We’re pleased to present the agenda for the 2013 TransUnion Regional Seminar in Palm Beach. This year’s theme — *New Insights from Enhanced Credit Data* — focuses on ways to manage consumer credit portfolios using new and innovative data capabilities.

As the economy improves, lenders will try to strike the right balance between capturing a share of the growth in consumer demand and maintaining sound credit policies in an environment of elevated regulatory oversight. To remain competitive, lenders will have to embrace new technologies to successfully capitalize on alternative acquisition and cross-sell channels. But they’ll also need a better and more global view of their customers. This will help them understand their total — rather than just “on-us” — spending and payment habits.

Some of the questions we’ll investigate over the course of the seminar include:

- **How can you find inactive customers with the most spend potential to strategically deploy wallet share conquest campaigns?**

- **What is the true risk of revolving card holders across various product types, and how might you distinguish high-risk from low-risk revolvers?**

- **How should you interpret the various key economic and lending market indicators to properly prepare your business for emerging trends over the next several months?**

Through our studies, products and market intelligence, you’ll get a different lens through which to evaluate your customers. We’ll touch on innovative, practical approaches to strategy, analytics and technology that should generate new insight for you. We’re also excited to present the TransUnion CreditVision® Risk Score, a new risk management solution that captures all the benefits of enhanced credit data in the familiar form of a credit score.

This working event is sure to provoke productive conversations with your peers. And, best of all, provide you with great ideas for managing your business into 2014.
SEMINAR AGENDA

8:00 AM – 9:00 AM  Breakfast

9:00 AM – 9:15 AM  Introduction

9:15 AM – 10:00 AM  Industry Credit Statistics: The Importance of an Overarching Market Perspective
Antoni Guitart
Director, Research and Consulting
TransUnion

How much of your portfolio’s performance is really due to “the economy”? In this session, we’ll take a deeper look at lending market forces through a discussion of industry credit statistics and their trends over time. The session will cover several examples of how using industry-level statistics can lead to tremendous insight into the performance of individual portfolios. We’ll cover the influence of economic factors on various geographic footprints, and the cyclicality of the lending business. This global perspective can yield a strategic advantage in effectively responding to performance within your own portfolios, competitive pressures, economic volatility and other external factors.

10:00 AM – 10:45 AM  Dynamic Scores: Advanced Building Blocks for Risk Evaluation
Gene Volchek
Group Vice President, Analytical Services
TransUnion

While the effectiveness of credit scores in controlling credit losses has been proven time after time, users and developers alike continue to search for new patterns or dimensions within credit data to further improve upon the “tried and true” methods. In particular, the use of traditional static data as the basis of the models has prevented the algorithms from capturing historical consumer behavior trends that have long been intuitively known to be predictive of risk. For example, how does the average long-term credit utilization or the ability to distinguish Revolver from Transactor behavior influence or alter the view of risk? In this session, you’ll discover the benefits of this and other enhancements to credit scoring as we present the TransUnion CreditVision® Risk Score. You’ll see how this new solution provides material improvements to risk management overall as well as strategically important consumer groups, and how it robustly applies to various types of credit products.

10:45 AM – 11:00 AM  Break
SEMINAR AGENDA

11:00 AM – 11:45 AM  Minimum Payments vs. Actual Payments: A Look at Debt Service Behaviors and Credit Capacity
Ezra Becker
Vice President, Research and Consulting
TransUnion

What are the implications when your customers change their well-established payment patterns? What if someone who was making only minimum payments starts sending you bigger checks? Will it lead to the attrition of the customer, or to a cross-sell opportunity? Does it indicate a growing demand for new credit products or a bigger line on the existing account? What if your Transactor suddenly becomes a Revolver? Does it change the propensity of future default? And what about behavior on closed-end loans? This session explores the insights gained from a recent study comparing what is owed versus what is paid. The findings may help you build better aligned strategies across acquisition, line management, retention and cross-sell by anticipating changes in consumer credit needs based on a deeper understanding of payment behavior. It looks at multiple profiling characteristics and measures this dynamic among consumers from a range of risk tiers and across multiple product categories.

11:45 AM – 12:30 PM  Lunch

12:30 PM – 1:15 PM  How Do You Spend? The Use of Spend Algorithms to Anticipate Purchase Activity
Charlie Wise
Vice President, Business Development
TransUnion

As a driver of profitability and a leading indicator of risk, spend measures have been a critical factor in card strategy. However, these measures have historically relied on spend with the lender alone, thus failing to provide a view of the consumer’s complete spend profile. This session takes a deeper dive into the question of spend behavior presented in the Minimum versus Actual Payments session. It uses enhanced historical credit data from the TransUnion CreditVision® solution to define total consumer spend along four dimensions: Level, Momentum, Seasonality and Dispersion. You’ll discover how spend algorithms can provide useful insights across products: helping credit card lenders to optimize re-activation strategies by classifying dormant or underutilized accounts according to their global spend level; assisting retail and private label lenders to understand seasonal spending behaviors to improve account selection in promotional mailings; and providing insight to lenders on how high spenders can be more accurately predicted with the use of the spend algorithms.
1:15 PM – 2:00 PM  
**Leveraging Traditional Insights and Analyses in the E-Commerce Arena**  
Steve Chaouki  
Group Vice President, Financial Services  
TransUnion  

While there is clearly a great deal of opportunity in e-commerce, historically this channel has been fraught with risk for consumer lenders. Moreover, adverse selection and high costs have slowed adoption in financial services relative to other sectors. Sometimes advanced insights are gained not through new methodologies, but by the application of proven approaches in new ways. In order to be successful and grow profitably in this space, it’s critical for lenders across all products to leverage the decades of credit data and analytics that were developed for other channels into their e-commerce activities. This session explores how to leverage what you already know using new tools to become more competitive and effective in the e-commerce space.

2:00 PM  
**Wrap-up**