



## The Digitization of Retail Banking:

*How organizations have to adapt to changes in consumer behavior*



February 18-19, 2017  
Palace Hotel – Old Town  
Downtown Dubai, UAE

Attend this highly *interactive* 2-day seminar on **Risks & Opportunities** in today's fast changing and evolving Digital Consumer Market. Focus on the *impact of Digital, Fintech; and Behavioral* changes.

**Don't miss out! Limited Seats**



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

- Responding to the changing **Economic** policies
- Maintaining profitability in a challenging **credit market with tighter margins**
- Dealing with advances in the **Digitizing of the Consumer Environment**
- Impact of **Fintech on the 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**



**David Rich**

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:

**Day 1** is designed to provide a high level understanding of the latest trends in the Consumer lending environment and a discussion of the range of strategies that can be adopted to enhance opportunities and mitigate the risks.

**Day 2** 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 a **challenging credit availability** and decreasing 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 policies in response to the coming environmental changes

**Credit Operations Managers** needing to respond to the new environment through 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 Macro-economic environment and challenges
- Economic impact of the market with credit
- Impact of Digitalization to the Banking economy

**Q&A followed by Roundtable discussion**

### Session II

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

**Case studies discussion led by Digital Expert, ex Citibank Global Head of fraud**

### Session III

- Credit Bureaus; Application Score Design
- Global Empirical Evidence of their benefits
- Challenges faced by Banks today
  - Adverse Selection / Moral Hazard
  - 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 real-life 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: Attend Both Days: \$1,995 per participant**

**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 [ayazafredi@infinityrisk.com](mailto:ayazafredi@infinityrisk.com)

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