



Attend this highly interactive 2-day Banking conference on **Risks & Opportunities** in Turkey's evolving Consumer Lending environment with special focus on **Economic, Digital and FinTech changes.**

Don't miss out! Limited Seats

December 9-10, 2018 – Swisshotel, Istanbul, Turkey



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

- ***Responding to Economic changes***
- ***Maintaining profitability in a competing market with lower margins***
- ***Dealing with Digitizing of the Banking Environment***
- ***Impact of Fintech on the Turkish Banking sector***
- ***Latest developments on Cryptocurrency, Bitcoin, and Blockchain***
- ***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



Infinity Risk Advisors

Consumer Lending Seminar
Istanbul, Turkey Dec 9-10, 2018

Keynote and course Speakers:



Zeynep Salman
Director/Partner
Business Consulting



Ozlem Sengul
Economist/Consultant
Bilgi University Center
Istanbul, turkey



Esin Celebi Bowyer
Consultant
London / Turkey



Cemal Akar
CEO
Tempo
Istanbul, Turkey



Ayaz Afridi
Managing Director
Infinity Risk Advisors
Dallas, TX USA



Peter Dean
President & CEO
Optimizing Risk
Phoenix, Arizona USA



Course Objective:

- Day 1:** Designed to provide insight to the latest trends in Turkey's consumer lending environment. Focused discussion on possible strategies to enhance opportunities and mitigate risks.
- Day 2:** Detailed presentations on practical steps the business can take to enhance and embrace Economic, Technological and Risk Management changes to help transition into the Digital Banking spectrum.

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 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.**
- To better understand **Cryptocurrency, Bitcoin and Blockchain** technology
- Get the latest trends in **Collections and Fraud management strategies**



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 Turkey Macro-economic environment and expected changes/effects.
- Impact of changes in Economic policies and the digitization of the Turkish economy

Roundtable discussion led by two prominent Turkish Economists

Session II

- Digitizing the loan & income verification process.
- 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
 - Adverse Selection / Moral Hazard
 - Challenges /Future Plans
- Psychometric Scoring by Innovative Assessment

Roundtable discussion led by Innovative Assessment a Psychometric Scoring Company

DAY 2- Session I

- Understanding Crypto currencies, Bitcoin and Blockchain technologies
- Impact of blockchain on Trade and Payment Services

Case Study: Successful applications of Blockchain in todays digital banking environment

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



**Infinity Risk Advisors
2018**

**Consumer Lending Seminar
Istanbul, Turkey Dec 9-10,**



Seats are limited. – Don't miss out!

Fees: US: \$1,995 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

Also, as seats are limited,

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