

**Final Announcement**

**World**  
**Consumer Credit Reporting**  
**& Retail Banking Crediting**

**Conference 2015**

29 & 30 January 2015 \* Shangri-La Hotel, Bangkok, Thailand

**The importance of credit analytics in commercial banking in order to assess credit risks across the entire lending value chain and build an integrated risk management layer that uncovers inter linkages between credit risk and other risk categories as well as making better decision making in order to expand banking services, especially to the unbanked**

Half of the world's population is unbanked and underbanked, with more than **2.5 billion adults** do not use formal financial services and institution and more than **US\$350 billion new opportunity** up for grab for commercial banks to start extending competitive and affordable loan options to Micro, Small and Medium-sized Enterprises (MSME). Therefore, it is pertinent to discover the importance of credit analytics and credit decision technology to facilitate underwriting decision to support several different scoring models in order to assess the creditworthiness of potential borrowers as well as to reduce the costs of credit assessment operations by taking a closer look at the best approach that should be taken to effectively manage underwriting of new MSME lending, including the use of psychometric credit scoring models to bring credit scores to underdeveloped countries thus creating an opportunity to grow consumer lending and advancing financial inclusion. This is a must-to-attend to all credit risk analytics experts. The conference will be attended by senior management from forward-thinking banks across Thailand and the region, including a senior level team from **Siam Commercial Bank PCL, Thailand**, Mr Yuadrith Dhantravan, *Senior Vice President, Credit Risk Analytics*, Mr Pornsit Kridsadapradit, *Senior Vice President, Credit Risk Analytics* and Nuttaphol Keratipaiboon, *Vice President, Credit Risk Analytics*.



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# Programme

**29 January 2015 (Day One)**

TIME	PRESENTATION	SPEAKER
08.30	<b>Registration</b>	
09.00	<b>Introduction</b>	
09.15	<b>Increasing access to credit through innovative secured transactions and collateral registries</b>	<b>Elaine MacEachern</b> <i>Global Specialist, Secured Transactions &amp; Collateral Registries</i> <b>International Finance Corporation, Thailand</b>
10.00	<i>Morning Refreshments</i>	
10.15	<b>Recent development in agricultural credit evaluation to meet the needs of bringing access to finance to rural and agricultural sectors</b>	<b>Chamrong Siriwongyotha</b> <i>Secretary General</i> <b>Asia Pacific Rural &amp; Agricultural Credit Association (APRACA), Thailand</b>
11:00	<b>Delivering innovative approach to credit scoring that is country-and credit-bureau-independent that will effectively reach out to the underserved market</b>  (About 5 billion people worldwide still have no access to credit products. This is exactly why the need to develop a completely new scoring technology. This session will take a closer look at how loan applications can be applied online in just a few minutes using Facebook, text message, a mobile application or the country specific online portals. The creditworthiness of a user is determined in less than a minute on the basis of up to 15000 data points and the loan is directly issued into their bank account, credit card or at an ATM in under 15 minutes. This scoring technology has structurally transformed consumer lending and retail banking crediting industry)	<b>Sebastian Diemer</b> <i>Chief Executive Officer</i> <b>Kreditech Holding SSL GmbH</b> <i>Germany</i>

11.45	<b>Innovative credit scoring and underwriting models that will capture new credit lending opportunities for the underbanked billions of dollars</b>	<b>Mike Armstrong</b> <i>Chief Marketing Officer</i> <b>ZestFinance Inc, USA</b>
12.30	<i>Lunch</i>	
14.00	<b>Reducing risk by factoring social media profiles into scoring systems</b>	<b>Meelis Kosk</b> <i>Head of Sales</i> <b>Big Data Scoring, Estonia</b>
14.45	<b>The importance of alternative credit decision tools to identify good customers from unscorable populations in order to give a better picture of credit risk</b>	<b>Christopher Hansert</b> <i>Product Manager</i> <b>Bosch Software Innovations GmbH, Germany</b>
15.30	<i>Afternoon Refreshments</i>	
15.45	<b>Developing credit scoring models when small sample sizes are available</b>	<b>Dr Vesarach Aumeboonsuke</b> <i>Faculty Member</i> <b>National Institute of Development Administration, Thailand</b>
16.30	<b>Panel discussion on new credit-risk models for the unbanked</b>	
17.00	<b>End of Day 1</b>	



## 30 January 2015 (Day Two)

TIME	PRESENTATION	SPEAKER
09.00	<b>Introduction</b>	
09.15	<b>Global Credit Reporting Program (GCRP) and key contribution towards developing general principles of credit reporting</b>	<b>Hoang Hung Ngovandan</b> <i>Principal Financial Specialist</i> <b>International Finance Corporation</b> <i>Vietnam</i>
10.00	<i>Morning Refreshments</i>	
10.15	<b>Making sense of credit scoring and helping the unbanked and underbanked consumers get the most from their credit rating</b>	<b>Shirish Bhide</b> <i>Chief Credit Officer</i> <b>First Gulf Bank</b> <i>UAE</i>
11.00	<b>Bringing simplicity to the lending industry</b>  (AvantCredit uses machine learning to more accurately determine lending risk, rather than relying solely on credit score, which means borrowers with less-than-perfect credit scores can get access up to US\$10,000. The best part? The entire process is done online and takes just days rather than weeks or months. This session will discuss new innovation to bring simplicity to the lending industry).	<b>John Sun</b> <i>Co-Founder</i> <b>AvantCredit</b> <i>USA</i>
11.45	<b>Implementation of an innovative credit-scoring tool based on psychometrics to unlock financing for micro and small enterprises</b>	<b>Clare McCaffery</b> <i>Managing Director, Credit &amp; Risk</i> <b>VisualDNA</b> <i>UK</i>
12.30	<i>Lunch</i>	
14.00	<b>Implementation of micro credit for banks</b>	<b>Dr Ahmad Subagyo</b> <i>Chairman</i> <b>STIE GICI</b> <i>Indonesia</i>

14.45	<b>Legal and privacy issues affecting data privacy and consumer credit data</b>	<b>Siranya Rhuvattana</b> <i>Associate</i> <b>Baker &amp; McKenzie</b> <i>Thailand</i>
15.30	<i>Afternoon Refreshments</i>	
15.45	<b>Designing the credit guarantee structure to stimulate bank loans and improving SME access to financing and measuring its effectiveness</b>	<b>Wichet Warakul</b> <i>Senior Executive Vice President</i> <b>Thai Credit Guarantee Corporation</b> <b>Ministry of Finance</b> <i>Thailand</i>
16.30	<b>Concluding panel discussion on the importance of predictive analytics and credit decision technology to facilitate underwriting decision in commercial lending especially to more than 2.5 billion credit unbanked consumer market and grab a pie in MSME market worth US\$350 billion</b>	<b>Speakers of the day</b>
17.00	<b>End of Conference</b>	



**The urgent needs for an effective credit reporting systems guided by overall legal, regulatory framework and support from the market players to ensure the importance of quality of data processing and a more robust credit decision that will create endless opportunities for higher loan growth, generate substantial revenue streams and better asset quality while reducing the default risk**

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The credit reporting institutions play an important role in the area of credit risk management and the promotion of a sound credit in the financial system. It is recognised globally that a matured and developed financial sector must have effective and efficient systems to manage credit risks in order to sustain the surveillance and financial needs of the government, regulatory authorities, industries and consumers. The comprehensive nature of the information facilitates the development and validation of credit scoring models by banks and lending institutions will lead to more robust credit decisions and responsible lending culture. This includes bringing together credit risk scoring models as well as looking beyond collateral and cash flow statements to understand the borrower's track record in making payments and predict future payment pattern, including leveraging from credit information sharing among the market players as well as the introduction of Credit Bureaus will create a powerful combination of information that provides the advantage for banks and lending institutions to make faster, better predictions while reducing the inefficiencies associated with manual subjectivity, errors and limited information, with endless opportunities at every stage of the customer lifecycle from acquiring customers to strengthening and expanding relationship, including the ability to justify to provide greater access to credit for the unbanked consumers and undoubtedly contributes to higher loan growth, generate substantial revenue streams and better asset quality. In addition, ample time has been set aside to discuss on the core principles that should govern management's oversight of HELOC nearing their end-of-draw periods. Over the next 3 years, 60% of HELOCs are coming due, setting the stage for a new wave of potential credit losses for banks and other lenders. The majority of these loans, opened at the height of the housing bubble when underwriting standards were less stringent than they are today, will reach the 10-year mark between 2015 and 2017, approximately US\$30 billion in outstanding home equity loans are due to reset by the end of 2014.

Against this development, **World Consumer Credit Reporting & Retail Banking Crediting Conference 2015** is a timely conference for banks, financial institutions, central bank as well as industry players to understand the potential exposures and effective responses to HELOC borrowers who may be unable to meet contractual obligations and to ensure an appropriate reflection of the risk of loss in these portfolios, as well as plenty discussion to address the framework for managing credit risk as well as correct interpretation of credit report that will effectively reduce information asymmetries between lenders and borrowers as well as to take a closer look at improvement and new opportunities for retail banking crediting in order to secure a bigger pie in retail crediting market, especially to increase the accessibility of formal financial service to micro, small and medium enterprise as well as the unbanked consumers, leveraging from credit information sharing and the introduction of Credit Bureaus.

# Exhibition & Sponsorship

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This Conference has been planned to help you penetrate your market in a cost effective and efficient way. Through the exploitation of various media we engaged, we could give you a diverse and comprehensive marketing strategy that can achieve your market objectives. Whether this is to tailor your campaign to achieve local market penetration or if you are looking for a comprehensive global marketing strategy, we have a solution to help you achieve the objective! Take advantage of our comprehensive corporate packages to raise your corporate profile by exhibiting at this event and network with your industry. Each sponsor is guaranteed maximum exposure as well as the following strategic advantage:

- *attract new business*
- *check out your competitors*
- *demonstrate new products*
- *increase networking opportunities*
- *increase visibility and brand recognition*
- *meet with current customers*
- *showcase your expertise and latest technology*

## Secure a complimentary exhibit booth

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Limited numbers of complimentary exhibit booths for all registered delegates (on a first comes first served basis), who wish to showcase their latest products/services in relation to consumer credit reporting and retail banking crediting. Limited **FREE** exhibition / table top showcase is available on first comes first served basis to all registered delegates. For details, please forward your request to [info@events-actually.com.sg](mailto:info@events-actually.com.sg)



## HOTEL INFORMATION

### **Shangri-La Hotel**

89 Soi Wat Suan Plu, New Road, Bangrak, Bangkok 10500, Thailand

(ATTN: Ms Kanda Dejrunguang)

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TEL: 662 2068 709

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[REGISTER NOW](#)

# **REGISTRATION FORM**

**World Consumer Credit Reporting & Retail Banking Crediting Conference 2015**  
29 & 30 January 2015 \* Shangri-La Hotel, Bangkok, Thailand

**Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Organisation:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_ **Email:** \_\_\_\_\_

[Please EMAIL the above details or scan the Registration Form to:  
[david@events-actually.com](mailto:david@events-actually.com) / [david@events-actually.com.sg](mailto:david@events-actually.com.sg) for an immediate response  
and confirmation]

## **FEE PER DELEGATE**

**Regular Fee:** US\$3800 (per delegate)

**Early Bird Fee:** 20% discount off regular Fee (if registrations with payments  
are received before 15 November 2014)

**Complimentary exhibit display** for 2 or more delegates from same company

## **PAYMENT**

Payment by telegraphic transfer in US Dollars must be made to: **"Events Actually"**

Development Bank of Singapore

No. 12, Marina Boulevard, DBS Asia Central,

Marina Bay Financial Centre, Tower 3

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Swift Address: DBSSSGSG

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For T/T in US Dollars, our Agent Bank is Bank of New York, New York,

ABA/Routing # 021000018

**For Enquiries & Registration, 4 contact details as follows:**

1. Tel: **(65) 6 519 2191 / (65) 9 384 2876**

**Alternatively**, please contact our EMERGENCY 24/7 assistance and enquiries: **(65) 9 384 2876**

2. Fax: **(65) 6 584 3391**

3. Email: **david@events-actually.com**  
**david@events-actually.com.sg**

4. Mail Registration Form to:  
Red Carpet Events Pte Ltd/Events Actually  
10 Anson Road #18-17, International Plaza,  
Singapore 079903