Session slot 1

Tuesday, Oct. 7
10 a.m.–10:45 a.m.

Breakout descriptions

Ascend in action | What's next for your data ecosystem

Discover the next evolution of the Experian Ascend Platform™ and data hub. See how enhanced integration, speed to insight and model governance drive innovation and operational efficiency to keep your business ahead.

Digital mastery: harnessing Experian's total value proposition

Be the first to see Experian's new, unified value proposition in action. See how CreditMatch™, Ascend Marketing™ and digital activation within a unified platform come together to drive double-digit growth and deliver unmatched impact across your prospecting strategy.

Differentiated data that does more: greater insights for better outcomes

Not all data is created equal. When it comes to credit and alt data, quality drives results. Discover how broad coverage, fresh signals and strong governance power sharper attributes, better scores and smarter models.

From credit reporting to AI: the future of data regulation at both the federal and state levels

From credit reporting to AI, data use is under the policy spotlight. Hear from Experian's public affairs team and top experts on key legislative trends and how we and our partners are preparing and responding.

Guardrails for genius: governing GenAI with ethics, insights and industry wisdom

Explore how Experian and industry leaders evaluate GenAI use cases within a unified platform through ethical lenses, governance frameworks and the ELF AI Stability Methodology. Discover how responsible AI is reshaping trust, transparency and innovation — especially those used in high-stakes decisioning like credit underwriting and policy development.

Inside view: fraud and identity signals powering smarter defense

Sophisticated fraud threats are proliferating (e.g., Gen4 bot attacks) — but so are the tools to fight it. Explore how advanced fraud and identity signals combined with a powerful analytical environment are enhancing detection, prevention and loss reporting. See real use cases on how to stay ahead with data-driven defense.

Stay ahead of the drift: how to future-proof your ML credit risk strategy

Dive into best practices for managing XGBoost and decision tree-based credit risk models. Learn how to monitor for drift, diagnose with SHAP, recalibrate for market shifts and ensure efficient inferencing — keeping models reliable, interpretable and high-performing across the credit lifecycle and improving business results.

Understanding the consumer: trends in financial behaviors and spending patterns

The latest trends to shape tomorrow's strategies. An insider look into consumer financial behaviors such as spending patterns, financial product search patterns and consumer sentiment toward financial services products, along with marketing spend trends based on a direct view into what we're seeing through our consumer data. Hear from our experts on how to best use these trends to benefit your business.

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Session slot 2

Tuesday, Oct. 7
11 a.m.–11:45 a.m.

Breakout descriptions

From code to catalyst: Agentic AI and the new era of change

Agentic AI is driving innovation across risk, fraud, customer experience and investing. Explore how financial institutions can harness AI to stay competitive; meet customer expectations; and manage compliance, risk and ethics in a shifting landscape.

Identity and fraud trends — actionable insights from consumers and businesses

Informed by Experian's annual U.S. Identity and Fraud Report, we'll dive into the latest consumer expectations and perceptions around identity and fraud and the convergence with business priorities and investment.

Inside view: overlooked credit and fraud checks your portfolio requires

Your portfolio needs regular checkups to stay in top form. See how ongoing credit and fraud reviews in account management routines can uncover risks, boost performance and keep your business a step ahead.

Leveraging consumer cashflow data for credit underwriting: a Plaid and Experian collaboration

Cashflow underwriting gives lenders a fuller view of consumer finances and expands the lending universe. Discuss the nuances and considerations of underwriting with cashflow data, optimize your consumer flows and experiences for the highest possible consent rate via best practices from Plaid, and see how Ascend Analytical Sandbox™ helps solve the cold start problem.

Reimagine engagement: AI for hyper-personalization

Discover how AI is revolutionizing personalized marketing and consumer experiences. Dive into the latest AI-driven tools to understand behavior, predict preferences, and deliver tailored campaigns that truly resonate — driving deeper engagement and stronger results.

The road ahead: preparing for the next chapter of auto finance amid economic pressure

Affordability issues, economic and regulatory uncertainties, and inventory constraints continue to shape the trajectory of the automotive industry. Industry experts will illuminate these issues and help address uncertainties impacting the industry today and in the future.

Thriving in a high-interest-rate environment: mortgage strategies for growth and retention

In today's high-rate environment, mortgage growth requires more than acquisition. Discover how Freedom Mortgage and Pennymac partner with Experian to fuel growth through smarter recapture, targeted marketing and proactive portfolio defense.

Unlock explosive growth: Supercharge credit offers with Experian's high-impact marketplace engine

Plug your credit products into our dynamic marketplace to reach qualified consumers and small businesses. Discover how our data science and underwriting alignment help you scale smarter, serve better and fuel economic access through precision-matched credit offers.

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Session slot 3

Tuesday, Oct. 7
12:45 p.m.–1:30 p.m.

Breakout descriptions

AI-powered prosperity: how solopreneurs are scaling smarter, faster and stronger than ever before

AI and real-time data are powering the solopreneur surge. Learn how leading decisioning solutions within a unified platform help small businesses scale smarter and grow with precision. Streamline operations, enhance decision-making and unlock growth in today's entrepreneurial landscape.

Risk, regulation and real-time decisions: uniting credit and fraud strategies

Risk assessment has never been more complicated. Fraud risks are rising alongside the rapid adoption of AI, while the need to balance positive consumer experience with risk has never been greater. Join this discussion on the coming together of credit risk, KYC and fraud risk policy and operational processes.

Transform model governance: automate compliance and accelerate regulatory readiness

Discover how Experian Assistant for Model Risk Management, powered by ValidMind, is transforming model risk management. See how automation, AI-driven insights and customizable workflows simplify compliance, reduce manual effort and help institutions stay ahead in a fast-changing regulatory environment.

Inside the engine: how Experian's curated data ecosystem powers smarter business

Unlock the full power of Experian's data ecosystem. Get a high-level view of the tools, insights and platforms that fuel smarter decisions, improve efficiency and support growth — whether you're focused on U.S. markets or global expansion.

Scale smarter: resilient growth in a challenging economy

Explore how to drive resilient, sustainable growth — even in uncertain times. Learn to harness advanced fraud detection, precise targeting and enhanced look-alike modeling to optimize marketing and reach the right customers with confidence.

Unlocking the power of data: turning intelligence into business value

Raw data isn't enough — it's what you do with it. Explore how to extract deeper insights, create new attributes and integrate diverse data to boost decision-making, manage risk and uncover revenue opportunities.

Inside view: the new rules of auto fraud

Auto fraud is evolving — are you keeping up? Hear from an industry veteran on how modern fraud prevention and identity tools are helping dealers and lenders protect profits and streamline auto loan origination.

Transforming data into dollars: leveraging GenAI, machine learning and advanced analytics for profitable customer relationships

GenAI is reshaping analytics. See how leading firms use AI and machine learning to power smarter modeling, reduce fraud and unlock new revenue — no matter where you are in your GenAI journey.

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Session slot 4

Wednesday, Oct. 8
10:15 a.m.–11 a.m.

Breakout descriptions

Accelerate verifications with the power of consortium data

Speed up verification, cut costs and boost accuracy with smarter data. Learn how data consortiums bring together observed income and fraud insights from trusted lenders to validate consumer-stated info — streamlining workflows and reducing friction.

Inside view: decisioning automation in motion

Modernization starts with decisioning automation — across both consumer and commercial systems. Explore how updated scores, models and deployment strategies within a unified platform drive efficiency and deliver stronger business outcomes.

Strategies for sustainable growth: maximizing customer lifetime value in financial services

Customer lifetime value is the key to growth. Discover advanced modeling, personalization strategies and real-world applications to boost retention, elevate service and grow long-term customer value.

Fintech disruptors and embedded finance: shaping the future of e-commerce and investments

Explore how Experian Ventures' $300 million investment is fueling innovation in fraud, AI, auto and more. Hear from experts on how embedded finance, fintech partnerships and strategic investments are reshaping the industry and driving shared growth.

Marketing that matters: revolutionizing prospecting with cutting-edge credit solutions

Efficient, compliant prospecting is key in today's financial landscape. Learn how tools like digital presentment of firm credit offers, self-service prescreening and decisioning are making customer acquisition faster, smarter and more effective.

The blind spot in identity risk: why your data alone isn't enough

Fraudsters are evolving, but identity behavior leaves traces they can't hide. Learn how Experian's "off-us" identity view offers an AI-resistant lens into real-world behavior. See how it uncovers manipulation, reveals repeat fraud patterns and enhances detection across institutions using shared behavioral intelligence and actionable signals in modelling and strategy design.

Helping credit unions and regional banks unlock transaction data

Turn transaction data into action. Learn how spending patterns and income trends can reveal cross-sell opportunities, retention risks and next best products to help regional banks and credit unions deepen customer relationships and boost growth.

Navigating 2026: global macro shifts, U.S. credit trends and the evolving lending landscape

Global shifts and policy changes are reshaping credit trends for 2026. Using Experian's macroeconomic insights, we'll assess key risks and opportunities for lenders navigating evolving credit dynamics, regulatory shifts and emerging growth sectors in the year ahead.

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Session slot 5

Wednesday, Oct. 8
11:15 a.m.–12 p.m.

Breakout descriptions

Activate with analytics: transforming account onboarding and portfolio management

Analytics goes beyond credit risk. See how one client streamlines account onboarding for commercial lending and proactively manages portfolios. Learn about their innovative approach with a backdrop of industry data from Experian for comparison.

Ascend in action | Fight bias through synthetic data: smarter decisions, fairer outcomes

Learn how synthetic data on the Experian Ascend Platform™ is being used to reduce bias in credit and lending models. Explore real-world use cases and get a first look at powerful new capabilities available to all Experian Ascend Platform clients.

Inside view: technology transformations

Cloud-based ecosystems are transforming retail banking — with real, measurable results. See how tech modernization delivers big benefits and get practical guidance for navigating this critical, complex journey.

Beyond acquisition: how data-driven account management powers long-term value

Securing new customers is just the beginning. Retention is the real game. Discover how advanced analytics and optimization tech can elevate account management, drive credit line increase strategies and power next best product offers — all to boost customer loyalty, satisfaction and lifetime value.

Breaking down data silos: connecting isolated sources to uncover consumer insights

Unlock deeper insights and smarter decisions by connecting the dots. Learn how to combine rental history, debt-to-income ratios, property data, credit behavior, employment inquiries and life-event triggers to gain a more holistic view of consumers and drive more efficient client acquisition.

Expanding your reach: Leverage new data to grow smarter

New data is reshaping underwriting. Learn how to tap into attributes, cashflow, BNPL and alternative data to score more consumers and expand reach. Hear client use cases about how to use these insights to connect with emerging credit populations.

Fraud prevention tools for your first line of defense

From fake prizes and sweepstakes to phishing and spoofing, scams are wreaking havoc with your customers. Join for a discussion on new trends in fraud scams and attacks and what to do about them. Learn which fraud prevention tools help, which ones don't and why behavioral analytics is a smart first line of defense.

Navigating AI agents in decision automation: opportunities and cautions

AI agents are transforming decisioning. Explore how copilots and human-in-the-loop systems automate tasks while maintaining control, reliability and ethical oversight within leading connected platforms. Learn best practices to avoid pitfalls that could lead to unintended consequences.

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Session slot 6

Ascend in action | Refining the fraud and credit studio experience

Bring together fraud and credit risk and leverage AI everywhere in a modern user experience within Experian Ascend Platform™. Get an exclusive first look and insight into real-world use cases.

Bridging the gap: how credit unions are scaling reach through the D2C marketplace

Discover how the unique partnership between our consumer business and fintech startup Union Credit connects 70+ credit unions to 80+ million consumers through the direct-to-consumer marketplace. See how embedded, prescreened offers are driving growth, expanding reach, and delivering more choice and value.

Inside view: acquisition acceleration

In prospecting, speed equals dollars — don't get left behind. Gain insights into best practices for financial institutions including how fresher data, greater control, faster execution and digital integration drive stronger performance in this prescreen offer success story.

Building trust: top tools for customer retention and growth

Consumers want more from their financial institutions — especially in times of uncertainty. With numerous providers available, fostering loyalty among your valued customers is crucial. Explore how financial wellness and identity protection tools can deepen engagement, build loyalty and drive long-term growth through personalized support with proven strategies.

Data-driven domination: Transform campaigns, target smarter and turbocharge growth

Accelerate prescreen growth and campaign performance with real-time insights and fresh bureau data. See how intelligent decisioning helps you target the right consumers, boost profitability and future-proof your growth in a competitive market.

Everyone is a small business: how to capitalize on the next era of workers through small business lending

AI is reshaping the future of work, fueling a surge in gig and independent workers. By 2027, they may outnumber traditional employees — opening new doors for lenders. Explore how financial institutions can adapt small business lending to meet the needs of this evolving workforce.

Refine your risk decisions using decision trees to drive performance

Decision trees shape key risk decisions. Dive into advanced frameworks for validating decision trees, empowering you to improve underwriting, collections and credit risk strategy through smarter, data-driven insights.

The loan and deposit pricing revolution: data-driven tactics for modern financial leaders

Master loan and deposit pricing with tools for risk management, analytics and benchmarking. Align customer needs with business goals to retain customers and grow profitably. Explore how to optimize pricing strategies using data analytics, interest rate risk management and competitive benchmarking within a unified platform.

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Session slot 7

Breakout descriptions

Ascend in action | Beyond the offer: integrating credit and noncredit marketing data and capabilities to build lifetime value

See how leading platforms and financial institutions use credit and noncredit marketing to engage consumers across their entire financial journey — acquisition, cross-sell, retention and wellness. Discover strategies for building compliant, customer-first journeys that fuel growth and loyalty.

From insight to action: unlocking the power of GenAI and data governance in Aperture Data Studio

Cutting-edge GenAI functions and enhanced data governance tools are reshaping the way organizations manage, understand and act on their data. Drive ROI and operational efficiency while building trust faster and more intelligently than ever before with a first look at powerful new governance features in Aperture Data Studio — a fully integrated data catalogue, business impact analysis and user-defined APIs that ensure data quality at the point of collection.

Dual lens: a case study in the convergence of consumer and commercial lending fraud prevention tactics

What works in consumer fraud prevention can also strengthen commercial strategies. In this collaborative session, Experian subject matter experts will share how leading organizations are adapting proven consumer fraud techniques into commercial fraud prevention.

How to stand out in a market awash in home equity pretenders

Unlock the $32 trillion home equity opportunity with Experian. See how leading lenders like Figure and SoFi use advanced credit and property data to target qualified borrowers, streamline digital originations, boost response rates and reduce fraud risk with NeuroID's behavioral analytics.

Synthetic data: striking the balance between benefits and risks to accelerate innovation

Discuss practical applications and insights to bring forward the value of synthetic data in the form of reduced time and costs, quicker proof of concept analysis and development, and consistent results and performance.

The accuracy imperative: rethinking reporting to reduce risk and drive smarter lending

More frequent credit data reporting boosts integrity, cuts risk and sharpens decisioning. Uncover tools to enhance reporting accuracy and stay aligned with evolving regulatory expectations.

The next fraud frontier: how advanced analytics are catching early default signals

First-payment defaults and credit washing are becoming harder to detect, often fueled by first-party fraud hidden in strong credit profiles. Learn data-driven best practices to spot behavioral differences across credit bands, identify swap-in/swap-out patterns and detect credit washing.

The retention revolution: how smarter data is transforming collections and customer loyalty

Discover how to boost customer value and improve collections with advanced analytics and optimization tools. Explore proven tactics — like credit line increases, cross-sell offers and next best actions — and hear real-world results in a live demo and client success story.

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