

**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	
<b>Optional workshops *CPD Points available. 3</b>			<b>Legal &amp; Compliance Workshop</b>	<b>RFi Group Insights Workshop</b>
2.00	4.30	150	Workshops	<p><b>Fintech and regtech in the credit industry</b> Changing products and regulation in the credit industry: The legal evolution of fintech and regtech, and success stories</p> <ul style="list-style-type: none"> <li>Fintech and regtech state of play</li> <li>Fintech and regtech regulatory reforms</li> <li>Role of regulators – ASIC, APRA, AUSTRALIA</li> <li>Fintech and regtech licensing – ASIC sandbox</li> <li>Online contracting and unfair contract terms</li> <li>Blockchain and cryptocurrency</li> <li>Juggling fintech / regtech and taxation planning</li> <li>Success stories and lessons</li> <li>Money raising options</li> <li>Data, privacy and mandatory data breach reporting</li> </ul> <p><b>Moderator: Andrea Beatty, Consulting Principal, Keypoint Law</b> <b>Betsy Ann Howe, Partner, K&amp;L Gates</b> <b>Jo Dodd, Partner, King &amp; Wood Mallesons</b> <b>Luke Keller, CEO, GetCreditScore Pty Ltd</b> <b>Mark Sneddon, Principal, Sneddon Legal and Partner Holley Nethercote</b> <b>Ben Taylor, General Manager Australia, Harmony Ltd</b></p>
				<p><b>RFi Group Insights Workshop. Alan Shields will be showcasing financial research and discussing key trends to help you understand the ‘why’ in what risk professionals see in their data</b></p> <ul style="list-style-type: none"> <li>Spotlight on consumer sentiment and indebtedness</li> <li>Do consumers really understand their outgoings?</li> <li>Exactly how stressed are consumers feeling? And how is it best measured?</li> <li>What financial goals do consumers have? And how does this change?</li> </ul> <p><b>Alan Shields – Managing Director – Consulting, RFi Group</b></p>
4.30	5.30	60	ARCA AGM	ARCA Members only
6.30	10.00		<b>Welcome reception, SkyPoint Tower</b>	

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><b>“Game Changers: AI, Automation &amp; Blended Reality”</b></p> <p><a href="#">Chris Riddell</a> is an award winning global <a href="#">futurist</a> and industry recognized inspirational <a href="#">keynote speaker</a> on emerging <a href="#">trends</a> 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 <a href="#">digital</a> world.</p>
7.00	9.30		<b>Registration</b>	
9.00	9.20	20	Welcome and Overview	<b>Welcome Address, Mike Laing, Executive Chairman, ARCA</b>
9.20	10.00	40	Opening Keynote	<p><b>Credit Disruption from Digital &amp; Big Data</b></p> <ul style="list-style-type: none"> <li>The current environment</li> <li>Challenges facing the industry</li> <li>Future role of Credit Risk</li> </ul> <p><b>Patrick Tuttle, Corporate Adviser and Private Investor</b></p>

10.00	10.45	45	Plenary	<p><b>2008 vs. 2017 – Economic Differences or Similarities. Should we be Warned?</b></p> <ul style="list-style-type: none"> <li>• What has changed since 2008 and what hasn't</li> <li>• New developments / challenges in the current market</li> <li>• What to watch out for</li> </ul> <p><i>Stephen Koukoulas, Managing Director, Market Economics</i></p>		
10.45	11.15			<b>Morning tea</b>		
11.15	12.00	45	Plenary	<p><b>The Future of Bank Risk Management</b></p> <ul style="list-style-type: none"> <li>• Rising customer expectations from changing technology</li> <li>• Impact of big data and advanced analytics</li> <li>• New risks on the horizon</li> <li>• Credit risk responses to emerging trends</li> </ul> <p><i>Gabriele Vigo, Senior Partner, Global Banking Practice, McKinsey &amp; Company, Malaysia</i></p>		
12.00	12.45	45	Plenary	<p><b>Changing Borrower Demographics</b></p> <ul style="list-style-type: none"> <li>• What implications do these changes bring for credit management?</li> </ul> <p><i>Mark McCrindle, Award-winning social researcher, best-selling author, and influential thought leader</i></p>		
12.45	2.00			<b>Lunch</b>		
				<b>Legal &amp; Compliance Breakout</b> <i>Chaired by Andrea Beatty, Consulting Principal, Keypoint Law</i>	<b>Technical Breakout</b>	<b>Strategic Breakout</b>
2.00	2.45	45	Breakouts	<p><b>New APRA powers relating to non-bank lenders and how they are likely to shape thinking about credit risk</b></p> <ul style="list-style-type: none"> <li>• Proposed amendments to the Banking Act to provide APRA with new powers with respect to the lending activities of non-ADI lenders.</li> <li>• Implication for lending practices of non-ADI lenders, including risk considerations.</li> <li>• Implications for the industry and the shifting of loans to the non-bank sector.</li> </ul> <p><i>Toby Coburn, Consultant, Herbert Smith Freehills</i></p>	<p><b>Open Banking – An update from the UK</b></p> <ul style="list-style-type: none"> <li>• What is Open Data and why is it so different?</li> <li>• Exploring the use cases for Open Banking and the emerging fintech ecosystem.</li> <li>• How is transactional data being leveraged to make better lending decisions in the UK?</li> <li>• Are consumers &amp; businesses ready for Open Banking?</li> </ul> <p><i>Roger Vincent, Head of Innovation, Equifax</i></p>	<p><b>The housing market outlook</b></p> <ul style="list-style-type: none"> <li>• Current market performance</li> <li>• Hot spots and laggards</li> <li>• Areas of interest / concern</li> <li>• Prognosis for the coming year</li> </ul> <p><i>Cameron Kusher, Head of Research Australia, CoreLogic</i></p>
2.45	3.30	45		<p><b>New Payments Platform</b></p> <ul style="list-style-type: none"> <li>• The changing payments landscape</li> <li>• The new payments platform – what is it and how does it work?</li> <li>• The impact of the new payments platform</li> <li>• Business reinvention to accommodate the changing payments landscape.</li> </ul> <p><b>Moderator: Paul Lahiff, Chair, NPP Ltd</b> <i>Michael Anastas, Partner, HWL Ebsworth</i> <i>Lance Blockley, Managing Director, The Initiatives Group</i> <i>Mark Williams, Chief Development Officer, BPAY Group</i></p>	<p><b>The conflict between Data Protection and Open Banking. How to ensure complex algorithms are decisioning “fairly”</b></p> <ul style="list-style-type: none"> <li>• What is different about Big Data and Machine Learning compared to traditional credit scoring?</li> <li>• Moving from associative to causative models</li> <li>• Fairness – from playground to courtroom</li> <li>• Fairness in mathematics</li> <li>• Moving towards fair automated learning and decisions</li> </ul> <p><i>Mark Somers, Chief Operating Officer, 4Most Europe Ltd</i></p>	<p><b>Are Regulators killing (good) old fashioned credit risk decisioning – and is that a bad thing?</b></p> <p><i>Chris Evans, Partner, Oliver Wyman</i></p>
3.30	3.50			<b>Afternoon tea</b>		
3.50	4.30	40	Breakouts	<p><b>AML/CTF – Hot issues</b></p> <ul style="list-style-type: none"> <li>• The expansion of the AML/CTF regime</li> <li>• Reporting requirements</li> <li>• Learnings from recent regulator actions</li> <li>• Terrorism financing impact?</li> <li>• Tranche two regulation</li> </ul> <p><i>Shannon Adams, Partner, Piper Alderman</i> <i>Neil Jeans, Director, AML Accelerate</i> <i>Anthony Quinn, Director &amp; CEO, Arctic Intelligence</i></p>	<p><b>IFRS 9 and what it will mean for day to day lending</b></p> <ul style="list-style-type: none"> <li>• Forward-looking expected credit loss provisioning is impacting many elements of traditional risk and regulatory capital calculations</li> <li>• As risk and finance functions converge, regulatory and auditor expectations increase, the outputs produced from these models</li> <li>• Systems and processes will need to be substantially automated</li> <li>• Being compliant is not enough! Those who take the opportunity to change and adapt will gain a genuine operational advantage.</li> </ul> <p><i>Paul Franks, Director – Financial Services, SAS Australia and New Zealand</i></p>	<p><b>Fraud and the IRS</b></p> <ul style="list-style-type: none"> <li>• Introduction to the agency and a description of how they “follows the money”</li> <li>• Outline of fraud trends in the US and what, as a result, Australia can expect to experience</li> <li>• A case study of an investigation he &amp; the agency conducted</li> </ul> <p><i>Tai K Lee, United States Internal Revenue Service – Fraud and the IRS</i></p>

4.35	5.15	40	Plenary	<p><b>What happens if/when CCR is mandated - panel discussion</b></p> <ul style="list-style-type: none"> <li>• Most likely scenario &amp; how to prepare</li> <li>• Industry progress towards CCR</li> <li>• Hardship and responsible lending update</li> <li>• Consumer education rollout</li> </ul> <p><i>Panel: Mike Laing, Rebecca Murray, Geri Cremin, ARCA</i></p>
6.30	11.00			<b>Pre-dinner drinks &amp; Gala Dinner, Sheraton Grand Mirage, hosted by comedian - Dave O'Neill</b>

**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><b>International panel: What impacts will open data and broader data sharing and utilisation, “big data” and associated technologies, have on credit decisioning, reporting etc.</b></p> <ul style="list-style-type: none"> <li>• Data sharing developments from other markets</li> <li>• Implications for lenders – in those markets; in Australia</li> <li>• Likely developments in Australia and how to prepare for them</li> </ul> <p><i>Moderator: Andrew Stabback, AB+F</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 &amp; Innovation, Equifax</i></p>			
10.30	11.00			<b>Morning tea</b>			
				<table border="1" style="width: 100%;"> <tr> <th style="width: 33%;">Legal &amp; Compliance Breakout <i>Chaired by Andrea Beatty, Consulting Principal, Keypoint Law</i></th> <th style="width: 33%;">Technical Breakout</th> <th style="width: 33%;">Strategic Breakout</th> </tr> </table>	Legal & Compliance Breakout <i>Chaired by Andrea Beatty, Consulting Principal, Keypoint Law</i>	Technical Breakout	Strategic Breakout
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11.00	11.45	45	Breakouts	<p><b>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?</b></p> <p><i>Moderator: Michael Blyth, Head of Government, Regulatory and Industry Affairs, ARCA</i>  <i>Steve Brown, Director - Bureau Engagement, Dun &amp; Bradstreet</i>  <i>Olga Ganopolsky, General Counsel, Privacy &amp; Data, Macquarie Group</i>  <i>Helen Gordon, CEO, Australian Finance Industry Association</i>  <i>Andrew Sorensen, Senior Legal Counsel, Regulatory &amp; commercial, Equifax</i></p>			
11.45	12.30	45		<p><b>ASIC Hot Topics</b></p> <ul style="list-style-type: none"> <li>• Responsible lending and home loan mortgages</li> <li>• Mortgage broker and dealer remuneration</li> <li>• Recent enforcement action</li> </ul> <p><i>Michael Saadat, Senior Executive Leader, Deposit Takers, Credit &amp; Insurers, ASIC</i></p>			
				<p><b>Is there room for transactional level data and CCR – are they substitutive or complementary?</b></p> <ul style="list-style-type: none"> <li>• How do the two compare today and how will they compare in the future?</li> <li>• Is there such a thing too much data?</li> <li>• How can you get value from both?</li> </ul> <p><i>Paul Abbey, CRO, MoneyPlace</i>  <i>Poli Konstantinidis, Managing Director, Credit Services &amp; Decision Analytics ANZ, Experian</i></p>			
				<p><b>New technologies, new markets</b></p> <ul style="list-style-type: none"> <li>• Leveraging the power of fintechs to provide more affordable credit options for vulnerable consumers</li> <li>• Fintech examples operating in Credit Risk</li> <li>• Avoiding the biggest obstacles to seeing results from Fintech partnerships</li> <li>• Leveraging automation</li> </ul> <p><i>Elliot Anderson - Head of Financial Inclusion, NAB</i>  <i>Corinne Proske, GM Retail &amp; Online, Good Shepherd Microfinance</i>  <i>Luke Howes, CEO, Proviso</i></p>			
				<p><b>Neural networks and deep learning in the context of risk management</b></p> <ul style="list-style-type: none"> <li>• What are neural networks</li> <li>• How can they impact credit decisioning – in the future? Right now?</li> <li>• How should Risk Managers be using them today?</li> </ul> <p><i>David Erving, Credit Risk Manager – Projects and Initiatives, ANZ</i>  <i>Chris Butler, Manager, cognitive analytics, IBM</i></p>			
				<p><b>Credit bureau optimization: what value and insights do you get from connecting to three credit bureaus</b></p> <ul style="list-style-type: none"> <li>• Value and insights from connecting to multiple credit bureaus</li> <li>• Case studies – what can we learn from overseas?</li> <li>• Benefits for niche populations, thin files and gaining additional data sources</li> <li>• Decisioning strategies, data driven analytics and scorecard development to support multi bureaus</li> </ul> <p><i>David Grafton, Director of Business Development, Connected Analytics</i>  <i>Mark Kelly, Managing Director, Decision Metrics</i>  <i>Matt Duncan, Head of Credit Strategy &amp; Infrastructure, NAB</i>  <i>Rob Underwood, Head of Retail Analytics, ASB</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 <i>Chaired by Andrea Beatty, Consulting Principal, Keypoint Law</i>	Workshop 2	
2.00	3.15	75	Workshops	<p><b>New banking tribunal and the future of EDR</b></p> <p><b>Moderator: Alan Maclean, Partner, K &amp; L Gates</b>  <b>Philip Field, Lead Ombudsman – Banking and Finance Financial Services Ombudsman</b>  <b>Raj Venga, Ombudsman &amp; CEO, CIO</b></p> <p>*CPD points available. 1</p>	<p><b>Experian Workshop: The Future of Decisioning – and what does it mean for you?</b></p> <ul style="list-style-type: none"> <li>• How will Credit Decisioning change in the next 10- 20 years?</li> <li>• Impact on credit providers</li> <li>• What do credit providers need to focus on now re data, systems, people and processes?</li> <li>• Beyond the current regulatory and competitive priorities</li> <li>• Raising the priority of decisioning in your organisation</li> </ul>	
3.15	4.30	75	Workshop	<p><b>Credit pricing and regulation – e.g. commissions and flex-commissions</b></p> <ul style="list-style-type: none"> <li>• Flex and risk based pricing</li> <li>• Add-on insurance and extended warranties</li> <li>• Responsible lending</li> <li>• Flex commission and car dealers – ASIC consultation</li> <li>• Mortgage broker commissions</li> <li>• Privacy</li> </ul> <p><b>Steve Klimt, Partner, Clayton Utz</b>  <b>Huy Nguyen, Regulatory Compliance, Toyota Finance Australia Ltd</b>  <b>Daniel Tirado, Senior Corporate Counsel, and Business Owner Project X, Toyota Finance Australia Limited</b></p> <p>*CPD points available. 1</p>	<p><b>Anita Hancock, Regional Head of Client Services, Experian</b>  <b>John McLaughlan, Head of Consulting, Experian</b></p>	
4.30			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