



Agenda

Sunday, 25 September, 2016	
18.00	Shuttles begin
18.30 - 22.00	Welcome Reception & Gala Dinner at the Distillery District
Monday, 26 September, 2016	
08.45 - 09.00	Welcome - Neil Munroe, President, Association of Credit Information Suppliers (ACCIS); J. Kelley, Chairman of the Board CDIA, Corporate Vice President and Chief Legal Officer Equifax; and Lisa Nelson, President, Equifax Canada
09.00 - 09.45	Economic Overview - Douglas Porter, Chief Economist and Managing Director, Bank of Montreal Financial Group
	What is the short-term outlook for the world economy and what impact will that have on credit and credit reporting.
09.45 - 10.30	FinTech and the Developing Technology in Data Usage and Assessment - Raj Date, Managing Partner, Fenway Summer LLC
	FinTech as a disrupter in the financial services and credit markets. What are the products being developed that are both fair and accessible for consumers. What are the data delivery systems that are being considered.
10.30 - 11.00	Networking & Refreshments
11.00 - 11.45	Developing Markets and Credit - Madam Xiaolei Wang, Deputy Director General of Credit Reference Center, The Peoples Bank of China; Fabrizio Fraboni, Finance and Market Global Practice, World Bank Group
	In the world's six largest emerging economies—China, Brazil, India, Mexico, Indonesia and Turkey—there are between 325 million and 580 million credit “invisibles”. Average credit growth in Brazil, Indonesia, Russia and Turkey has exceeded 10 percent per year 2003-12. Will this robust credit trend continue? Analysts predict emerging markets year-over-year GDP is expected to be 4.9% in 2016 while developed markets are looking at 2.0% growth. China and India are expected to lead the way with anticipated GDP growth of 6.9% and 7.4% respectively
11.45 - 12.30	Cross-Border Data Flows - Moderator: Jan Smith, Callcredit; Enrico Lodi, General Manager Credit Bureau Services, CRIF; Tony Hadley, Senior Vice President, Government Affairs and Public Policy, Experian
	The EU is proposing recommendations on cross border data exchanges of personal data within Europe and a report is due in 2016. Additionally, what impact will the invalidation of the Safe Harbor framework affecting the transfer of personal data between the U.S. and EU by the Court of Justice of the European Union have on credit bureaus and lenders? What will the new legal framework look like? What impact on EU SME's will the regulation approved at the end of 2015 have?
12.30 - 13.45	Lunch

13.45 - 14.30	Credit Scoring - Sally Taylor-Schoff, Vice President of FICO Scores; Paul Randall, Director Business Development, Creditinfo
	Traditional credit scores are facing increased pressure from third party score developers using unstructured data. Social network profiles, education level, employment history, cash flow, how often you use a cell phone or send text messages, how often you travel, do you gamble, what time of day a person is purchasing an item, what item are they buying, traffic violations, hobbies and political opinions are all being evaluated. How predictive is this data? Will regulators attempt to restrict certain data from being used for scoring purposes?
14.30 - 15.15	Financial Inclusion - Patrick Walker, Director of Research, Policy and Economic Research Council (PERC); Chris Jones, President, Equifax Latin America
	According to the World Bank, 40% of the world's adults have no financial services connection. And three out of four people in the lowest economic sector are unbanked. Consumer access to financial services is a key link to a countries overall development. Options to reach consumers who don't have access to traditional financial services products are becoming more common as new business models and providers come into the market. This panel will offer some of the ways financial inclusion is becoming a reality.
15.15 - 15.45	Networking & Refreshments
15.45 - 16.30	Global Engagement: An Update - Tony Lythgoe, Practice Manager, Credit Infrastructure, Finance and Markets Global Practice, World Bank Group; Fredes Montes, Senior Financial Infrastructure Specialist, Finance and Markets, World Bank Group & Ghada Teima, Program Manager, World Bank Group
	World Bank International Committee on Credit Reporting has developed the General Principals for Credit Reporting, a best practices guideline for credit bureaus. There has also been a lot of work by the World Bank with the G20 and APEC on credit reporting issues. This session will provide an update on the World Bank's outreach efforts and work on credit reporting.
16.30 - 16.45	Adjourn/Information on evening social events
18.10	Depart for the Royal Ontario Museum
18.30	Reception and Dinner at the Royal Ontario Museum
22.00	Transfers back to Royal York Hotel
Tuesday, 27 September, 2016	
09.00 - 09.05	Welcome
09.05 - 09.50	Direct to Consumer Products - Mike Gordon, CEO, Callcredit Information Group; John Danaher, President, TransUnion Interactive
	Direct to consumer products like credit monitoring have made significant inroads in educating consumers about credit and other financial products and services. As a result, credit card fraud and identity theft have trended downward in the last several years. Learn how credit bureaus are engaging consumers in an effort to have them take a more active role in preventing financial crimes and exercising due diligence in their personal finances.
09.50 - 10.35	Cybercrime - Joe Nocera, Principal, PwC; Bob Belair, Partner, Arnall Golden Gregory LLP
	New trends in cybercrime are emerging all the time, with estimated costs to the global economy running to billions of dollars. Today, we are seeing highly complex cybercriminal networks bring together individuals from across the globe in real time to commit crimes on an unprecedented scale. As a result, cybercrime is one of fastest growing crimes in the world. Criminals are exploiting the speed, convenience and anonymity of the Internet to commit a diverse

	range of criminal activities that know no borders, either physical or virtual, cause serious harm and pose very real threats to victims worldwide.
10.35 - 11.05	Networking & Refreshments
11.05 - 12.20	Global Credit Reporting Issues - Moderator, Norm Magnuson, CDIA; Neil Munroe, President, Association of Credit Information Suppliers (ACCIS); Peter Sheerin, Asia Pacific Consumer Credit Information Services (APCCIS); Eric Ellman, Senior Vice President, Public Policy and Legal Affairs, Consumer Data Industry Association (CDIA); Mauricio Gamboa, CEO, Asociacion Latinoamericana de Buro de Credito (ALACRED) Mexico; Nabil Abdullah Al-Mubarak, CEO of SIMAH (Saudi Arabia), Gulf Cooperation Council
	Credit reporting issues and opportunities often differ based on the cultural and legal environment in various regions of the world. The five credit reporting organizations representing different global markets will provide some unique insight into the priorities within their regions allowing the delegates to better evaluate and manage their business plans.
12.20 -12.45	WCCRC 2018 - India - Satish Pillai, CEO, TransUnion India
	The 2018 World Consumer Credit reporting Conference will be in Mumbai, India. TransUnion and their partner company in India, CIBIL, will jointly host the 2018 Conference. This presentation will provide a brief overview of what to expect when we visit one of the world's most dynamic and fastest growing markets for consumer credit.
12.45 - 13.15	Closing Remarks - Neil Munroe, President, ACCIS; Eric Ellman, Senior Vice President, Public Policy and Legal Affairs, CDIA, Christopher Briggs, Chief Marketing Officer, Equifax Canada
13.15	Networking Lunch