian; Susan Henson, Experian; Maxine Sweet, Experian	Turning the tide — managing troubled portfolios 6037 All David Daukas, Experian Amy Hysell, Arizona Federal Credit Union	Universe expansion — unique segmentation strategies to fuel growth 7051 Intro Darran Cross, Experian Chuck Robida, Experian; Gordon Cameron, PNC	Leveraging social media and digital channels to power acquisitions 7113 Inter Michael Balducci, Experian Heather Dougherty, Experian Hitwise; Daniel Schotland, Experian; Jean-Marx Mantilla, Access Financial	Converting information to intelligence — current trends in mitigating small-business risk through analytics 8092 Inter Greg Carmean, Experian Jerry Weiss, Citibank N.A.; Pete Bolin, Experian; Kevin Bingham, Deloitte	How to get the front office and the back office of your commercial loan department working together 8101 Inter Eric Loplante, Experian John Watts, Experian
Mon 5/7 4:15-5:15PM	The best credit model for your business: Understanding how VantageScore helps lenders serve their customer base 1035 Inter Paul Desaulniers, Experian Troy Carrothers, Kohl's; Greg Harmed, Kohl's	Learn how to quickly improve strategy segmentation using assisted design and strategy monitoring technologies 1157 Inter David Proctor, Experian Reta Parker, Experian; Jon Hudson, Experian	Maximizing your agency relationships through enhanced workflow and strategy management — a client study of how to optimize liquidation 2043 Inter Danielle Bender, Experian Teri Dickinson, Experian; Ella Hochstetler, Dominion;	Fraud trends and threats — latest trends in identity theft 3038 All Ken Pruett, Experian Julie McNeley, Aite Group; Jacqueline Chilton, Glenbrook Consulting; Michael Bruemmer, Experian	Step function banking — enterprise signal extraction and the universal consumer profile 4186 Expert Christer DiChiara, Experian Greg Bonin, Experian		Assessing ability to pay — what are the risks? 5013 All Natalie Tschakowsky, Experian Brannon Johnston, Experian; Jason Engel, Experian; Rick Fisher, Morrison and Forrester	Customer management strategies — the key to success is in your card portfolio 6145 Inter David Daukas, Experian Trevor Carone, Experian	Prequalification — making the most of online leads 7040 Intro Leslie Severson, Experian Ian Cohen, CEO, Credit.com		Gaining efficiencies with cross-platform integration of commercial credit data 8036 Intro Julia Chang, Experian Charles Craigmile, Foreseva; Robin Walker, Caliber; Dan Meder, Experian	Expanding the boundaries of the business banking segment 8058 Inter Joel Pruis, Experian Scott Enders, Fifth Third Bank; Connie Miller, Washington Trust
Tue 5/8 10:00-11:00AM	Unfunded — insight into what you didn't book 1095 Inter Steve Arndt, Experian John Castle, Fifth Third Bank	Data-driven strategies for collections in practice: a Latin-American telecommunications case study 1302 All Luciano Scalise N/A	Maximizing your agency relationships through enhanced workflow and strategy management — a client study of how to optimize liquidation 2043 Inter Danielle Bender, Experian Teri Dickinson, Experian; Ella Hochstetler, Dominion;	Fraud and identity verification consulting case study — maximize bookings and reduce operational costs by using the right data 3044 Inter Chris Ryan, Experian Michael Burrows, Wells Fargo	How stressed is the U.S. consumer? Identifying the overleveraged consumer 4021 Inter Michael McGinley, Experian Linda Haran, Experian	One customer, one bank — a holistic view of the customer in new business originations for retail banks 4079 Expert Andrew Beddoes, Experian Jennifer Pys, Experian; Mark Dutrisac, National Bank of Canada	Collections in the regulatory spotlight 5063 Inter David Ingram, Experian Mike Cushing, Pinnacle; Adam Peterman, ACA International; Timothy Collins, HCA International;	Decision versus data points — a more intelligent trigger to reduce exposure and increase balance build 6124 Inter Jon Bailey, Experian Eric Aston, Wells Fargo	Grow revenue by leveraging mathematically derived strategies within Instant Prescreen, Prequalification and instant credit 7052 Inter Roger Ahern, Experian Leslie Severson, Experian		Will slow pay turn into no pay? 8030 Intro John Krickus, Experian N/A	Small-business banking satisfaction — best practices in exceeding small-business owners' banking expectations 8059 Inter Mike Horrocks, Experian J Michael Beird, JDPowers; Jack Finn, Iberia Bank
Tue 5/8 11:15AM-12:15PM	State of the automotive finance market 1097 Inter Melinda Zabritski, Experian N/A	Leveraging card transaction and credit data to innovate new risk management solutions 1201 Inter Mark Hirn, Experian Shanji Xiong, Experian; Rohit Chauhan, MasterCard Advisor; Westley Koenen, MasterCard	Just-in-time decisioning for collections with Decisioning as a ServiceSM — a Wells Fargo case study 2146 Intro David Coates, Experian Brad Bowland, Wells Fargo;	Identity proofing using National Institute of Standards Technology (NIST) level 3 — strong authentication for the public and private sectors 3131 Inter Keir Breitenfeld, Experian N/A	Change management — managing operational and cultural change 4085 Inter Didi Frohardt, Experian Sabrina Robbins, Experian; Harry Steele, First National Bank PA; Bob Stevens, Mission Community Bank	Partnering to educate consumers about credit 4090 Intro Michele Pearson, Experian Gail Cunningham, National Foundation for Credit Counseling	Demystifying the Consumer Financial Protection Bureau 5107 All Jason Engel, Experian Tony Hadley, Experian; Rick Fisher, Morrison and Forrester		The next wave in balance transfer analytics 7181 Inter Christer DiChiara, Experian Alan Tsang, Experian		Managing change in operations — a case study of how one organization enhanced operations by knowing its costs 8025 Intro Mark Soffiotti, Experian Dan Cawood, Susquehanna Bank; Joel Pruis, Experian	Write it down — It's time to create your portfolio management policy 8026 Inter Stephanie Butler, Experian Lora Barry, Emprise Bank
Wed 5/9 8:30-9:30AM	Constraint-based optimization applied to credit modeling 1183 Expert Greg Bonin, Experian Shanji Xiong, Experian		Operationalizing data to enhance your collections efforts 2060 Inter Elke Patton, Experian Alex Siotos, Experian; Kelley Matley, Experian	Fraud detection using nontraditional data 3039 Inter Dan Elveter, Experian Daniel Buttafogo, Citibank; Scott Matsushima, T-Mobile; Lyn Porter, PayPal	Combining all relevant and new data sources to create one complete risk-management offering 4172 Inter Christopher Briggs, Experian Kelly Love, Experian		Demystifying the Consumer Financial Protection Bureau 5107 All Jason Engel, Experian Tony Hadley, Experian; Rick Fisher, Morrison and Forrester	Beyond the consumer — a 360-degree view of automotive portfolio management insights 6094 Intro Melinda Zabritski, Experian N/A			Member business lending — 2012 and beyond 8056 Inter Doug Benzine, CUNA Mike Horrocks, Experian	Missing links — uncovering hidden fraud and credit risks associated with small-business proprietors 8106 Inter Greg Carmean, Experian Patrick Fernandez, Intuit
Wed 5/9 9:45-10:45AM	A case study of driving decision management with integrated data, analytics and technology 1155 Intro Lloyd Laudorn, Experian Joyce Chase, Bluestem		Collecting with a 360-degree view of the consumer 2149 All David Ingram, Experian David Connell, Experian; Kelly Jo Crantas, Experian	Fraud detection in existing accounts 3066 Inter Kenniss Wong, Experian Ken Pruett, Experian		Financial models — regulators' expectations about their use and management 5023 Inter Keir Breitenfeld, Experian Sarah Davies, VantageScore LLC; Jim Putnam, US Bank; Geoff Gunn, Experian;	Empowered card line management decision making — before and after the CARD Act 6074 Inter Trevor Carone, Experian David Daukas, Experian	Utilizing traditional and alternative data assets to assess thin-file/no-hit consumers 7053 Intro Michele Pearson, Experian Michele Raneri, Experian; Arjan Shutte, CFSI		Small-business loan origination industry benchmarks for regional and community banks 8024 All Mark Soffiotti, Experian Stephanie Butler, Experian; Cathy Dalton, Towne Bank	Effective portfolio risk management 8098 Inter John Robertson, Experian Rachael Bauco, Provident Bank	