

Attend the only credit management conference in South Africa focusing on technology

**SOME MEMBERS OF OUR
ESTEEMED SPEAKER PANEL**



Greg Brill
Managing Director
Octagon Credit
Services



Peter Rafferty
CEO
Futuresoft



Hamish Houston
Commercial Director
ACET Processing



Hans van Aardt
Managing Director
Microworks



Frank Lenisa
Marketing Director
Compuscan



Ben Pieters
Sales Director
Acczone



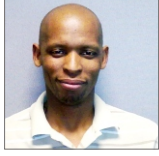
Barry Leonard
CEO
Xpertek Group



Miles Hern
Managing Director
CreditEase



Francois Grobler
Head: Credit Risk
JD Group



Tumi Machedi
Specialist: Customer Management Capability
Credit Risk Personal Bank, ABSA Bank



Dalene Opperman
Managing Director
Maravedi Financial Solutions



**CREDIT MANAGEMENT
TECHNOLOGY
CONFERENCE & EXHIBITION**

17 & 18 November 2010
Indaba Hotel, Fourways, Johannesburg

TOPICS TO BE COVERED INCLUDE:

Introduction to credit management technology
Global trends in credit management and payments technology
Role of information technology in credit management
Importance of credit risk management software for banking institutions
Overview of decision-making management software to negate credit risk across the credit life cycle
Advancing credit risk management through the application of credit bureau technology
Improving credit management through the use of a loan management system
Features and benefits of choosing the right loan management solution
Using technology in loan origination to streamline and manage key functions
Technology and debt collection introducing debt management systems
INCLUDE CREDIT TECHNOLOGY CASE STUDIES FROM ABSA, NEDBANK, MARAVEDI FINANCIAL SERVICES AND JD GROUP

Organised by



trade conferences international

WHO MUST ATTEND THIS HIGH POWERED EVENT?

JOB TITLES
Credit Analyst
Credit Manager
Accountant
Risk Analyst/ manager
Decision Support Analyst
Collections manager
Financial Officer
Credit Assessment Manager
ITM manager

TARGET MARKET
banks
financial consultancies
cash loan operators
retail credit providers
debt collection agencies
credit bureaus

BACKGROUND

Technology is like a fish if it stays on the shelf for too long, its starts too smell.

From risk assessment practices to credit control, scoring, collections, loan and debt management, the use of technology is inescapable when it comes to credit management and more specifically credit risk.

The scale and volume of credit granting has increased so much in the past decade that no decision can be taken anymore without using available technology tools and techniques.

Other challenges also put a higher demand on keeping up with technology. Not only has the focus on customer satisfaction increased, but the competitive and regulatory environment has completely made a turnabout, with the introduction of Basel 11, the National Credit Act. and the introduction of the Internet and mobile technology has also changed the way we do business and interact with our customers.

A sound credit management process (including risk) should create a suitable credit management environment, sound credit granting processes and maintaining effective administrative systems while measuring and ensuring control of the entire credit system.

Many bigger lenders such as banks have invested significantly in methods, resources, processes and technology to assess, monitor, manage and model their credit management practices.

However a common problem is that the IT architecture used to facilitate credit management process is still loose when it comes to applications and technologies. To use the right technology at the right time, comes through experience and knowledge.

At the Credit Management Technology Conference delegates will be able to access different approaches to the use of software and applications and will afterwards be able to answer questions regarding user-friendliness, security, system integration, data usage, data storage and many others. This knowledge will be invaluable to their different organisations.

Trade Conferences International has over the years organised close to 200 events, many of them in the financial sector. Our credit related events have been attended by over 400 people. We are ready to bring delegates a different approach to credit management which will benefit both small and big organisations.

Attendance will give you the chance to leverage opportunities to implement active credit portfolio management through the use of technology.

See you there!!

Benefits of attending this conference:

learn more about global trends in credit management technology

examine the role of information technology in credit management

explore the use of decision-making software

increase your knowledge around loan administration and debt management systems

tune into some interesting case studies showcasing technology efforts by leading credit lending organisations network with top speakers and fellow colleagues



08:00 Registration and refreshments

08:50 Opening remarks by chairperson

09:00 Understanding the importance of successful credit management to ensure the successful implementation of technology strategies
Christine Jordaan, Director, PSB College

09:40 Introduction to credit management technology
application processing credit bureaus, NLR research and NLR registration
incorporating different business policies (deal types)
scoring (application and behavioural) and affordability models
image processing document scanning and biometrics
benefits of image processing: easy account creation, document management and consistent credit decisions
reduction of bad debt, cost reduction through use of own data and improved management reporting
Greg Brill, Managing Director, Octagon Credit Services

10:10 Mid-morning tea

10:40 Global trends in credit management and payments technology
review of international best practices
dealing with increased regulation
focus on collections
customer contactability and diversification of channels
value of analytics
Hamish Houston, Commercial Director, ACET Processing

11:20 Role of information technology in credit management
risk management
o process
o rules engine
o predictive analytics
o decision control
o dashboard
cashflow management
o process
o collections (pre-legal, legal and outsourced)
o dashboard
query/ dispute management
o process
o dashboard
Hans van Aardt, Managing Director, Microworks

12:00 Importance of credit risk management software for banking institutions
Andre Tredoux, Executive: Operations and Collections; Personal Banking and CVM, Nedbank

12:40 Lunch

13:30 Overview of decision-making management software to negate credit risk across the credit life cycle
introduction
o overview of the credit life cycle
o concepts and terminology
applications processing
o principles of an effective applications processing system
o workflow and process management
o use of an application scorecard for automated decisioning



- customer management
 - o proactive management of existing customers
 - o portfolio performance monitoring
 - o automated decisioning through the use of behavioural scorecards
- collections and recoveries management
 - o key components for a best practice collections management system
 - o use of collections scorecards cashflow projections
- provisioning for bad debt
- bottom line benefits of automated decisioning systems

Marina Terblanche, Business Consultant, Experian

14:10 Advancing credit risk management through the application of credit bureau technology

- application of bureau data
- analytics and software
- customer life cycle

Frank Lenisa, Marketing Director, Compuscan

14:50 Mid-afternoon coffee/tea

15.10 CASE STUDY: Technology and credit management at a micro lending institution

Dalene Opperman, Managing Director, Maravedi Financial Solutions

15.50 Closing remarks



08:00 Morning refreshments

08.55 Opening remarks

09:00 Improving credit management through the use of a loan management system

- how does a credit management solution help?
- addressing business issues
- reporting
- deal lifecycle changes
- proactive collections
- compliance

Barry Leonard, CEO, Xpertek Group

09:40 Features and benefits of choosing the right loan management solution

- hardware
- operating systems
- application
- features
- security
- benefits

Ben Pieters, Sales Director, Acczone

10:20 Mid-morning tea

10.40 Using technology in loan origination to streamline and manage key functions

- pre-qualifications
- affordability
- linking into the National Loans Register
- scoring models

Miles Hern, Managing Director, CreditEase

11.20 Technology and debt collection introducing debt management systems

- availability of software for debt recovery
- cost implications
- availability of legal and compliance documents
- real time information
- credit scores and behavioural data
- ability to improve collection rates
- electronic document tracking and archiving
- integration with other applications such as telephony
- communication with consumers

Peter Rafferty, CEO, Futuresoft

12.20 Lunch

13.10 CASE STUDY: JD Group - connecting customer management and collection decisions

- centralizing credit control in a financial services division
- implementing a customer management adaptive control system
- strategic benefits of centralization
- reasons for choosing FICO's systems
- tough lessons learnt during the centralization of credit and the implementation of TRIAD and Blaze Advisor
- early results and successes that validate JDG's choices

Francois Grobler, Head: Credit Risk, JD Group

13:50 CASE STUDY: How technology is assisting in improving management of credit at ABSA Bank

Tumi Machedi, Specialist: Customer Management Capability, Credit Risk Personal Bank, ABSA Bank

14:30 PANEL DISCUSSION

Driving technology issues to improve credit management at lending institutions

15:00 Closing of conference

MARKETING YOUR COMPANY AT THE CREDIT MANAGEMENT TECHNOLOGY CONFERENCE 2010

TCI events are known to give sponsors and exhibitors the opportunity to reach high powered delegates attending the conference.

Exhibiting your company's products or services therefore allow you excellent networking opportunities. It also gives the sponsoring/exhibiting companies an opportunity to penetrate the financial market and position itself as an active participant in the credit management technology industry in South Africa.

Sponsorship available include packages such as cocktail sponsor, lunch sponsor, sponsorship of delegate bags, folders, conference material etc. If you are a service provider, dealing with technology in the credit management industry, it is YOUR opportunity to align yourself as a major role player.

Our last credit event was attended by companies such as ABSA, Capitec Bank, Experian, Ithala Development Corporation, Transunion, Norufin Housing, JD Group, Teba Bank, SA Reserve Bank, Metroplitan Card Operations, Mafori Finance, MBD Credit Solutions, Cape Consumers, Avon Justine, RCS Personal Finance, SACS Property Finance, Teljyo and many others.

By exhibiting at the CREDIT MANAGEMENT TECHNOLOGY CONFERENCE 2010 you will be able to:

- Position your company's profile as a leader in the financial industry
- Gain direct access to a highly dedicated target audience.
- Showcase your technology offerings.

Contact Ryno van Ellewee on 011 803-0009 to receive a detailed list of sponsorship options available.



SPONSORSHIP & EXHIBITION REGISTRATION FORM

Credit Management Technology Exhibition 2010

Please tick one of these option/s you are interested in and either fax or email the form back to TCI: Fax: 086 582 2981, or e-mail to info@tci-sa.co.za

- | | |
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| <input type="checkbox"/> GOLD SPONSOR package to be finalised | <input type="checkbox"/> SILVER SPONSOR package to be finalized |
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Promotional value = R 5000 |
| <input type="checkbox"/> PROMOTIONAL INSERTS: Promotional value = R5 220 | |
| <input type="checkbox"/> EXHIBITION STAND: 3 x 3 s.qm = R8 550, 00 + VAT = R 9 747.00 | <input type="checkbox"/> OPEN SPACE = R750 per sqm
(Only for stand bigger than 1859 s.qm) |

All the above prices are quoted without VAT.

COMPANY NAME: _____ CONTACT PERSON: _____

COMPANY PHONE NO: _____ COMPANY FAX NO: _____

PERSON DEALING WITH ACCOUNTS: _____ E-MAIL ADDRESS: _____

POSTAL ADDRESS: _____

APPROVING MANAGER: _____

DATE: _____ SIGNATURE: _____ AMOUNT (incl. VAT) _____

Please note: Upon receiving the signed sponsorship form, an invoice will be issued electronically which must be processed within three days after forwarded. Once the sponsorship form has been completed, the company will be held responsible for payment. When payment is made please supply the company name. The organisers reserve the right to make necessary changes to the venue or programme should the need arise. Above costs exclude VAT and only includes the cost of the promotional opportunity.

DELEGATE REGISTRATION FORM

Credit Management Technology Conference 2010 17 & 18 November 2010, Indaba Hotel, Fourways, Johannesburg

Please register the following delegates for the above conference :

FULL NAME : _____ DESIGNATION : _____ EMAIL : _____

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FULL NAME : _____ DESIGNATION : _____ EMAIL : _____

FULL NAME : _____ DESIGNATION : _____ EMAIL : _____

ORGANISATION : _____ COMPANY VAT NO : _____

COMPANY TEL NO. _____ FAX NO: _____

PERSON DEALING WITH ACCOUNTS : _____ EMAIL: _____

POSTAL ADDRESS : _____


REGISTRATION DETAILS :


REGISTRATION FEE:

Registration Fee: R5 200 + VAT = R5 928 per person
For three or more bookings: R 4 650 +VAT = R5 301 per person

Registration cost does not include transport and accommodation

4 Simple Ways To Register

 Fax: 011 803-1553
or: 086 582 2981

 Contact us for more
information 011 803-0009

 Post: Trade Conferences International,
PO Box 665, Fourways, 2055

 E-mail: info@tci-sa.co.za

Please note: Upon receiving the registration form, an invoice will be issued electronically. In order to guarantee your booking, payments must be made within 5 days of receiving the invoice. When payments are made, please supply the bank with your company name as reference.

Fees include lunch, refreshments and conference documentation. The organisers reserve the right to make necessary changes to the programmes, speakers, venue or the dates should the need arise.

CANCELLATIONS: will only be permitted within 5 days of registration. Thereafter your organisation will be held liable for payment of the full amount with no exceptions. Cancellations must be done in writing and forwarded to Ryno van Ellewee at ryno@tci-sa.co.za or faxed to 086 691 9380.

NB: I hereby acknowledge that I have read and understood all the terms and conditions of registration, and have the authority to approve the registration

FULL AMOUNT TO BE PAID: _____ (incl. VAT)

FULL NAME OF APPROVING MANAGER : _____

DESIGNATION: _____ EMAIL: _____

APPROVING MANAGER 'S SIGNATURE: _____ DATE: _____