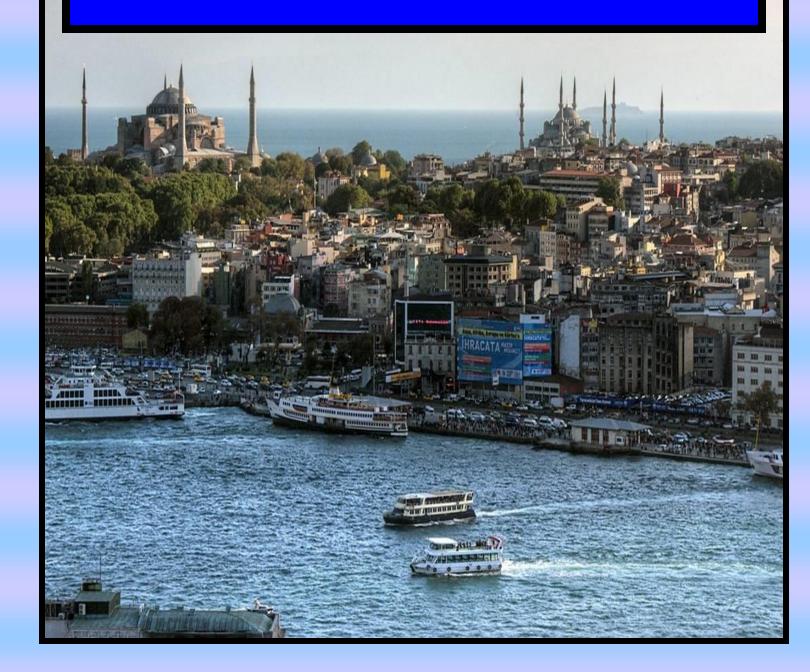


Turkey: Prospering in an Evolving Consumer Lending Environment

Optimizing responses to Macro, FinTech and Behavioral changes





Attend this highly interactive 2-day conference on Risks & Opportunities in Turkey's Evolving Consumer Market with focus on Macro policy changes; the impact of Digital & Fintech; and Behavioral changes.



Learn from experts about the latest *trends in Consumer Lending:*

- Responding to the Expansionary Economic policies
- Maintaining profitability in an expanding credit market with lower margins
- Dealing with advances in the **Digitizing of the Consumer Environment**
- Impact of Fintech on the Turkish Banking sector
- Deploying psychometrics to enhance and grow Consumer Lending
- Mitigating risks by optimizing collection & fraud strategies

Presentation by the experts will be supplemented with Q&A as well as Roundtable discussions



Keynote and course Speakers:



Ozlem Sengul

Economist/Consultant
Bilgi University Center
Istanbul, turkey



Zeynap Salman

Director/Partner

BusinessConsulting
Fair Isaac (FICO)

London, UK



Melike Belli
Market Development
Cybertonica & Author
"Developing a FinTech
Ecosystem in Istanbul"

London, UK



Director of Business
Development
Innovative Assessment
Jerusalem, Israel



Seda Guler
Principal Economist
Garanti Bank
BBVA Research
Istanbul, Turkey



Cemal Akar
Chief Executive Officer
CEO Tempo
Istanbul, Turkey



Ayaz Afridi
Managing Director
Infinity Risk Advisors
Dallas, Texas USA



Peter Dean
President& CEO
Optimizing Risk
Phoenix, Arizona USA



Course Objective:

<u>Day 1</u> is designed to provide a high level understanding of the latest trends in Turkey's consumer lending environment and a discussion of the range of strategies that can be adopted to enhance opportunities and mitigate the risks.

<u>Day 2</u> will focus on practical steps the business can take today, to deal with the economic, technology and credit-cycle changes that will impact interest rates, credit decision, collections and fraud

Why you should attend:

- To better understand & respond to the risks from an economic environment of **expanding credit availability** and decreasing interest margins
- Determine where your business is on the **Digitizing Spectrum** and what your next steps should be to optimize digitization technology.
- Learn how to enhance the "Character" half of the Capacity / Character credit decision equation, through the use of the latest developments in Psychometrics.
- Get hands-on strategies and best practices for dealing with the expected increase in risks and opportunities generated by **changing environment**, **related to market share**, **profitability**, **and interest rates**.
- Learn how to adapt your Collections and Fraud strategies to the new environment.



Who should attend?

Day 1

Business Managers & **CEOs** responsible for consumer lending products: credit cards, mortgage lending, & personal loans

Product & Marketing Managers concerned about responding to both rational and irrational changes from the competition that threaten profitability and market share

Credit Risk Managers responsible to modify lending polices in response to the coming environmental changes

Credit Operations Managers needing to respond to the new environment though changes staffing, training and technology

Other managers needing to respond to these environmental changes such as Operational Risk Managers, Internal Audit, Planning and Forecasting Managers



Who Should attend?

Day 2

Managers attending Day 1 who want to learn specific strategies and best practices for responding to the new environment

Managers and decision-makers who need to adapt their organization to the new environment.

Credit underwriters and account maintenance teams

Collection Supervisors & Team leaders

Senior fraud Analysts

Credit & MIS /Reporting personnel



Agenda

Day 1 - Session I

- > Understanding the Turkey Macroeconomic environment and challenges
- Economic impact of flooding the market with credit
- > Impact of Digitalization to the Turkish economy

Q&A followed by Roundtable discussion

Session II

- Digitizing the loan & income verification process.
- > Impact of Fintech on the Turkish Banking sector
- > Fraud in a Digitized World Retooling fraud management strategies.
- Business Process Outsourcing –Competitive advantage

Case studies discussion led by FICO Expert, ex Citibank Global Head of fraud and CEO Tempo Outsourcing

Session III

- Credit Bureaus; Application Score Design
- ➤ Global Empirical Evidence of their benefits
- > Challenges faced by Banks today
 - o Adverse Selection / Moral Hazard
 - **o** Challenges /Future Plans
- > Psychometric Scoring by Innovative Assessment

Q&A followed by Roundtable discussion

DAY 2- Session I

- ➤ Managing Fraud while waiting for the Ideal Fraud management environment
- Countermeasures you can use today to mitigate sophisticated fraud attacks,
- Integrating fraud detection results and transitioning from fraud management minimum standards to best practices!

Case Study: Responding to today's digital fraud attack with yesterday's fraud management tools.

Session II

- Customer programs- Loyalty/Retention/ attrition Management
- Risk-based Pricing / Bundled Products / Net customer Profitability

Group Exercise – Delegates will review a reallife situation in credit cards and come up with proposals to manage retention and an increasing competitive market

Session III

➤ Collection and Recovery Module Case Study: Evaluating an actual cost/benefit of outsourcing parts of Collections & Recoveries.

Group Exercises developing product benchmarks to predict future losses in a stressed environment.

Closing - Seminar Adjourns





Seats are limited. - Don't miss out!

Fees: US: \$1,995 per participant for Both Days 1 & 2

Day 1 Only: \$1,295 per participant

Day 2 Only: \$1,095 per participant

Please note that the above prices include daily coffee breaks, lunch and copies of conference presentations and materials for the days attended.

Please inquire about discounts available for sending more than one person from your organization at ayazafridi@infinityrisk.com

Go to: https://www.infinityrisk.com/home to register