

EQUIFAX SPARK 2019

MARCH 27-28, 2019 | OMNI @THE BATTERY | ATLANTA, GEORGIA

AGENDA

Wednesday, March 27, 2019 - Day 1

Time	ROOM Battery B 3 rd Floor	ROOM Battery C 3 rd Floor	ROOM Mathews 2 nd Floor	ROOM Smoltz 2 nd Floor
8:00 AM	Breakfast			
9:00 AM	Welcome Remarks, Prasanna Dhoré, CDAO, Equifax			
9:30 AM	General Session, Mark Begor, CEO, Equifax			
10:00 AM	Networking Break			
10:25 AM	Bringing It All Together: The Full Solution for Smarter, Faster Decisions <small>Tech</small>	AI: All About Artificial Intelligence <small>Analytics</small>	Hitting it Out of the Park with Metrics: Driving Your Business Forward <small>Data</small>	Student Loans: Putting Portfolios to the Test <small>Trends</small>
11:15 AM	Session Break			
11:25 AM	Power Panel: From Disruptors to Trailblazers – The Future of Fintech/Alt-Fi Lending <small>Trends</small>	Tell Me Why: Explainable AI <small>Analytics</small>	Self Service Attributes: Attribute Engine in Ignite <small>Tech</small>	Knowing You, Knowing Me: The Evolution of Identity <small>Trends</small>
12:15 PM	LUNCH			
1:25 PM	Data Decisions Cloud: Enabling Better Decisions Through Combined Data, Tools and Analytics <small>Tech</small>	Power Panel: Evaluating and Developing Multi-data Solutions <small>Analytics</small>	Faster Is Better: Develop and Deploy Models in 30 Days <small>Tech</small>	Fraud, Risk or Product? A Forensic Analysis of Loan Stacking <small>Trends</small>
2:15 PM	Networking Break			
2:45 PM	Effectively Navigating an Economic Downturn: Consumer Credit Trends and Economic Outlook <small>Trends</small>	Rapid Decision Execution: Driving Decisions with InterConnect <small>Tech</small>	Machine Learning in Attributes: A New Chapter in Attribute Creation and Usage <small>Analytics</small>	
3:35 PM	Session Break			
3:45 PM	General Session, Bryson Koehler, CTO, Equifax The Cloud: Delivering Customer Benefits			
5:00 PM	INNOVATION EXPO Sponsored by UST Global – Infiniti Club, SunTrust Park			
6:30 PM	Reception & Dinner - Infiniti Club, SunTrust Park			

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Thursday, March 28, 2019 - Day 2

Time	ROOM Battery B 3 rd Floor	ROOM Battery C 3 rd Floor	ROOM Mathews 2 nd Floor	ROOM Smoltz 2 nd Floor
7:30 AM	BREAKFAST			
8:30 AM	Keynote Session: Digital Futurist Erik Qualman "EQUALMAN"			
9:35 AM	Networking Break			
10:00 AM	Finding the Missing Consumers: Using Non Traditional Data to Get a Clear Picture <small>Data</small>	Power Panel: Real-time User Insights from Real-Life Ignite Customers <small>Tech</small>	Tell Me How: Using Explainable AI in a Complex Global Market <small>Analytics</small>	Optimize the Customer Journey through Marketing Attribution Analysis <small>Analytics</small>
10:50 AM	Session Break			
11:00 AM	Power Panel: How Ignite can help Clients from Different Industries Improve Business Performance and Detect Market Opportunities <small>Analytics</small>	Security Strategy: Learning from the Past, and Preparing for the Future <small>Trends</small>	Keying and Linking Solutions: Bringing All the Data Together <small>Tech</small>	Alternative Data for Personal Loans and Specialty Finance <small>Data</small>
11:50 AM	LUNCH			
1:00 PM	Power Panel: Global Open Banking - An International Perspective on the Use of Transaction Data <small>Data</small>	Co-Innovation: Introduction to the Data Decisions Cloud <small>Tech</small>	Increase the Speed of Business: Adaptive AI Powered by the Ignite Feedback Loop <small>Analytics</small>	Challenges and Opportunities in an Evolving ID & Fraud Landscape <small>Trends</small>
1:50 PM	Session Break			
2:00 PM	Power Panel: Optimizing Trended Credit Data for Mortgage Finance <small>Data</small>	Pay This, Not That: Examining Consumer Debt Payment Preferences <small>Trends</small>	Bringing It All Together: The Full Solution for Smarter, Faster Decisions <small>Tech</small>	Tell Me Why: Explainable AI <small>Analytics</small>
2:50 PM	Networking Break			
3:15 PM	Partner Panel: Innovation Takes Root			
4:00 PM	Closing Remarks			



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Data—Ingredients for Smarter Decisions

Session Title	Session Description
Finding the Missing Consumers: Using Non Traditional Data to Get a Clear Picture	<p>Credit history says a lot about a potential customer, but many consumers lack credit. See how alternative data such as payment history for rent, short-term loans, mobile phones and utilities can help you make better informed customer decisions when paired with traditional financial data.</p> <p>Presenters: Peter Oburu and Keith Shields ,One Magnify</p>
Power Panel: Global Open Banking - An International Perspective on the Use of Transaction Data	<p>Navigating the labyrinth of country-specific approaches to using transaction data, which vary drastically among countries and regions, can be challenging. This session can help clarify your strategy by walking you through practical use cases for using open banking data in Australia, Spain and the UK, and leveraging transactional data to improve sub-prime lending in Canada.</p> <p>Moderator: Bill Johnston</p>
Alternative Data for Personal Loans and Specialty Finance	<p>The Personal Loan and Specialty Finance space has grown in popularity with lenders and borrowers, driven by Fintech and online lenders. What role can alternative data play to help lenders improve their product offerings and take advantage of the consumer demand?</p> <p>Presenters: David Whitin and Peter Gao</p>
Metrics that Matter: Marketing Metrics for the More Advanced Marketer	<p>Are your marketing metrics really helping to drive the business? Learn how to formulate and pick metrics that measure the underlying health of your business, so you can focus on profitable growth. This session offers a framework to help you to create the right metrics for your business and demonstrates how to implement the framework.</p> <p>Presenter: Matt Jackson</p>
Power Panel: Optimizing Trended Credit Data for Mortgage Finance	<p>Credit scores and reports are essential risk assessment tools, yet they only provide a “snapshot” of creditworthiness. Trended data provides up to 24 months of data, revealing a consumer’s financial trajectory over time. Hear leaders from Fannie Mae and Andrew Davidson & Company share how this unique data resource can dramatically enhance decisioning power.</p> <p>Moderator: Geoffrey Hickman</p>

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Analytics – Intelligence for Smarter Decisions

Session Title	Session Description
AI: All About Artificial Intelligence	<p>Artificial Intelligence (AI) delivers unmatched precision and accuracy—a potent competitive edge. In this session, you'll learn about the AI techniques implemented with data ingestion, machine learning (ML) and data visualizations. Our experts walk you through multiple AI use cases and how to rapidly build new solutions with reusable AI/ML components.</p> <p style="text-align: right;">Presenters: Chris Yasko & Dr. Raj Bondugula</p>
Tell Me Why: Explainable AI	<p>AI and machine learning promises to turn big data into deeper, richer insights. Yet, these insights are only actionable when assessing credit risk if they can be explained, something that's often not possible. Learn how proven AI systems produce explainable risk modeling systems that generate accurate reason codes and increased model precision.</p> <p style="text-align: right;">Presenter: Matt Turner</p>
Power Panel: Evaluating and Developing Multi-Data Solutions	<p>Alternative data helps businesses grow by enabling them to securely decision more customers. In this session, we pull back the curtain and speak to business leaders about how to maximize multi-data solutions for consumer lending.</p> <p style="text-align: right;">Moderator: David Whitin</p>
Optimize the Customer Journey through Marketing Attribution Analysis	<p>Successful marketing measurement means truly understanding the customer journey and the role each marketing channel plays in the experience. Here we share how advanced techniques are brought together into a multi-touch attribution analysis, helping to redefine and simplify this onerous task. This new measurement allows decisions to be made based on analytics, fueling major shifts in marketing channel budgets and refocusing marketing efforts back where they belong—on effectively acquiring and retaining customers.</p> <p style="text-align: right;">Presenter: Jeff Sporn</p>
Tell Me How: Using Explainable AI in a Complex Global Market	<p>International data compliance is a complex issue impacting the daily operations of many companies. Here, we highlight the latest global regulatory developments on the ethical use of data and AI. Share your questions and needs pertaining to explainable data modeling techniques, as our experts illustrate how Equifax NeuroDecision® Technology and other applications align with the changing landscape.</p> <p style="text-align: right;">Presenters: Rhona Parry and John Power</p>
Increase the Speed of Business: Adaptive AI Powered by the Ignite Feedback Loop	<p>In a constantly changing environment, businesses need models and strategies that adapt over time. Learn how to keep your models updated and aligned with fast-moving trends by accessing real-time performance insights through the Ignite Marketplace—a built-in direct feedback loop within Ignite. This session includes a live demonstration.</p> <p style="text-align: right;">Presenter: John Fenstermaker</p>
Power Panel: How Ignite can help Clients from Different Industries Improve Business Performance and Detect Market Opportunities	<p>In this session we will talk about how Ignite helped customers in the banking, retail and health industry to detect market opportunities, increase the effectiveness of cross-selling actions, and monitor the evolution of the credit portfolio. In a highly competitive environment, it is essential to have tools and information that provide a high level vision, and at the same time a detailed market position and insights that allow business objectives to be achieved. With Ignite it is possible.</p> <p style="text-align: right;">Moderator: Johnathon Ary Rubin</p>
Machine Learning in Attributes: A new chapter in attribute creation and usage	<p>When it comes to data attributes, businesses need premium performance and predictability. Learn how differentiated data, innovative analytic techniques and patent-pending technologies are fueling the most advanced, diverse attributes ever. See first-hand how attributes driven by machine learning—compared to traditional approaches—are powering more predictive neural net models and more robust models.</p> <p style="text-align: right;">Presenters: Mike Catanese and Rupesh Patel</p>



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Track: Technology – Delivery of Smarter Decisions

Session Title	Session Description
<p>Faster is Better: Develop and Deploy Models in 30 Days</p>	<p>Businesses dedicate a lot of time, money and resources to risk model development. Think: six months to a year, and hundreds of thousands of dollars. Discover how the Advanced Model Engine within Ignite can slash that investment with integrated, one-stop access to distributed computing tools, self-documenting features, patented machine learning technology and more.</p> <p>Presenters: Mike Griffith, John Fenstermaker and Ryan Baltes</p>
<p>Self Service Attributes : Attribute Engine in Ignite</p>	<p>It requires a lot of time and resources to build, test and deploy attributes in one environment and then recode them in production. Discover a faster, smarter way to work by using a single “source of truth” data repository, modern coding methodology and self-documenting features, all within one framework that enables you to take attributes into production without re-coding.</p> <p>Presenter: Mike Griffith, Bob Crutchfield and Ryan Baltes</p>
<p>Power Panel: Real-time User Insights from Real-Life Ignite Customers</p>	<p>In today’s market, businesses must be able to derive actionable insights and value from data in an efficient, streamlined way, without losing sight of business objectives. This lively panel discussion explores exciting ways current Ignite users are accessing data and driving fresh insights with less friction, and how it all starts by understanding the business context.</p> <p>Moderator: Tom Aliff</p>
<p>Rapid Decision Execution: Driving Decisions with InterConnect</p>	<p>Do you want to make better customer decisions? Is heavy reliance on IT resources slowing down the deployment of updates to your credit strategy? Discover a better way, with a point-and-click approach to writing decision rules, running simulations on thousands (potentially millions) of data records and visualizing the impact of rule performance in real time—all within a single user interface.</p> <p>Presenter: Deepesh Mohandas and Mike Griffith</p>
<p>On Premises Keying and Linking: Connecting In-House Data Assets</p>	<p>Given the explosive growth of Big Data, many businesses struggle to responsibly manage the vast amount of data they aggregate each day. Here, you’ll learn about a pioneering on-premises solution that leverages the power of Equifax data to connect consumer records across different channels, departments and lines of business, without sharing sensitive personal identifiers.</p> <p>Presenters: Mike Griffith and Carlos Andrade</p>
<p>Bringing It All Together: The Full Solution for Smarter, Faster Decisions</p>	<p>To succeed in today’s fickle market, businesses must be nimble. That means being able to efficiently develop deeper insights, swiftly act on those insights and better understand the outcomes. Here, you’ll see first-hand how Ignite can help by putting you in charge of everything from accessing multi-source data and advanced analytical tools, through solution deployment, documentation and optimization.</p> <p>Presenter: Mike Griffith</p>

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Track: Trends – Drivers of Smarter Decisions

Session Title	Session Description
<p>Power Panel: From Disruptors to Trailblazers – The Future of Fintech/Alt-Fi Lending</p>	<p>Through the innovative use of data, technology and analytics, Fintech and online lending companies have disrupted traditional lending models, creating a dynamic borrower experience for consumers and small businesses. Here, senior risk executives within the space discuss what's next, sharing their thoughts on alternative data, AI and machine learning, industry headwinds, 2019 predictions and more.</p> <p style="text-align: right;">Moderator: Sharla Godbehere</p>
<p>Knowing You, Knowing Me : The Evolution of Identity</p>	<p>People and businesses connect more often and in different ways than ever before, which directly impacts identity and fraud management practices. Here, we discuss these dynamics and others, such as changing privacy regulations and the maturity of devices, as we address how to navigate the growing complexity and scope of identity and fraud management.</p> <p style="text-align: right;">Presenter: John Ray</p>
<p>Pay This, Not That: Examining Consumer Debt Payment Preferences</p>	<p>Ever wonder which bills consumers pay first, or how to push your outstanding debt higher up their payment priority list? Get the insights you need in this session, where we share the findings from a recent data study on what debt obligations consumers will pay when they are under financial difficulty.</p> <p style="text-align: right;">Presenter: Lily Ling and Peter Oburu</p>
<p>Effectively Navigating an Economic Downturn: Consumer Credit Trends and Economic Outlook</p>	<p>Understanding Lending and Consumer Behaviors at a macro and regional level can drive better planning, forecasting and drive changes in lending. In today's Economy, understanding what's currently driving debt growth and expansion, how consumers are performing in this economy driven by economic trends using the right data and key inputs will assist with navigating through economic changes impacting your ability to forecast and plan for the future.</p> <p style="text-align: right;">Presenters: Amy Graybill, Equifax; Cris deRitis, Moody's</p>
<p>Fraud, Risk or Product? A Forensic Analysis of Loan Stacking</p>	<p>While taking out a loan with multiple lenders may sound like a reasonable way for a consumer to secure their full financing needs, loan stacking dramatically impacts a lender's ability to properly assess risk and fraud. Financial services provider SoFi examines loan stacking and how it manifests in the loan origination process. Examples will be shared followed by a discussion on how the industry can respond to this growing issue.</p> <p style="text-align: right;">Presenters: Peter Maynard, Equifax; Jerry Podczaski, SoFi</p>
<p>Student Loans: Putting Portfolios to the Test</p>	<p>In 2018, more than 44 million Americans had student loan debt, representing \$1.52 trillion. Here, we closely examine current and historical student loan levels and share fresh insights and trends around student loans. Learn about potential implications for various lenders, including your organization, depending on the percentage share of student loan debt in your portfolios.</p> <p style="text-align: right;">Presenter: Peter Oburu</p>
<p>Security Strategy: Learning from the Past, & Preparing for the Future</p>	<p>Stay ahead of the ever-changing cybersecurity threat and regulatory landscape. Learn the three leading indicators of security problems in your organization, with insights you can take back today to help avert a security crisis. Then, hear about recent and coming potential changes in the regulatory landscape for data security, and strategies to keep pace without losing sight of the business.</p> <p style="text-align: right;">Presenters: Jamil Farshchi and Nick Oldham</p>
<p>Challenges and Opportunities in an Evolving ID and Fraud Landscape</p>	<p>Learn how to utilize growing data assets and analytics to create an approach to address these challenges.</p> <p style="text-align: right;">Presenter: Mike Urban</p>