

Vision 2008  
October 5-8, 2008  
Breakout Session Schedule

9/30/2008

	<b>Atlantic 1</b>	<b>Atlantic 2</b>	<b>Atlantic 3</b>	<b>Regency 1</b>	<b>Regency 2</b>	<b>Regency 3</b>	<b>Room 212/213</b>	<b>Room 214</b>
<b>TRACK/ DATE &amp; TIME</b>	<b>Analytics and decisioning</b>	<b>Prospecting and customer acquisition</b>	<b>Customer management/ Collections and recovery</b>	<b>Fraud prevention and control</b>	<b>Small business</b>	<b>Globalization and emerging markets</b>	<b>Hot topics in financial services</b>	<b>Mixed track</b>
<b>1 Monday, Oct. 6 11 a.m.–12 p.m.</b>	<p>Improve and extend decisioning capabilities through more effective integration of credit and noncredit data</p> <p>(26) Intermediate</p> <p><i>Chris Briggs and Andy Beddoes, Experian</i></p>	<p>Thriving in a competitive market — Risk-based Pricing (RBP) strategies that win</p> <p>(42) All levels</p> <p><i>Amanda Roth, Experian</i></p>	<p>Holistic customer management — Taking customer-level decisioning to the next level (Part 1)</p> <p>(7) Intermediate</p> <p><i>Jon Bailey and Mike Sutton, Experian</i></p> <p><i>Gustavo Andres, Banco Real</i></p>	<p>A close look at “bust out” fraud</p> <p>(43) Introductory</p> <p><i>Stan Oliai and Kennis Wong, Experian</i></p> <p><i>Bill Herberger, Chase Card Services</i></p>	<p>Proven workflow strategies that reduce small-business risk</p> <p>(20) Introductory</p> <p><i>John Krickus, Experian</i></p> <p><i>Kevin Dansie, Wright Express Financial Services Corp.</i></p>	<p>Reaching and serving the underbanked</p> <p>(71) All levels</p> <p><i>Gary Warech, Experian</i></p> <p><i>Mike Hermann, Center for Financial Services Innovation</i></p>	<p>The linkage between consumer lending and the secondary markets (2-hour session)</p> <p>(77a) Intermediate</p> <p><i>Jan Zennario, Experian</i></p> <p><i>Peter J. Taglia, First Tennessee Capital Asset Corporation</i></p>	<p>Reserved for opportunities to repeat sessions</p>
<b>2 Monday, Oct. 6 1 p.m.–2 p.m.</b>	<p>The ins and outs of how VantageScore<sup>sm</sup> was developed</p> <p>(89) Introductory</p> <p><i>Geoff Gunn and Chuck Robida, Experian</i></p>	<p>Leveraging the Internet to acquire, retain and grow customers</p> <p>(58) All levels</p> <p><i>Curtis Villars, Experian</i></p>	<p>Holistic customer management — Taking customer-level decisioning to the next level (Part 2)</p> <p>(46) Intermediate</p> <p><i>Jon Bailey and Mike Sutton, Experian</i></p> <p><i>Gustavo Andres, Banco Real</i></p>	<p>Best fraud practices — Ask the panel</p> <p>(35) Intermediate</p> <p><i>Jon Jones, Experian</i></p> <p><i>Experian’s Fraud Advisory Board Members</i></p>	<p>Small-business fraud prevention — Blending commercial and consumer data</p> <p>(36) Intermediate</p> <p><i>Kristan Keelan and Alex Barclay, Experian</i></p>	<p><b>Financial services</b> Ten credit trends you need to understand — How to successfully position your organization for what’s next (Credit trends — Part 1)</p> <p>(34c) Introductory</p> <p><i>Linda Haran and Michele Raneri, Experian</i></p>	<p>The linkage between consumer lending and the secondary markets (2 hour session)</p> <p>(77b) Intermediate</p> <p><i>Matt Schwab, Experian</i></p> <p><i>Peter J. Taglia, First Tennessee Capital Asset Corporation</i></p>	<p><b>Small business</b> Business lending in the credit union industry</p> <p>(51) Introductory</p> <p><i>Pat Spencer, Experian</i></p>

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<p style="text-align: center;"><b>3</b> <b>Monday, Oct. 6</b> <b>2:15 p.m.–3:15 p.m.</b></p>	<p>Supercharge optimization ROI — Applications for action-effect analytics across the Customer Life Cycle</p> <p>(55) All levels</p> <p><i>Charles Chung, Jon Taylor and Bernard Bower, Experian</i></p>	<p>Credit prospecting alternatives to maximize the impact of each name mailed</p> <p>(4) Intermediate</p> <p><i>Michele Bodda and Felicia Peng, Experian</i></p> <p><i>Dan Kennedy, Credit One Financial Solutions</i></p>	<p>Reserved for opportunities to repeat sessions</p>	<p>Precise ID<sup>SM</sup> — Use one tool to meet your varied compliance needs</p> <p>(24) All levels</p> <p><i>Keir Breitenfeld, Experian</i></p>	<p>Commercial data reporting — The simple, cost-effective way to make sure you are paid first!</p> <p>(31) Intermediate</p> <p><i>Greg Carmean, Experian</i></p>	<p>Profitable growth strategies for the underserved market</p> <p>(9) Introductory</p> <p><i>Angela Baljeu, Experian</i></p> <p><i>Luz Urrutia, El Banco de nuestra comunidad</i></p>	<p>Maximizing the use of tri-bureau attributes to drive results</p> <p>(18) Intermediate</p> <p><i>Kathy Herman and Luz Torrez, Experian</i></p>	<p><b>Financial services</b> Beyond the headlines and sound bites — The complete credit trend analysis (Credit trends — Part 2)</p> <p>(34d) Expert / Intermediate</p> <p><i>Linda Haran and Michele Raneri, Experian</i></p>
<p style="text-align: center;"><b>4</b> <b>Monday, Oct. 6</b> <b>3:45 p.m.–4:45 p.m.</b></p>	<p>Modeling with continuous variables</p> <p>(39) Expert</p> <p><i>Chuck Robida, Experian</i></p>	<p>Acquiring high-value credit card accounts through the Web</p> <p>(69) All levels</p> <p><i>Dave Cantrell and Jennifer Kim, Experian</i></p>	<p>Data-driven collections strategy in a shifting consumer economy</p> <p>(5) Intermediate</p> <p><i>Dan Buell, Experian</i></p> <p><i>Mike Banasiak, Predictive Metrics</i></p>	<p>New immigrant, thin file or fraud? — Tools and best practices to determine the difference</p> <p>(32) Intermediate</p> <p><i>Heather Grover and Jim Lound, Experian</i></p>	<p>Finding the money slipping through the cracks in your lending process</p> <p>(52) Intermediate</p> <p><i>Joel Pruis, Experian</i></p> <p><i>Michael Toconita, DeLage Landen</i></p>	<p>Experian Canada — Ready for business</p> <p>(67) All levels</p> <p><i>Mike Testa and Jonathan Bant, Experian</i></p>	<p><b>Small business banking</b> Impact of the mortgage meltdown on small business</p> <p>(75) Introductory</p> <p><i>Torsten Gerwien and Dan Meder, Experian</i></p>	<p><b>Analytics and decisioning</b> BankruptcyPredict — State of the union</p> <p>(83) All levels</p> <p><i>Angela Granger, Experian</i></p> <p><i>Melyssa Barrett, Visa USA</i></p>

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	Atlantic 1	Atlantic 2	Atlantic 3	Regency 1	Regency 2	Regency 3	Room 212/213	Room 214	Room 217
TRACK/ DATE& LOCATION	Automotive	Collections	Credit union	Credit card	Mortgage	Small business banking	Utilities and telecom	Financial services	Open
<p style="text-align: center;"><b>5</b></p> <p><b>Tuesday, Oct. 7</b></p> <p><b>9:45 a.m.–10:45 a.m.</b></p>	<p>Subprime automotive finance — Mitigating effects of applicant selection bias</p> <p>(29) Intermediate</p> <p><i>Eric Fox, Experian</i></p> <p><i>Al Appelman, DriveTime Automotive Group</i></p>	<p>Collections keynote: An industry in transition (2 hour session)</p> <p>(11a) All levels</p> <p><i>Dan Buell, Experian</i></p> <p><i>Mark Mendel, M&amp;T Bank</i> <i>Mike Cushing, FourScore Resources</i> <i>Gary Portnoy, Convoke Systems</i> <i>Brian Winn, Winn Law Group</i></p>	<p>Credit union best practices in risk mitigation and loan growth</p> <p>(13) All levels</p> <p><i>Frank Metzger, Experian</i></p> <p><i>Jeff Benson, Michigan State University FCU</i></p>	<p>Acquiring, activating and retaining the right customers (2 hour session)</p> <p>(76a) All levels</p> <p><i>Sal Guariano, Experian</i></p> <p><i>Jean Paul Almeda, National Bank of Canada</i></p>	<p>Act now! — Loan modification strategies</p> <p>(40) Expert</p> <p><i>Chuck Robida and Lee Allen, Experian</i></p>	<p>Would you believe? Your peers are outperforming you and we know why</p> <p>(54) Introductory</p> <p><i>Joel Pruis and Lou Truehouse, Experian</i></p>	<p>Utilities — Increase the bottom line by prioritizing accounts at all points in the collections life cycle</p> <p>(38) Intermediate</p> <p><i>Mike McRoberts, Experian</i></p> <p><i>Robin Segur, Con Edison</i></p>	<p>Ten credit trends you need to understand — How to successfully position your organization for what's next (Credit trends — Part 1)</p> <p>(34a) Introductory</p> <p><i>Linda Haran and Michele Raneri, Experian</i></p>	<p><b>Retail banking</b> Maximizing fraud prevention in Direct Deposit Accounts (DDAs) — A Chase case study</p> <p>(84) All levels</p> <p><i>Heather Grover, Experian</i></p> <p><i>Sarah Drwal, Chase</i></p>
<p style="text-align: center;"><b>6</b></p> <p><b>Tuesday, Oct. 7</b></p> <p><b>11 a.m.–12 p.m.</b></p>	<p>Five steps for winning in the indirect market</p> <p>(19) Intermediate</p> <p><i>Melinda Zabritski and John Sidman, Experian</i></p>	<p>Collections keynote: An industry in transition (2 hour session)</p> <p>(11b) All levels</p> <p><i>Dan Buell, Experian</i></p> <p><i>Paul Koenkel, Software Analytics Intl.</i></p> <p><i>Mike Walker, Apollo Enterprise Solutions</i></p>	<p>Identifying the risk and the opportunity — Where are the Adjustable Rate Mortgages (ARMs)?</p> <p>(14) All levels</p> <p><i>Frank Metzger and Alison Colquhoun, Experian</i></p>	<p>Acquiring, activating, and retaining the right customers — Client panel discussion (2 hour session)</p> <p>(76b) All levels</p> <p><i>Sal Guariano and Andrew Beddoes, Experian</i></p> <p><i>Steve Farrell, Bank of America</i> <i>Bill Herberger, Chase Card Svcs.</i> <i>Martin Odmann, Wells Fargo</i></p>	<p>Navigating the changing landscape of mortgage servicing</p> <p>(41) Expert</p> <p><i>Lee Allen, Experian</i></p> <p><i>Jim Bryant, Chase</i></p>	<p>Reserved for opportunities to repeat sessions</p>	<p>Integrated credit and strategy management in a dynamic marketplace</p> <p>(81) All levels</p> <p><i>Tracy Bremmer, Experian</i></p> <p><i>Danny Perez, Helio</i></p>	<p>Beyond the headlines and sound bites — The complete credit trend analysis (Credit trends — Part 2)</p> <p>(34b) Expert / Intermediate</p> <p><i>Linda Haran and Michele Raneri, Experian</i></p>	<p><b>Financial services</b> The credit card: An instrument of verification</p> <p>(87) Intermediate</p> <p><i>Monica Bellflower, Experian</i></p>

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<p style="text-align: center;"><b>7</b> <b>Wednesday, Oct. 8</b> <b>8:15 a.m.–9:15 a.m.</b></p>	<p>Case study on data and modeling best practices</p> <p>(37) Intermediate</p> <p><i>Shannon Lois, Experian</i></p> <p><i>Bagrat Bayburtian and Harold Dickerson, First Advantage SafeRent, Inc.</i></p>	<p>Leveraging data, analytics and software to optimize customer acquisition effectiveness</p> <p>(47) Intermediate</p> <p><i>Roger Ahern, Experian</i></p>	<p>The power of early warning — Proactively mitigating small-business risk</p> <p>(63) Introductory</p> <p><i>Kelly Warder, Experian</i></p>	<p>Next generation identity theft — The latest trends</p> <p>(79) Introductory</p> <p><i>Jennifer Leuer, Experian</i></p> <p><i>Tim Aucoin, U.S. Secret Service Electronic Crimes Taskforce</i></p>	<p>Had I only known, I would never have marketed to that small business</p> <p>(57) Intermediate</p> <p><i>Kevin Akerman and Dan Meder, Experian</i></p>	<p>The global bureau challenge — Understanding bureau use around the world</p> <p>(33) All levels</p> <p><i>Geoff Gunn, Experian</i></p> <p><i>Christian Fair, HSBC</i></p>	<p>Regulatory megatrends in the financial services industry</p> <p>(78) Intermediate</p> <p><i>Tony Hadley, Experian</i></p>	<p>Reserved for opportunities to repeat sessions</p>
<p style="text-align: center;"><b>8</b> <b>Wednesday, Oct. 8</b> <b>9:30 a.m.–10:30 a.m.</b></p>	<p>More than scoring — Predicting multiple categories using credit data</p> <p>(80) Expert</p> <p><i>Jessica Yang, Experian</i></p>	<p>Reserved for opportunities to repeat sessions</p>	<p>The new frontier: Early-stage collection strategies</p> <p>(12) All levels</p> <p><i>David Ingram and Andrew Beddoes, Experian</i></p>	<p>New channels for fraud — New data sources to help</p> <p>(28) Intermediate</p> <p><i>Daniel Elvester, Experian</i></p>	<p>Handling the rising tide of small-business delinquency</p> <p>(61) All levels</p> <p><i>Michael Wehner and Mark Woelfer, Experian</i></p>	<p>Health and wealth — Banking opportunities in health care</p> <p>(8) Introductory</p> <p><i>Alison Colquhoun, Experian</i></p> <p><i>Don Johnson and Steve Johnson, SearchAmerica</i></p>	<p>Finding windows of opportunity in student lending</p> <p>(86) Introductory</p> <p><i>Angela Baljeu, Experian</i></p> <p><i>Keith Coughy, Access Group</i></p>	<p>Reserved for opportunities to repeat sessions</p>