VISION24
Powering Opportunities

The year in fraud and the year ahead: trends, tools and tips for finding balance

Whether it was first-party fraud, credit washing or stubborn synthetics, 2023 was a significant year for old and new fraud types. Come hear about the latest research in fraud trends, what's working, what's not, and what to expect in 2024 and beyond in fraud trends, fraud types and fraud tools for both consumer and small business risk mitigation.

The future of mortgages: a journey through our innovation roadmap

Ever wondered how data, analytics and technology can help reshape the mortgage experience? We're here to answer that! We're actively working on transforming the borrower's journey, making it smoother and more efficient. Curious about our current roadmap? Join us for an engaging session filled with insightful product demonstrations, compelling case studies and lively discussions.

Understand and enable automotive consumer experiences in a digital world

Delve into key industry trends; tackle prevalent challenges; and explore strategies to empower lenders, dealers and OEMs to thrive in the competitive landscape of today's digital world.

The emerging horizon: transformative technologies reshaping banking and finance

Dive into an insightful session where we'll unlock the secrets of how AI and emerging technologies are reshaping the finance sector. This session offers banking professionals a deep dive into the world of AI and technology, equipping them with cutting-edge strategies and a comprehensive understanding to master the rapidly evolving landscape. Join us to become a part of this transformative journey and lead the charge in the tech-driven future of banking and finance.

Ascend to new marketing heights and protect your brand in a regulated prospecting ecosystem

Learn how financial institutions are transforming their credit card prescreen and ITA marketing using Ascend Marketing™ to reduce friction from marketing to prospecting to acquisition with new capabilities.

The modern era of open banking

While open banking has existed in other parts of the world for several years, it's now making its way to the United States. According to Celent, 72% of retail banks in North America state that they have a clear strategy to engage in the open ecosystem. Credit risk assessment in account opening is one key way this open ecosystem will impact financial institutions. This session will explore the latest guidance from the CFPB and the connection between open banking and credit risk.

Grow your commercial lending portfolio in a tighter credit market

With economic uncertainty and tightening credit markets, small business lenders are still interested in growing their portfolios. Learn about analytic tools that help lenders grow their business while maintaining a healthy level of risk. Hear directly from a lender about how they're approaching this challenge successfully.

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Holistic fraud decisioning meets automated authentication — optimize your fraud tech stack

Hear from the experts about best-in-class products that cover the landscape of fraud vectors. Knowing when to pull additional data, where to use the data and how to make a comprehensive decision will lead to fraud savings and minimize operational spend.

What's next is now

Get a bird's-eye view of the state of the economy and credit updates on growth rates, delinquencies and balance increases. Learn how the industry is leveraging risk triggers, account reviews and predictive attributes to prepare for the future.

Drive portfolio growth via prequalification strategies

Discover how lenders use proactive and passive prequalification to fortify customer and commercial relationships, optimizing experiences and fostering substantial institutional growth.

The future of verifications: harnessing GenAI for speed and efficiency in banking operations

Learn how Experian Verify™ is turbo charging manual verifications and reducing costs and timelines needed to complete manual verification using the latest in GenAI technology. Witness firsthand the simplicity and ease of completing a manual verification with Experian Verify in this live, interactive demonstration. Gain insights directly from our seasoned experts and a pioneering client who has already embraced this innovative approach.

The story of the consumer that you declined

Bureau inferencing can be used to help you understand what happened to the consumer you declined — and to those consumers you approved but who booked with your competitor.

Credit reporting data accuracy: Do you understand your level of risk exposure?

In this session, you'll learn how Experian is working with data furnishers to be more transparent and simplify the reporting process, what Experian is doing to ensure accurate credit risk assessments from data ingestion to credit report delivery and what tools Experian has built to help data furnishers manage their risk exposure.

Build operational excellence using alternative data, advanced analytics and state-of-the-art business processes

Learn how clients are using Premier Attributes℠ and Trended 3D™ as well as Clarity data to feed advanced analytics into a purpose-built business process designed to enhance the efficiency of the decisioning process and lower the total cost of acquiring customers.

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Advanced fraud detection for your digital journey

In the digital-first kingdom, online identity signals rule. An email- and phone-centric approach mitigates risk while ensuring a positive customer experience. Learn more about the convergence of identity, credit cards, email and phone signals to reduce friction at customer touchpoints and boost automated approvals. Bonus — discover what banks and lenders can learn from online checkout and payment experiences.

Connecting disparate data for greater insights and actions

Learn how Experian and AWS solutions can connect your institution's disparate data lakes to drive greater insights, best practices, and bring internal and external datasets together. Discover how to maximize these insights to reach new levels and increase customer engagement through personalized offerings.

Grow, protect and reduce risk to your existing portfolio using cash flow

Hear how open banking technology plus transaction data can be used to proactively identify cross-sell opportunities, such as credit line increases or new card offerings and reduce portfolio risk. Leverage insights across the credit lifecycle to inform your go-forward marketing and segmentation strategies.

Leading the charge: how Experian is pioneering the GenAI era in finance and technology

Join us at the forefront of a radical shift where we explore the groundbreaking fusion of content generation and artificial intelligence — GenAI. In an era where the pace of change is lightning-fast, mastering cutting-edge technologies is no longer a luxury; it's a necessity. GenAI stands at the cusp of this transformation, offering unparalleled opportunities and benefits that promise to redefine the very fabric of financial institutions and beyond.

Increase approvals in underserved markets using emerging fair lending best practices, without compromising on risk

Inclusive lending is more than a regulatory gesture and can be used as a growth driver within historically underrepresented communities while not compromising on risk. We'll review a range of approaches and show an example of how adversarial debiasing can be used to achieve your fair lending goals.

Recession or soft landing? Navigate the economic and credit environment

Amid a slowing economy, consumers and businesses continue to struggle with higher interest rates, tighter credit conditions and rising delinquencies, creating a challenging environment for lenders. Our experts will lay out our latest economic forecasts and provide actionable insights into key consumer and commercial credit trends.

Strategic considerations for defining your ideal credit-decisioning system

Every organization has its own unique goals and objectives, and there's no one-size-fits-all approach to credit decisioning. This talk will focus on the set of strategic questions and considerations that will lead each organization to the next step in building its ideal credit-decisioning system. Discussion topics include data augmentation, decision-logic agility, score segmentation and the "build versus buy" dilemma.

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Wednesday, May 22

Session 4
10:15 a.m.–11 a.m.

Unify your consumer and commercial fraud prevention strategies

Learn how to create a digital strategy around digital and physical identity as part of your digital transformation and customer experience. The strategy aims to not only combat identity information theft to protect consumers, but also protect companies by routing out fraudsters who hide behind a VPN, use compromised devices or perform a massive bot attack.

Machine learning for credit risk: best practices for building, fine-tuning, deploying, monitoring and retraining models

Take a deep dive into the world of ML, specifically tailored for financial services where governance is paramount. Discover a comprehensive range of best practices for building, fine-tuning and deploying robust and effective ML models. Explore critical strategies for monitoring and retraining these models to adapt to evolving risk landscapes.

How to use alternative data to evaluate credit risk

Hear how you can use alternative data to holistically measure a consumer's creditworthiness. Explore the vast amount of data that's available through Experian — from property data to banking insights to consumer-permissioned data — to segment, analyze and underwrite unbanked and new-to-credit consumers.

Tap into data, analytics and decisioning ecosystem capabilities through your MeridianLink systems

Experian's data, analytical and decisioning ecosystem capabilities, such as PowerCurve,® Ascend Ops,™ Ascend Intelligence Services™ and more are now available through MeridianLink's loan origination systems. Learn how you can now easily tap into these capabilities for improved business performance.

Innovation in portfolio securitization: Experian Loan Exchange

Introducing Experian Loan Exchange, a platform that connects portfolio sellers with institutional investors. With unparalleled insights into the loans and consumers behind them, this secure, trusted platform allows greater visibility and confidence — a win for all parties involved and a way to propel your institution to fuel new growth fast.

Stay ahead of mortgage lending by understanding the latest trends influencing borrower behaviors

Join us as we explore recent mortgage trends, including the fascinating ties between home prices, interest rates and mortgage delinquencies, and how the changing consumer demographics impact mortgage applications. Experience firsthand how data and predictive analytics empower lenders to identify qualified applicants, anticipate at-risk loans, fortify portfolios and foster financial stability.

Fraud data network 2.0: a new update on a classic tool

Today's fraud data networks, aka consortiums, aren't your father's negative files. They include unique offline and digital data assets, custom attributes, and ML/AI models. Why now? What's different? And what value can they provide? Come see how advanced analytics are elevating this well-known approach to fraud prevention and combatting current problems like first-party fraud, auto lending fraud, credit washing and mules.

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Is it credit risk or fraud risk? Yes!

Risk convergence is the phenomenon of outsized risk that occurs when one risk overlaps with another and then even transforms into yet another risk. Learn best practices for identifying different types of first-party fraud (FPD/EPD, Bustout, Synthetic), challenges in confirming and tagging it, and what types of tools are most effective. Hear how a custom modeling engagement has helped one client significantly decrease first-party fraud.

Be in the know: Understand who's looking for credit with soft inquiry insights

With the rise of soft inquiries, it's important to be in the know about what this data can tell you. Hear more on what soft inquiries can predict and how to use this intel within your business strategies.

A collections strategy greater than the sum of its parts

Data, advanced analytics and machine learning are transforming all aspects of collections during a time when consumer debt pressure is building. In this enlightening session, learn to harness the power of data-driven insights, predictive modeling, enhanced segmentation and optimized decisions to ensure you have the strongest contact data and best collections strategy to reduce delinquencies and boost recovery rates.

Where do we grow? Discover advanced marketing strategies for small business portfolio growth

In an ever-changing digital landscape, business owners expect a more personalized approach in the relationships with businesses they work with. Learn how small business lenders can a) leverage advanced marketing analytics for modeling, segmentation and personalization; b) find owners with prospective businesses; and c) reach out using digital engagement.

From credit reporting to artificial intelligence: the future of data regulation at both the federal and state levels

Whether it's regulations for the credit reporting ecosystem or concerns around artificial intelligence, policymakers are focused on the use of data. Hear directly from Experian's public affairs leadership and leading authorities about current and emerging trends at the state and federal levels and how Experian and our partners are preparing and responding.

Unleashing innovation: co-developing next-gen solutions with Experian's Innovation Lab

Experian's Innovation Lab is a pioneer in creating revolutionary software, data and analytics solutions transforming lives of both consumers and businesses. Engage with the visionary minds propelling this transformative journey, explore the latest technological breakthroughs, and uncover opportunities to collaborate and co-create in the evolving world of financial services. Join us for an inspiring session that not only addresses today's challenges but also paves the way for future innovations.

Auto finance insights: trends translating into Experian Automotive innovations

Join us to hear the latest updates in the ever-evolving automotive landscape that will focus on auto finance insights, economic updates and industry trends. We'll also share Experian Automotive's product roadmap, unveiling our newest product innovation and features.

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Integrate AI and unstructured data in banking for fraud prevention

Learn how AI can harness unstructured data sources, such as text and images, to detect and prevent fraudulent activities. We'll address the potential challenges and risks associated with integrating AI and unstructured data, hear how banks are effectively using this combined approach, and understand how Experian's Ascend Fraud Sandbox™ is revealing new data insights and possibilities in this space.

Unlock the value of cash flow data

Hear how cash flow data can be used not only across the lending lifecycle, but how it can be used as part of assessing existing portfolio opportunities. You'll see examples of various use cases and how consumer-permissioned data can be used to further assess risk and help you score more consumers. See how adding this type of data to your models powers predictability.

Accelerate deposit growth while safeguarding against fraud

Discover how banks and credit unions are leveraging data, analytics and marketing to drive DDA growth while balancing customer experience and safeguarding against future fraud losses.

Equitable, trustworthy and unbiased machine learning driven lending practices in today's evolving financial sector

Discover essential best practices in using ML lending models to ensure fairness and transparency while mitigating bias and embracing diversity for holistic perspectives. We'll delve into how to combat bias by embracing diversity for holistic perspectives, starting with thorough data collection, meticulous feature engineering and setting clear model objectives for inclusive credit access. Learn about the power of continuous monitoring and how interpretability techniques foster stakeholder trust.

Empowering growth and reducing risk with an integrated analytics and decisioning ecosystem

Experian has made it easy to leverage our most cutting-edge technology and turn on new services to compete in today's environment. Hear how you can tap into the capabilities of our integrated platform today and how we can help you chart a roadmap for advancing your business capabilities across the credit lifecycle from analytical insights to automated decisioning.

How to monetize personalized financial experiences to help boost engagement and lifetime value

Economic headwinds and fierce competition in the banking industry have acquisition costs soaring, making it more important than ever to be critical of your organization's advertising spend. Meanwhile, consumers are trending back toward the convenience of banking bundles, and they expect their financial institutions to help them improve their financial health. These conditions create a unique opportunity to extract value from digital experiences. Learn how Experian is partnering with banks to deliver customers rich credit and financial wellness experiences that encourage long-term loyalty, help increase lifetime value and encourage engagement to create a positive return on investment.

Innovations in mortgage — a conversation with Newrez Servicing COO, Joshua Bishop

Join Newrez/Shellpoint's Chief Operating Officer (COO), a leader in the mortgage servicing sector, as he discusses pivotal topics such as effective technology management, navigating external economic uncertainties and successfully maneuvering regulatory complexities. Discover strategies for sustained expansion and firsthand insights into establishing industry benchmarks for success within the mortgage landscape.

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Navigate the new frontier of fraud prevention: insights and innovations

Arm yourself with the tools to stay one step ahead of the ever-changing battleground of fraud prevention. Hear how advanced data analytics and an AI-driven platform are combined to combat identity theft, first-party fraud and more. Join subject matter experts to explore transformative tools and strategies to get the most out of your financial fraud prevention strategy.

Expanding insights — how Experian is innovating with new data sources and solutions

We're powering advanced analytics with a roadmap of innovations that will transform customer experiences. Hear about what we're working on now — supported with product demonstrations, case studies and interactive discussions.

Advanced marketing in action

Targeting the right customer with the right offer is more important than ever. Hear client case studies on how institutions use Experian's Ascend Marketing™ to enable prospecting practices.

Driving innovation in commercial credit and lending

Get an inside look at how Experian clients are creating commercial credit and lending experiences that drive efficiency, automation and scale. Hear client challenges and ways we help power businesses — supported with product demonstrations, case studies and interactive discussions.

Racing ahead: a turbocharged discussion on navigating the twists and turns of automotive finance regulations

Regulatory trends at the federal and state levels can significantly impact auto lending business practices and reporting requirements. Join this interactive session to walk the track with a leading industry expert as we discuss current automotive finance regulatory developments.

Advance model building and development with Experian

Get an inside look at our innovation roadmap related to model development. Hear client challenges and ways we're helping them build, test, manage and deploy attributes and models — supported with product demonstrations, case studies and interactive discussions.

Optimize collections to lose less and collect more

Discover best collection practices in using data and optimization to lose less, collect more and minimize your collection costs, all while remaining in good standing with your regulators.

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