

4 October 2019

# Credit Risk: Data Sharing for Lending Decisions

FLA

FLA, Imperial House, Central London



## About this workshop:

Shared credit data is a key element in ensuring lenders make the most appropriate decisions and manage effectively the on-going relationship with customers.

It can be used throughout the customer relationship lifecycle from prospect identification, credit risk assessment, to account management and debt collection.

With over 500 million credit records currently shared it is by far the most predictive information available through the Credit Reference Agencies (Callcredit, Equifax and Experian).

Sharing and access to data in the UK is governed by the Principles of Reciprocity. These principles are recognised by the World Bank as a key factor in the UK having one of the most developed and effective systems in the world.

This is a comprehensive introductory course on how credit data is shared and accessed in the UK, including the key principles for sharing and accessing the data and the governance of these principles. It will also provide an overview of the future developments that could impact data sharing in the future.

## By the end of the workshop delegates will:

- Have a good understanding of the way credit data is shared and the “allowed uses”
- Gain an overview of the governance arrangements including the Steering Committee on Reciprocity (SCOR) and current areas of work.
- Understand the key areas of the data sharing arrangements that specifically impact their organisation
- Get up-to-date information regarding the future developments in data sharing

**Please note: all FLA events are subject to the application of competition law. Details will be available on the day and are included in the booking form.**

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## Programme:

Registration: 9.30 - Finish: 15.45

### 10.00 Introduction to Data Sharing

- Why share data - the benefit for lenders, consumers and businesses
- The data sharing framework - credit reporting systems and their participants

### 10.30 Data Sharing in the UK - The Principles of Reciprocity

- Background
- Key principles
- Types of subscribers
- Data provided
- Uses of data

### 11.30 Coffee break

### 11.45 Governance of the Principles and the role of the Steering Committee on Reciprocity (SCOR)

- The role of SCOR
- Rules, function and structure
- Membership
- Compliance and complaint process
- Credit Reporting Agencies (CRA's) product development process
- Future developments

### 12.15 Key areas for Data Sharers and Users

- Consumer/business reciprocity
- Data quality
- Searches
- Identification and employment checking
- Marketing
- EU and non-EU lenders
- Regulator/financial supervisor access
- Compliance

### 13.15 Lunch break

### 14.15 The Future for Data Sharing

- Update on International, European and UK developments impacting on data sharing

### 15.00 The Data Sharing Clinic

- An opportunity to raise practical issues and seek guidance on how data sharing can work in your organisation

### 15.45 Course close

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## **Trainer biography:**

**Neil Munroe – President, ACCIS, Director and Principle Consultant, CRS Insights Limited**

Neil has 35 years' experience in the financial services and credit reporting industries. For over 24 years he was with Equifax where he held a number of positions in business development and operations including that of Sales Director for Equifax's Consumer Information Services credit reporting business in the UK.

In 2015 Neil set up his own company, CRS Insights Limited which provides strategic and operational consulting services to all stakeholders involved in credit reporting systems, including data suppliers and users, credit reporting service providers (private credit bureau and public credit registers) and regulator/policy makers.

Neil is a member of the UK Institute of Credit Management and an advisor on consumer credit matters to the Institute's Technical Advisory Committee. He has been a member of the Executive Management Committee of ACCIS, the Association of Consumer Credit Information Suppliers, since June 2007 and took over the role of President in June 2009. ACCIS represents 50 consumer credit reporting agencies in 34 countries. Neil is also a member of the International Committee on Credit Reporting (ICCR) that is hosted by the World Bank.

## **Who should attend:**

The course will be of relevance to all those working in areas where credit data is used, such as marketing, credit risk assessment, client relationship management and collections as well as those areas responsible for ensuring regulatory and business compliance.

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# Credit Risk: Data Sharing for Lending Decisions



Please register the following delegate(s) for the above course.

## BOOKING DETAILS - PLEASE USE BLOCK CAPITALS

Company name: \_\_\_\_\_

Contact name: \_\_\_\_\_

Job title: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode:

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

### DELEGATE 1

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

### DELEGATE 2

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

### DELEGATE 3

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

### DELEGATE 4

First name: \_\_\_\_\_

Surname: \_\_\_\_\_

Company: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Your special needs or dietary requirements: \_\_\_\_\_

To register please complete this form

Phone: Jon Dear on +44 (0)20 7420 9623 Fax: +44 (0)20 7420 9631

Web: [www.flatraining.org.uk](http://www.flatraining.org.uk) Email: [training@fla.org.uk](mailto:training@fla.org.uk)

Post: Jon Dear, FLA, Imperial House, 8 Kean Street, London WC2B 4AS

## COURSE FEES

**FLA Member's fee per delegate:** £465 + VAT

**Non-FLA Member's fee per delegate:** £625 + VAT

**PAYMENT:** Upon registering you will be sent an invoice; payment is required before attending the event.

Please invoice

Provide purchase order no:

Payment by cheque

You can also book online at [www.fla.org.uk](http://www.fla.org.uk) where you will have the additional option to pay by credit card.

Cancellations all cancellations must be made in writing via email to [training@fla.org.uk](mailto:training@fla.org.uk). Cancellations received more than 30 days prior to the start of the course will incur an administrative charge of £70.00 + VAT per delegate. There is no refund on cancellations made within 30 days of the course start date.

Transferring from one course to another is treated as a cancellation.

You may substitute one delegate for another at no additional cost. Notification must be received in writing by noon of the business day prior to the start of the course.

Data Protection: The Finance & Leasing Association will use the data you provide to process your course registration. We would also like to keep you informed (by post, telephone, email or fax) of other FLA training courses, products and services. If you would like us to send you details of future events, please tick this box:

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