



Attend this highly interactive conference on **Risks and Opportunities** in UAE's evolving Consumer Market. Understand the **impact** of possible **Economic (Trade war), Digital & Fintech** changes occurring in Consumer Lending.



**December 6, 2018**  
**Ritz Carlton DIFC**  
**Downtown Dubai, UAE**

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



Learn from Economic and Consumer experts regarding:

- *Possible Impact of a US-China trade war – What it could mean to Businesses and Consumers*
- *Fintech advances and Customer behavioral changes*
- *Understanding and Implementing the new IFRS and IAS 9 guidelines*
- *Maintaining profitability in a challenging **credit market with tighter margins***
- *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:**

Leading Economists from the Region who monitor trade and Economic growth across the region.

Fintech & System Experts who have helped develop and transform banks to the Digital age.

Accounting and Collection Experts who have worked and implemented the latest IFRS accounting standards

**Why you should attend:**

- To better understand & respond to the risks from potential changes in the Economic and Lending environment. Focus will be on how to maintain profitability in a **challenging credit availability** and decreasing margin environment.
- Help you to 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 Psychometrics.
- Get hands-on strategies and best practices for dealing with the new IFRS and IAS 39 accounting requirements.
- Learn how to adapt your **Collections and Fraud strategies to the new environment.**



## Who should attend?

**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**





## 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**



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

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