

Tuesday, May 23

Session 1

10 a.m.–10:45 a.m.

VISION23
POWERING OPPORTUNITIES

Facilitating a path to modernization using fraud automation tools

Identity evolution and fraud risk management

Client use case highlighting a modernization journey as they introduce new automated fraud detection tools to help transform their commercial risk management process. This session will discuss their organizational obstacles, organizational hurdles and new processes established to ultimately help them meet their strategic growth and fraud prevention objectives.

Advanced scoring for credit decisions, benefits and trade offs

Emerging data and advanced analytics

Learn how advanced scoring frameworks can be leveraged to improve credit underwriting with a continuum of options from generic scores to custom scores using traditional data to custom scores using alternative data. We discuss the trade offs of using advanced algorithms combined with alternative data and the considerations around using these advanced frameworks.

Digital frontier: winning in an attention-driven economy

Decisioning excellence

As we continue to move through digital transformation, we're now in an attention economy. From digital banking to the expectation of quick transactions, how are you managing the digital experience of your customers and prospects? Join the discussion on building effective connections and positive customer experience through marketing based on insights from top research studies.

What's happening in Washington? Hear the latest news on the regulatory landscape

Navigating the regulatory landscape

Hear directly from Experian's public affairs leadership and other leading authorities about current and emerging regulatory legislation and enforcement and how Experian and our client partners are responding, preparing and adapting.

Get results faster by processing your data at scale with DASK

Digital and technology evolution

Watch a demonstration of how Experian is using advanced techniques to process big data at scale and enable clients to unlock the power of big data quickly and efficiently.

Get on my cloud: how cloud transformation is driving practical business outcomes in lending

Digital and technology evolution

See how businesses can benefit from integrating a client's cloud technology stack with Experian's platforms.

Post-pandemic recession — positioning for 2023 economic conditions facing consumers and their businesses

Market insights and consumer trends

As the public sector pandemic-focused support ends, consumers are reassuming debt and struggling with higher than normal inflation and a slowing economy. Consumers and small businesses are making choices on their priority of debt repayment, considering discretionary spending reduction on premium services and are tight on cash that will create opportunities for innovation.



Tuesday, May 23

Session 2

11 a.m.–11:45 a.m.

VISION23
POWERING OPPORTUNITIES

Telegram trends: how attackers coordinate scams and target your brand

Identity evolution and fraud risk management

Organizations are often blindsided by attacks that are so perfectly crafted that they're nearly impossible to detect. That's because fraudsters are more connected than ever, sharing tips, weaknesses, data and their secrets to success in dozens of fraud-focused Telegram channels. Learn how they do it, what they're saying and how you can defend your organization.

Marketing has gone digital — get the most out of identity for collaboration and advertising

Identity evolution and fraud risk management

Identity is everywhere and so are Experian's digital identity solutions for marketers. In this session, we'll showcase how we've brought our identity resolution capabilities into the cloud clean room environments that the market is adopting. Learn how to enable privacy-safe, multiparty collaborations between you and your partners, and how to leverage Experian's identity graph to activate digital audiences.

Unleash the power of alternative data and machine learning for improved decisioning and inclusion

Emerging data and advanced analytics

Learn how small and midsize enterprises can create significant strategic improvements to address the underbanked by getting deeper insights via machine learning on permissioned and nonpermissioned commercial data.

Recession proof lending: five things lenders are doing to be prepared

Decisioning excellence

Join us for our interactive session to learn about:

1. Challenges faced by financial institutions in recessionary environments
2. Top five things that industry leaders do
3. A playbook to get started and be prepared for uncertain economic conditions

We'll highlight Experian's analytical tools and expertise in helping clients navigate challenging economic conditions.

Life isn't fair but lending should be

Navigating the regulatory landscape

Financial institutions continue to improve their financial inclusion programs to maintain regulatory compliance with the Equal Credit Opportunity Act (ECOA). However, there's much more work to be done, and the pressure to maintain fair lending practices grows by the minute. We'll explore actionable ways in which your organization can make itself even more of an asset to its community and improve approval rates across the spectrum.

Achieve a quantum leap in customer intelligence

Digital and technology evolution

Learn how a national bank and Experian partnered to redesign a core decision-making process at scale through artificial intelligence, machine learning-driven insights and software solutions.

Practically applying AI/ML model ops technology

Digital and technology evolution

Discover how to quickly and efficiently deploy models and credit policy within different systems without having to recode them.

Automotive insights: year in review and macroeconomic trends

Market insights and consumer trends

Automotive originations have been on the decline with inventory shortages and increased vehicle values. Affordability remains top of mind for consumers and lenders as loan amounts and payments reach record highs. We'll provide statistics around automotive finance trends and an economic outlook for the industry in an environment of raising rates.



Tuesday, May 23

Session 3

12:45 p.m.–1:30 p.m.

VISION23
POWERING OPPORTUNITIES

Multilayered fraud strategies — using the right tools at the right time

Identity evolution and fraud risk management

How are you leveraging multiple layers to ensure you're balancing fraud detection, enhancing customer experience and maintaining regulatory obligations. This will be different from channel to channel, business to business, and must be specifically designed to combat current and emerging fraud schemes.

Lead with diversity, equity and financial inclusion

Navigating the regulatory landscape

Learn how today's industry leaders are driving financial inclusivity with alternative data, innovative and responsible analytics, and new technologies that expand our perspective and empower millions more creditworthy consumers and businesses.

Latest best practices in model implementation and governance

Emerging data and advanced analytics

This session will highlight the best practices and key tips when performing model updates — from capabilities to model validator tools to workflow automation and successfully migrating new models through the governance process. Also learn how to establish attribute routines to monitor critical industry changes and provide updates needed for monitoring risk and governance routines.

Optimizing for the future

Decisioning excellence

Across industries, organizations of all sizes are discovering the value of advanced analytics and unlocking the value of machine learning-driven optimization. This is because companies can use this business utility to achieve their portfolio-level goals, no matter the economic conditions. We'll be looking at a telecommunications use case that spans the customer lifecycle. In a world of uncertainty, be prepared for what the future holds.

Innovation and purpose: the power of your ESG and DEI strategies supporting the business

Navigating the regulatory landscape

When the pandemic hit, Experian doubled down on ways we could help by driving new innovations and aligning all our efforts behind our purpose: financial health. We focused on environmental, social and governance (ESG) concerns across our entire organization to drive Experian forward, create real shareholder value and support financial health overall. Join us as we discuss how we were able to use our organizational purpose to both maintain engagement and reach new communities.

2023 automotive regulatory landscape

Navigating the regulatory landscape

The auto industry trajectory is heavily dependent on evolving regulatory and compliance matters. We'll hear directly from Hudson Cook, a leading authority in this area, along with Experian experts as they discuss current issues facing automotive lenders.

Prescreened direct mail to digital channels

Digital and technology evolution

Learn how to map prescreen criteria to digital response channels — email, social media, addressable TV, etc. — by leveraging advanced technology, identifying graphs and using hashed emails for targeting capabilities.

Ten major trends shaping credit risk management

Market insights and consumer trends

Experian leaders and industry analysts will discuss the top trends in data and analytics used for credit risk management.



Wednesday, May 24

Session 4

10:15 a.m.–11 a.m.

VISION23
POWERING OPPORTUNITIES

ID fraud trends on the horizon

Identity evolution and fraud risk management

Explore trends shaping the ID fraud landscape and how we're reacting to not only mitigate losses, but also ensure a positive customer experience and comply with regulatory compliance needs.

Increase your velocity with commercial fraud modeling

Identity evolution and fraud risk management

New Commercial First Party Fraud model will use identity velocity, identity verification through MPV and attributes generated by a knowledge graph. We'll illustrate the various components of the model and present how knowledge graph can enhance fraud detection by identifying associations within and between networks of identities. We'll also demonstrate a new tool to visually identify fraud trends over time and within U.S. regions.

Influence data-driven lending strategies and analytical roadmaps with pertinent data and actionable insights

Emerging data and advanced analytics

The presenters will discuss a client case study to understand loss of market share by gaining insights across the lifecycle from prescreen to underwriting, risk to product design.

Alternative data best practices for growth and profitability

Decisioning excellence

Experian's Data Solutions Consulting team is hosting a panel discussion with a group of current clients that are using alternative data as a best practice today. The panel discussion will focus on how these clients have leveraged alternative data in their business processes to achieve significant growth and profitability.

How to interpret machine learning models for greater transparency and satisfying regulatory needs

Navigating the regulatory landscape

We all want the fastest and smartest solutions, but with the great power of machine learning (ML) comes great responsibility. In this session, discover the different methods to interpret and explain tree-based ML models and understand the role they play and how the outcomes compare.

The chessboard rearranged: the next moves in financial services marketing

Digital and technology evolution

We'll discuss the move to digital in the banking industry and how that's affected acquisition strategies. We'll talk about what's working and what's not and why.

Mortgage risk in the new normal

Market insights and consumer trends

Declining home prices expose every mortgage portfolio to risk of delinquency and default. In this session, we'll highlight new research on the link between home prices and delinquencies across mortgage products. Experian Mortgage will showcase the application of new data and analytics to anticipate challenges in your portfolio before they arise and more effectively work with borrowers to avoid foreclosure if possible.

Big tech's getting bigger

Market insights and consumer trends

While some of these organizations focus on data and cloud computing (such as Google), others focus on creating a frictionless customer experience (such as Amazon or Apple's recent buy now, pay later play). These new market entrants have the potential to fundamentally change the financial services landscape as evolving customer needs shift demand to tech-forward financial services solutions.



Wednesday, May 24

Session 5

11:15 a.m.–12 p.m.

VISION23
POWERING OPPORTUNITIES

Save the world from a fraudpocalypse!

Identity evolution and fraud risk management

Heard the buzz about the Signal Hub but need to know more? This session is for you. The Signal Hub Fraud Sandbox is Experian's answer to rapidly evolving fraud threats, and we've brought together a panel of fraud superheroes to give you the scoop. Hear how organizations are discovering new fraud patterns, quickly deploying defenses, limiting fraud losses and coming up with new ideas to save the world from a fraudpocalypse.

Learn to succeed by driving profitable growth in the current economic environment

Emerging data and advanced analytics

The session will go through an economic perspective as well as analyses developed by Experian to identify consumers more vulnerable to an inflationary period, by using scores and attributes as well as reports designed to help clients to improve their risk strategies. Also learn how nimble fintechs are driving growth profitably and meeting consumer demand amidst economic concerns warranting restrictive risk criteria.

Latest analytical techniques to improve your credit underwriting

Emerging data and advanced analytics

This session provides a pragmatic, detailed deep dive into using bureau data and advanced techniques to infer performance of declined applications and enhance quality and accuracy of credit underwriting models.

Benchmarking insights

Decisioning excellence

Leverage proven insights to drive your lending strategy. Whether to assess market location, new product roadmaps or simply align with customer needs, this session is for any client looking to experience significant profitable growth across portfolios.

Honoring consumer privacy: Experian's response to state privacy regulations

Navigating the regulatory landscape

Experian has always taken consumer privacy very seriously and has built this into all our products. Our comprehensive plan ensures we uphold strong consumer privacy rights and protect our customers. Join us for an overview of the privacy legislative and regulatory environment, how we plan to address new and existing laws, and the ways in which we've implemented consumer privacy across the business.

Crypto crazy — credit risk and asset analysis in Web3

Digital and technology evolution

Learn about Experian's cutting-edge new decentralized finance score.

Beyond originations: the full income and employment story

Market insights and consumer trends

We'll share trend analysis of how income and employment have changed over time, how the broader economy impacts consumer income and employment, and how verifying the consumer's income can indicate their access to credit and subsequent payment behavior.

Consumer financial solutions increase revenue and drive employee engagement and inclusion

Market insights and consumer trends

Drive engagement and increase revenue with financial management and planning features. Providing high engagement, a comprehensive consumer credit and financial management experience delivers additional customer touchpoints while leveraging data to learn about their financial habits and present offers that are relevant to their financial situation.



Wednesday, May 24

Session 6

1 p.m.–2 p.m.

VISION23
POWERING OPPORTUNITIES

Automotive product vision

Meet the makers

Get an inside look at the innovations our Automotive team is working on — from recently launched dashboarding and analytics to emerging use cases. Hear about the challenges our clients are solving for and the ways we're investing to help solve them — brought to life with product demonstrations, case studies and interactive walk-throughs.

Mortgage product vision

Meet the makers

We're powering the modern mortgage with a roadmap of innovations that will transform customer experiences. Hear about what we're working on now — supported with product demonstrations, case studies and interactive discussions.

Get an inside look at how Experian clients are leveraging income and employment verifications to drive efficiency in their lending process. Hear client challenges and ways we help power businesses — supported with product demonstrations, case studies and interactive discussions.

Driving innovation in commercial credit and lending

Meet the makers

Get an inside look at how Experian clients are creating commercial credit and lending experiences that drive efficiency, automation and scale. Hear client challenges and ways we help power businesses — supported with product demonstrations, case studies, and interactive discussions.

Optimizing model building and deployment with Experian

Meet the makers

Get an inside look at our innovation road map related to model development. Hear client challenges and ways we are helping them build, test, manage and deploy attributes and models — supported with product demonstrations, case studies and interactive discussions.

AI and ML bring a lot of promise to the lending process but often take too long to put into production. According to IDC, it takes about 290 days on average to deploy a model into production from start to finish. Improve your model velocity with Experian. Hear client challenges and solutions — supported with product demonstrations, case studies and interactive discussions.

Tackling new challenges in identity and fraud

Meet the makers

Subject matter experts will discuss Experian's identity verification and fraud risk services and uncover opportunities to evolve your near-term and strategic efforts in digital identity management. Hear case studies and use cases.

Building relationships from acquisition to retention

Meet the makers

Focusing on marketing data and activation, identity and linkage through platforms and services, Experian is helping clients handle some of today's biggest marketing challenges. Hear about the new solutions Experian is bringing to market, brought to life with product demonstrations, case studies and interactive walk-throughs.

Today's economic climate demands that institutions step up their practices on account review and are able to adapt as shifts occur. Hear how Experian is helping clients with recession strategies, account triggers, early collections and more — supported with product demonstrations, case studies and interactive discussions.

From data to results — unlock the power of your data in record time

Decisioning excellence

Almost 90% of machine learning models never get deployed due to numerous hurdles along the way, from technology that just moves too slowly to extensive manual efforts that hamper your ability to make your data drive profitability. Experian is here to help by taking your data and using an integrated approach across multiple solutions to unlock its power. In this interactive workshop, you'll work side by side with Experian's industry-leading experts.

Meeting regulatory requirements and the importance of accurate consumer credit reporting

Navigating the regulatory landscape

Hear directly from business leaders how Experian's Data Integrity Services consulting engagements influence their approach to credit reporting and meeting regulatory compliance goals. Gain deeper understanding of the impact that furnished data has on comparable Experian solutions.



Wednesday, May 24

Session 7

2:30 p.m.–3:15 p.m.

VISION23
POWERING OPPORTUNITIES

Driving online conversion: using prequal to engage digital auto shoppers with branded offers

Market forums

Most (95%) automotive transactions are still done in the dealership, meaning less than 5% are fully digital. Lenders can generate qualified leads for dealers and see between 5% and 10% conversion in their auto originations by leveraging online prequal experiences, where consumers are shopping.

The winning trifecta: a marketing, analytics and model deployment ecosystem

Market forums

Recently, the diversity, complexity and volume of data have increased immensely. Combine this with the volatility of the economic climate, having on-demand access to data, speed to market and the ability to rapidly pivot strategies provides the greatest flexibility for risk mitigation and growth opportunities. Hear a case study on how one fintech successfully navigated this challenge. Fintech attendees are encouraged to attend.

Activate your customer acquisition potential through the Experian marketplace

Market forums

Learn how Experian can maximize your customer acquisition efforts through the power of the Experian marketplace. We'll discuss industry trends and showcase Experian Activate — our self-service, client-specific acquisitions platform — and showcase unique consumer experiences to elevate demand for your products.

Faster decisions, higher approvals and a superior customer experience

Market forums

Learn how a large credit union leverages the right data and advanced analytics to power AI/ML-driven models and discover optimized acquisition and portfolio management strategies to remain agile in any risk environment. Regional bank and community lenders are encouraged to attend.

Acquisition intelligence: identify and address gaps now

Market forums

Learn how a national bank and Experian partner to shape customer intelligence for growth. The analytical engagement compared the bank to its competitors, identified acquisition modeling gaps, sized the opportunities and laid out modeling enhancement plans. Join the discussion to learn strategies that yield revenue-driving results. National banks are encouraged to attend.

Driving operational efficiency and growth in a challenging environment

Market forums

Driving holistic growth across your business takes strategy and collaboration. This panel of multifunctional regional bank leaders will share how they use analytics and work collaboratively across their organization to secure investment and implement change in an uncertain environment. Regional bank and community lenders are encouraged to attend.

New normal: growing your mortgage portfolio

Market forums

In a less-than-favorable market, lenders must expand offerings beyond conventional loans to fill pipelines with HELOCs, non-QM loans, reverse mortgages and other products. Learn how to identify and reach borrowers who are ripe for nonconventional loans and hear how one lender used email and phone number appends to implement a multichannel marketing strategy for expanded reach, optimized costs and portfolio growth.

Unlocking the potential of open financial data

Decisioning excellence

Open finance is the next step beyond open banking, enabling access and sharing of consumer data to even more financial products and services — not just banking. Open financial data is increasingly being used for credit decisioning, as consumers become more comfortable giving consent to using this data to receive bespoke, fairer offers faster and cheaper. Financial institutions that leverage the data can benefit from operational cost savings, reduced fraud and better lending decisions.

