

ARCA National Conference 2017

*CPD points available for Lawyers and responsible managers for ACLs and AFSLs

Wednesday 8th November – Day 1				
Start	Finish	Length	Session Type	
Optional workshops *CPD Points available. 3			Legal & Compliance Workshop	RFi Group Insights Workshop
2.00	5.00	150	Workshops	<p>Changing products and regulation in the credit industry: The legal evolution of regtech and success stories</p> <ul style="list-style-type: none"> ASIC licensing relief for fintech testing Impact of unfair contract terms legislation Potential APRA regulation of non-bank lenders Credit reporting and privacy Success stories and lessons <p>Moderator: Andrea Beatty, Consulting Principal, Keypoint Law Jo Dodd, Partner, King & Wood Mallesons Betsy Ann Howe, Partner, K&L Gates Ben Taylor, General Manager Australia, Harmony Ltd Luke Keller, CEO, GetCreditScore Pty Ltd</p>
				<p>RFi Group Workshop - Alan Shields will be highlighting financial research and discussing key trends to help you understand the 'why' in what risk professionals see in their data</p> <p>Alan Shields – Managing Director – Consulting, RFi Group</p>
4.30	5.30	60	ARCA AGM	ARCA Members only
6.30	9.30	120	Welcome reception, SkyPoint Tower	

Thursday 9th November – Day 1				
Start	Finish	Length	Session Type	*CPD points available for attending plenaries and streams. 7
7.30	9.00	90	Equifax Executive Breakfast	<p>"Game Changers: AI, Automation & Blended Reality"</p> <p>Chris Riddell is an award winning global futurist and industry recognized inspirational keynote speaker on emerging trends in our hyper connected world. He is a global pattern hunter, discovering and identifying how humans are changing and adapting to high speed change, unlocking insights for businesses and leaders in today's highly disrupted digital world.</p>
7.00	9.30	90	Registration	
9.00	9.20	20	Welcome and Overview	Welcome Address, Mike Laing , Executive Chairman, ARCA
9.20	10.00	40	Opening Keynote	<p>Credit Disruption from Digital & Big Data</p> <ul style="list-style-type: none"> The current environment Challenges facing the industry Future role of Credit Risk <p>Patrick Tuttle, Corporate Adviser and Private Investor</p>
10.00	10.45	45	Plenary	<p>2008 vs. 2017 – Economic Differences or Similarities. Should we be Warned?</p> <ul style="list-style-type: none"> What has changed since 2008 and what hasn't

For more information please contact: Lucy Ladbrooke, lladbrooke@rfigroup.com, 02 6126 2627

				<ul style="list-style-type: none"> New developments / challenges in the current market What to watch out for <p><i>Stephen Koukoulas, Managing Director, Market Economics</i></p>									
10.45	11.15	30	Morning tea										
11.15	12.00	45	Plenary	<p>The Future of Bank Risk Management</p> <ul style="list-style-type: none"> Rising customer expectations from changing technology Impact of big data and advanced analytics New risks on the horizon Credit risk responses to emerging trends <p><i>Gabriele Vigo, Senior Partner, Global Banking Practice, McKinsey & Company, Malaysia</i></p>									
12.00	12.45	45	Plenary	<p>Changing Borrower Demographics</p> <ul style="list-style-type: none"> What implications do these changes bring for credit management? <p><i>Mark McCrindle, Award-winning social researcher, best-selling author, and influential thought leader</i></p>									
12.45	2.00	75	Lunch										
				<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Legal & Compliance Breakout</th> <th style="width: 33%;">Technical Breakout</th> <th style="width: 33%;">Strategic Breakout</th> </tr> </thead> <tbody> <tr> <td> <p>New APRA powers relating to non-bank lenders and how they are likely to shape thinking about credit risk</p> <ul style="list-style-type: none"> Proposed amendments to the Banking Act to provide APRA with new powers with respect to the lending activities of non-ADI lenders. Implication for lending practices of non-ADI lenders, including risk considerations. Implications for the industry and the shifting of loans to the non-bank sector. <p><i>Toby Coburn, Consultant, Herbert Smith Freehills</i></p> </td> <td> <p>Core credit risk decisioning and analytics</p> <ul style="list-style-type: none"> Trends from Europe & UK <p><i>Roger Vincent, Head of Banking & Innovation, Equifax</i></p> </td> <td> <p>The housing market outlook</p> <ul style="list-style-type: none"> Current market performance Hot spots and laggards Areas of interest / concern Prognosis for the coming year <p><i>Cameron Kusher, Head of Research Australia, CoreLogic</i></p> </td> </tr> <tr> <td> <p>New Payments Platform</p> <ul style="list-style-type: none"> The changing payments landscape The new payments platform – what is it and how does it work? The impact of the new payments platform Business reinvention to accommodate the changing payments landscape. <p><i>Moderator: Paul Lahiff, Chair, NPP Ltd</i> <i>Michael Anastas, Partner, HWL Ebswort</i> <i>Mark Williams, Chief Development Officer, BPAY Group</i></p> </td> <td> <p>The conflict between Data Protection and Open Banking. How to ensure complex algorithms are decisioning “fairly”</p> <ul style="list-style-type: none"> What is different about Big Data and Machine Learning compared to traditional credit scoring? Moving from associative to causative models Fairness – from playground to courtroom Fairness in mathematics Moving towards fair automated learning and decisions <p><i>Mark Somers, Chief Operating Officer, 4Most Europe Ltd</i></p> </td> <td> <p>Are Regulators killing (good) old fashioned credit risk decisioning – and is that a bad thing?</p> <p><i>Chris Evans, Partner, Oliver Wyman</i></p> </td> </tr> </tbody> </table>	Legal & Compliance Breakout	Technical Breakout	Strategic Breakout	<p>New APRA powers relating to non-bank lenders and how they are likely to shape thinking about credit risk</p> <ul style="list-style-type: none"> Proposed amendments to the Banking Act to provide APRA with new powers with respect to the lending activities of non-ADI lenders. Implication for lending practices of non-ADI lenders, including risk considerations. Implications for the industry and the shifting of loans to the non-bank sector. <p><i>Toby Coburn, Consultant, Herbert Smith Freehills</i></p>	<p>Core credit risk decisioning and analytics</p> <ul style="list-style-type: none"> Trends from Europe & UK <p><i>Roger Vincent, Head of Banking & Innovation, Equifax</i></p>	<p>The housing market outlook</p> <ul style="list-style-type: none"> Current market performance Hot spots and laggards Areas of interest / concern Prognosis for the coming year <p><i>Cameron Kusher, Head of Research Australia, CoreLogic</i></p>	<p>New Payments Platform</p> <ul style="list-style-type: none"> The changing payments landscape The new payments platform – what is it and how does it work? The impact of the new payments platform Business reinvention to accommodate the changing payments landscape. <p><i>Moderator: Paul Lahiff, Chair, NPP Ltd</i> <i>Michael Anastas, Partner, HWL Ebswort</i> <i>Mark Williams, Chief Development Officer, BPAY Group</i></p>	<p>The conflict between Data Protection and Open Banking. How to ensure complex algorithms are decisioning “fairly”</p> <ul style="list-style-type: none"> What is different about Big Data and Machine Learning compared to traditional credit scoring? Moving from associative to causative models Fairness – from playground to courtroom Fairness in mathematics Moving towards fair automated learning and decisions <p><i>Mark Somers, Chief Operating Officer, 4Most Europe Ltd</i></p>	<p>Are Regulators killing (good) old fashioned credit risk decisioning – and is that a bad thing?</p> <p><i>Chris Evans, Partner, Oliver Wyman</i></p>
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2.00	2.45	45	Breakouts										
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3.30	3.50	20	Afternoon tea										
3.50	4.30	40	Breakouts	<p>AML/CTF – Hot issues</p> <ul style="list-style-type: none"> The expansion of the AML/CTF regime Reporting requirements Learnings from recent regulator actions Terrorism financing impact? Tranche two regulation <p><i>Anthony Quinn, Director & CEO, Arctic Intelligence</i> <i>Shannon Adams, Partner, Piper Alderman</i> <i>Neil Jeans, Director, AML Accelerate</i></p>									
				<p>IFRS 9 and what it will mean for day to day lending</p> <p><i>Paul Franks, Director – Financial Services, SAS</i></p>									
				<p>Fraud and the IRS</p> <ul style="list-style-type: none"> New developments in fraud What is on the horizon? Strategic cooperation between countries – Five Eyes <p><i>Tai K Lee, United States Internal Revenue Service – Fraud and the IRS</i></p>									
4.30	4.40	10	Break (for room change)										

4.40	5.30	50	Plenary	<p>What happens if/when CCR is mandated - panel discussion</p> <ul style="list-style-type: none"> • Most likely scenario & how to prepare • Industry progress towards CCR • Hardship and responsible lending update • Consumer education rollout <p><i>Panel: Mike Laing, Rebecca Murray, Geri Cremin, ARCA</i></p>
6.30	10.30	240	Pre-dinner drinks & Gala Dinner, Sheraton Grand Mirage, hosted by comedian - Dave O'Neill	

Friday 10th November – Day 2						
Start	Finish	Length	Session Type	*CPD points available for attending plenaries and streams. 4.5		
9.00	10.30	90	Plenary	<p>International panel: What impacts will open data and broader data sharing and utilisation, “big data” and associated technologies, have on credit decisioning, reporting etc.</p> <ul style="list-style-type: none"> • Data sharing developments from other markets • Implications for lenders – in those markets; in Australia • Likely developments in Australia and how to prepare for them <p><i>Moderator: Fiona Larnach</i> <i>Richard Moss, Executive Director, Comcorp Holdings</i> <i>David Scognamiglio, CEO, Credit Simple</i> <i>Mark Somers, Chief Operating Officer, 4Most Europe Ltd</i> <i>Roger Vincent, Head of Banking & Innovation, Equifax</i></p>		
10.30	11.00	30	Morning tea			
			Legal & Compliance Breakout	Technical Breakout	Strategic Breakout	
11.00	11.45	45	Breakouts	<p>Quo vadis (where are you going) Privacy: do the findings and recommendations of the Productivity Commission Inquiry into Data Availability and Use indicate a shift in culture and attitude towards Privacy?</p> <p><i>Moderator: Michael Blyth, Head of Industry Affairs, ARCA</i> <i>Steve Brown, Director - Bureau Engagement, Dun & Bradstreet</i> <i>Olga Ganopolsky, General Counsel, Privacy & Data, Macquarie Group</i> <i>Frances Russell-Matthews, Head of Legal & Company Secretary, Experian Credit Services</i> <i>Andrew Sorenson, Senior Legal Counsel, Regulatory & commercial, Equifax</i></p>	<p>Is there room for transactional level data and CCR – are they substitutes or complements?</p> <ul style="list-style-type: none"> • How do the two compare today and how will they compare in the future? • Is there such a thing too much data? • How can you get value from both? <p><i>Paul Abbey, CRO, MoneyPlace</i> <i>Poli Konstantinidis, Managing Director, Credit Services & Decision Analytics ANZ, Experian</i></p>	<p>New technologies, new markets</p> <ul style="list-style-type: none"> • Leveraging the power of fintech’s to provide more affordable credit options for vulnerable consumers • Fintech examples operating in Credit Risk • Avoiding the biggest obstacles to seeing results from Fintech partnerships • Leveraging automation <p><i>Corinne Proske, GM Retail & Online, Good Shepherd Microfinance</i> <i>Elliot Anderson - Head of Financial Inclusion, NAB</i> <i>Luke Howes, CEO, Proviso</i></p>
11.45	12.30	45		<p>ASIC Hot Topics</p> <ul style="list-style-type: none"> • Responsible lending and home loan mortgages • Mortgage broker and dealer remuneration • Recent enforcement action <p><i>Michael Saadat, Senior Executive Leader, Deposit Takers, Credit & Insurers, ASIC</i></p>	<p>Neural networks and deep learning in the context is risk management</p> <ul style="list-style-type: none"> • What are neural networks • How can they impact credit decisioning – in the future? Right now? • How should Risk Managers be using them today? <p><i>David Erving, Credit Risk Manager – Projects and Initiatives, ANZ</i> <i>Chris Butler, Manager, cognitive analytics, IBM</i></p>	<p>Credit bureau optimisation what value and insights do you get from connecting to three credit bureaus</p> <ul style="list-style-type: none"> • Value and insights from connecting to multiple credit bureaus • Case studies – what can we learn from overseas? • Benefits for niche populations, thin files and gaining additional data sources • Decisioning strategies, data driven analytics and scorecard development to support multi bureaus <p>Panel chaired by <i>Mike Jones, CEO, Connected Analytics</i></p>
12.30	2.00	90	Lunch and Plenary	<p><i>Allan Sparkes CV, OAM, VA, Deputy Commissioner, Mental Health Commission of NSW; Speaker and Author, Mental Health and Suicide Prevention Advocate beyondblue, Australia Day, Soldier On and Kookaburra Kids Ambassador</i></p>		

Optional workshops				Workshop 1	Workshop 2	
2.00	3.15	75	Workshops	<p>New banking tribunal and the future of EDR</p> <p>Moderator: Alan Maclean, Partner, K & L Gates Philip Field, Lead Ombudsman – Banking and Finance Financial Services Ombudsman Raj Venga, Ombudsman & CEO, CIO</p> <p>*CPD points available. 1</p>	<p>Experian Workshop: The Future of Decisioning – and what does it mean for you?</p> <ul style="list-style-type: none"> • How will Credit Decisioning change in the next 10- 20 years? • Impact on credit providers • What do credit providers need to focus on now re data, systems, people and processes? • Beyond the current regulatory and competitive priorities • Raising the priority of decisioning in your organisation 	
3.15	4.30	75	Workshop	<p>Credit pricing and regulation – e.g. commissions and flex-commissions</p> <ul style="list-style-type: none"> • Flex and risk based pricing • Add-on insurance and extended warranties • Responsible lending • Flex commission and car dealers – ASIC consultation • Mortgage broker commissions • Privacy <p>Steve Klimt, Partner, Clayton Utz Huy Nguyen, Regulatory Compliance, Toyota Finance Australia Ltd Daniel Tirado, Senior Corporate Counsel, and Business Owner Project X, Toyota Finance Australia Limited</p> <p>*CPD points available. 1</p>	<p>Nick Edwards, Head of Decision Analytics Sales, Experian John McLaughlan, Head of Consulting, Experian</p> <p>*CPD points available. 2</p>	
3.30	3.45	15	Conference close			

*CPD points available for Lawyers and responsible managers for ACLs and AFSLs up to 16.5 points for attending all educational sessions

Note: The individual professional should confirm that the content provided has extended their knowledge and skills in areas relevant to their immediate or long term needs before claiming the CPD points