SMi
LINKING BUSINESS *with* INFORMATION

SMi presents the 2nd annual...

Big Data in Retail Financial Services

27TH NOV 2014

Marriott Regents Park Hotel, London, UK

CHAIRPERSON:

Sergio Vieira, Director of Customer Insights, Customer Products, **Lloyds Banking Group**

KEY SPEAKERS INCLUDE:

- **Dr Orlando Machado,** Head of Customer Science, **MoneySuperMarket**
- **Alastair Barter,** Senior Policy Officer, **Information Commissioner's Office**
- **Alan Grogan,** Chief Analytics Officer, Customer Solutions Group, **Royal Bank of Scotland**
- **Bob Skerrett,** UK Telematics Director, **RSA Group plc**

BENEFITS OF ATTENDING:

- New for 2014 – **Profiling your customer** - find out how to really get to know your clients
- Understand **privacy issues** and how to implement best practice to **mitigate the risks**
- Learn how to **use your data more effectively** in key decision making processes
- Analyse the newest tools for implementing robust **big data processes and technologies**

PLUS INTERACTIVE POST CONFERENCE WORKSHOP
Friday 28th November 2014, Marriott Regents Park Hotel, London, UK

Using big data to detect and prevent fraud
Workshop leader: **Darren Hodder,** Director, **Fraud Consulting Ltd**
8.30am – 4.00pm

---

www.bigdata-retailfinancialservices.com

Register online or fax your registration to +44 (0) 870 9090 712 or call +44 (0) 870 9090 711

CPD CERTIFIED
The CPD Certification Service

@SMiFinance

8.30 **Registration & Coffee**

9.00 **Chairman's Opening Remarks**
Sergio Vieira, Director of Customer Insights & Interaction, Lloyds Banking Group

DATA & ANALYTICS

9.10 **OPENING ADDRESS**
Data-driven decision making: getting it right
- What are the key differentiators between success and failure?
- How can data drive continuous improvement in your organisation?
- Where can your data asset add unique value?
Orlando Machado, Head of Customer Insight and Engagement, MoneySuperMarket

9.40 **Unusual analytical techniques that give you the edge**
- Monte Carlo simulations – vital for complex problems (sorry, I mean solutions)
- Benford's distribution – essentially for spotting certain kinds of fraud
- Nyquist's theorem – worth knowing about just for the name, but also tells you how often to sample big data
Professor Mark Whitehorn, Chair of Analytics, School of Computing, University of Dundee

10.10 **Morning Coffee**

KNOWING YOUR CUSTOMER

10.40 **Non-traditional customers: big data can be used for so much more than marketing**
- Processes that are barriers to sales and how big data can help solve these
- Discover how Big data can be valuable and useful to optimise business management
- Big data in the future: What can we expect
Oliver Werneyer, Vice President, Data and Distribution Leader, Swiss Re

11.10 **Using your own data more effectively- utilizing data as a primary source of information**
- Extracting insights from existing and new sources of internal data
- Untapping the value locked away in these internal systems
- Leveraging existing data, infrastructure and skills to deliver near-term business value
- Extending existing capabilities to address more complex sources and types of data
Sergio Vieira, Director of Customer Insights & Interaction, Lloyds Banking Group

11.40 **A different perspective - transferable learnings from customer-centric grocery that have real applications for retail financial services**
- How the uses of customer data in grocery can be transferred to other industries
- The fundamentals of customer centricity through data
- Insight and customer understanding
- Targeting customers with relevant offers to drive sales and customer engagement
Max Hunter, Senior Business Consultant, Intelligent Shopper Solutions, Aimia

12.10 **Networking Lunch**

1.20 **Utilizing big data analytics to read client moves and earn more revenue**
- Learn how to properly utilize big data in customer acquisition and cross-selling process
- How much you can REALLY learn about your customers and how to monetize this knowledge?
- Find out which data "underdogs" turn out to be rather useful in reality
- Get inspired how to adopt new analytics techniques on your very own client data
Filip Vitek, Head of Customer Value Management, Customer Value Management, Retail Division, Sberbank Slovakia

INTERNATIONAL PERSPECTIVE

NEW TECHNOLOGY STRATEGIES

1.50 **Implementing analytics using geospatial mapping tools for retail finance services**
- Developing a big data strategy incorporating geospatial data, to provide the direction needed to distinguish yourself
- Implementing GIS to help understand data better than ever
- Learn how financial organizations can really benefit from the use of geographic analysis
Alan Grogan, Chief Analytics Officer, Customer Solutions Group, Royal Bank of Scotland

2.20 **Applying telematics data in general insurance**
- Delivering value to the customer and insurer from large amounts of behavioural and location data
- Introducing telematics into risk selection, pricing and claims
- The challenges and how we can overcome them
Bob Skerrett, UK Telematics Director, Royal & Sun Alliance

2.50 **Afternoon Coffee**

PRIVACY AND RISK MANAGEMENT

3.20 **Gaining a clear understanding of privacy issues relating to big data and financial services**
- Exploring the emerging challenges to privacy
- Creating a practical framework for identifying and addressing privacy issues
- What consumers expect from organisations using their data – a regulator's view
- Journeying through the latest regulatory enforcement trends on privacy and data security
- Implementing good practice to mitigate privacy risks
- What else should you know in order to comply?
Alastair Barter, Senior Policy Officer, Information Commissioner's Office

REGULATORY PERSPECTIVE

3.50 **Fraud reduction and management**
- How financial services can use big data in the fight against fraud and illicit customer behaviour
- Data-driven crime fighting: what the financial services world needs in place
- Turning to analytics to predict and prevent fraud in real-time
- Case study: using social media data and analytics to strengthen risk management and fraud detection capabilities
Darren Hodder, Director, Fraud Consulting Ltd

4.20 **Chairman's Closing Remarks and Close of the Conference**

Register online at: **www.bigdata-retailfinancialservices.com** • Alternative

---

WHO SHOULD ATTEND?

Managing Directors and Heads of Department with the following professional job descriptions would benefit from attending Big Data in Retail Financial Services

- Customer Analytics Research
- Business Intelligence
- Customer Marketing
- Customer Insight
- Product Development
- Enterprise IT Architecture
- IT/ IT Infrastructure
- Platform Technology
- Product Marketing

- Market Analysis and Strategy
- Data Management
- Data Mining
- Digital Technology
- Social Media Customer Engagement
- Marketing Analytics
- Fraud Control
- Customer Relationship

- Management
- Credit Risk
- Risk Management
- Online-Banking
- Digital Marketing
- eChannels
- Customer Service
- Data Privacy
- Single Customer View
- Business Change and IT

- Risk Management
- Strategic Marketing
- Strategic & Business Insights
- Credit Risk Management
- Decision Analytics
- Pricing
- Underwriting
- Claims Management

Using big data to detect and prevent fraud

Hosted by
Darren Hodder, Director, **Fraud Consulting Ltd**

Overview of workshop:

Fraud is a collaborative criminal issue that requires a collaborative response and so big data can have a significant role in enabling organisations to detect and prevent criminal activity.

Delegates of this master class will be introduced to the current fraud and cybercrime landscape which is having an impact to both public and private sector organisations worldwide. Through a series of interactive discussions delegates will learn how the proceeds of fraud is funding global criminal activity and understand the motivations behind the networks that are collaboratively causing disruption to websites, business operations and critical infrastructure.

There are many challenges in ensuring that organisations are sufficiently equipped to deal with big data in the context of fraud prevention. From a legal and regulatory perspective there are complex considerations to understand when it comes to implementing solutions.

Working under the Chatham House rule, attendees will be encouraged to share experiences on various aspects including detection, prevention, tools and intelligence sharing.

Why should you attend:

This workshop is applicable to leaders within Fraud Risk Management, Money Laundering Risk Officers, IT Security, Information Security, Cyber Security and Operations, Chief Risk Officers, Chief Information Officers, Chief Technology Officers, Chief Training Officers, Legal Officers, Criminal and Forensic Investigators.

Attendees will benefit from understanding the core principles and issues surrounding the use of big data for fraud risk management and will leave with valuable knowledge on how to best implement fraud strategies that incorporate big data. Through group discussions and networking sessions attendees will also be empowered with the ability to collaborate with thought leaders in the field.

Agenda:

8.30   **Registration and Coffee**

9.00   **Key factors surrounding cybercrime & fraud**
This session will introduce the core issues and challenges. As a group we will examine what constitutes fraud, what are the causes, costs and effects to an organisation. Via a case study the group will learn how cybercrime, fraud and money laundering are often intertwined.

In order to understand the benefits of making use of big data to combat fraud we also must examine the true costs of cybercrime and fraud and look at how fraud can be integrated into the overall risk policies for your organisationFinally we will examine current trends and the threat landscape including social media risks, cloud computing, BYOD, internal and external threats

10.30   **Coffee break**

10.45   **Tools & technology**
There is an explosion of tools, technology and data sources which can be used to monitor fraud and cybercrime risks. This session will examine the latest approaches to authentication in the online channel, opportunities to collaboratively share data and intelligence for mutual benefit and challenges in bringing disparate data and services together to allow us to turn information into actionable intelligence

12.30   **Lunch**

1.30   **Compliance, regulation and the law**
There is a rapidly evolving regulatory landscape which is of specific relevance when implementing big data and counter-fraud strategies. In this session we will discuss current and future changes with regards to privacy & data protection, the 4th EU Money Laundering Directive (4MLD), PCI-DSS v3.0 and other security standards and frameworks.

2.30   **Coffee break**

2.45   **Operational challenges**
Complex I.T. projects are full of hazards and it is often difficult to get senior management buy-in for fraud prevention tools. In this session we will examine roles and responsibilities for cyber security and fraud prevention along with the definition of relevant policies and response plans. Finally we will look at approaches for implementing new processes, tools and solutions. How to ensure success via effective collaboration across an organisation and how to ensure you have the right KPIs in place to monitor the effectiveness of big data solutions.

4.00   **End of workshop**

About the workshop host:

Darren is the Director of Fraud Consulting Ltd, which was incorporated in July 2009 to provide vendor neutral fraud consultancy services to clients covering financial services, banking, telecommunications, insurance industries and public sector bodies, both in the UK and internationally.

In addition to his role at Fraud Consulting, Darren wears two other hats, as an Associate Consultant at Auriga Consulting, a vendor-neutral consultancy specialising in information security, and as Vice President of Cyber Fraud Intelligence at CSCSS (The Centre for Strategic Cyber Space + Security Science). Prior to his consultancy career, Darren worked for Experian Decision Analytics (EDA) where he held various roles within the Fraud and Identity Solutions and Global Technology groups spanning a decade.

Darren sits on the editorial board for E-finance and Payments Law and Policy (Cecile Park Publishing) and founded #TheFraudTube (www.thefraudtube.com), a news and information resource and forum for the counter-fraud community. He holds a BSc (Hons) in Computer Science, runs the Fraud and Cybercrime Forum, and is a member

of the ACFE (Association of Certified Fraud Examiners), the UK Fraud Advisory Panel, and the IAFCI (International Association of Financial Crimes Investigators). He can be contacted at **darren.hodder@fraudconsulting.co.uk**

About Fraud Consulting Ltd:

Our mission statement is to provide expert advice and consultancy for fraud detection & prevention and to be recognised as industry experts

Key offerings include:
- Operational & strategic reviews, gap analysis
- Vendor neutral advice & vendor engagement
- Specification & delivery support
- Investigations
- Project management
- Training & awareness

For further detail please visit our website: www.fraudconsulting.co.uk, follow us on twitter @FraudConsulting) or contact us via email contact@fraudconsulting.co.uk), telephone +44 (0)20 3239 4714

ely fax your registration to +44 (0)870 9090 712 or call +44 (0)870 9090 711

MARKETING OPPORTUNITIES:
Are you interested in promoting your financial services to a targeted industry sector? SMi offer tailored marketing packages so that your association / publication can gain access to a global market and key decision makers in the defence market. Contact Sarah Watson, SMi Marketing on +44 20 7827 6134, or email: swatson@smi-online.co.uk

Supported by

BIG DATA IN RETAIL FINANCIAL SERVICES

Conference: Thursday 27th November 2014, Marriott Regents Park Hotel, London, UK   Workshop: Friday 28th November, London, UK

──── 4 WAYS TO REGISTER ────

www.bigdata-retailfinancialservices.com

FAX your booking form to +44 (0) 870 9090 712
PHONE on +44 (0) 870 9090 711

POST your booking form to: Events Team, SMi Group Ltd, 2nd Floor South, Harling House, 47-51 Great Suffolk Street, London, SE1 0BS, UK

EARLY BIRD DISCOUNT
☐ Book by 18th July to receive £200 off the conference price
☐ Book by 30th September to receive £100 off the conference price

Unique Reference Number	
Our Reference	LV F-022

DELEGATE DETAILS

Please complete fully and clearly in capital letters. Please photocopy for additional delegates.

Title: Forename:

Surname:

Job Title:

Department/Division:

Company/Organisation:

Email:

Company VAT Number:

Address:

Town/City:

Post/Zip Code: Country:

Direct Tel: Direct Fax:

Mobile:

Switchboard:

Signature: Date:

I agree to be bound by SMi's Terms and Conditions of Booking.

ACCOUNTS DEPT

Title: Forename:

Surname:

Email:

Address (if different from above):

Town/City:

Post/Zip Code: Country:

Direct Tel: Direct Fax:

CONFERENCE PRICES

I would like to attend: (Please tick as appropriate)

	Fee		Total
☐ Conference and Workshop	£1498.00	+VAT	£1797.60
☐ Conference only	£899.00	+VAT	£1078.80
☐ Workshop only	£599.00	+VAT	£718.80

PROMOTIONAL LITERATURE DISTRIBUTION

☐ Distribution of your company's promotional literature to all conference attendees   £999.00   + VAT   £1198.80

The conference fee includes refreshments, lunch, conference papers, and access to the Document Portal. Presentations that are available for download will be subject to distribution rights by speakers. Please note that some presentations may not be available for download. Access information for the document portal will be sent to the e-mail address provided during registration. Details are sent within 24 hours post conference.

DOCUMENTATION

I cannot attend but would like to Purchase access to the following Document Portal/paper copy documentation

☐ Access to the conference documentation on the Document Portal   £499.00   + VAT   £598.80

☐ The Conference Presentations - paper copy   £499.00   -   £499.00

(or only £300 if ordered with the Document Portal)

PAYMENT

Payment must be made to **SMi Group Ltd,** and received before the event, by one of the following methods **quoting reference F-022 and the delegate's name. Bookings made within 7 days of the event require payment on booking, methods of payment are below. Please indicate method of payment:**

☐ **UK BACS**   Sort Code **300009**, Account **00936418**

☐ **Wire Transfer**   Lloyds TSB Bank plc, 39 Threadneedle Street, London, EC2R 8AU
Swift (BIC): **LOYDGB21013**, Account **00936418**
IBAN **GB48 LOYD 3000 0900 9364 18**

☐ **Cheque**   We can only accept Sterling cheques drawn on a UK bank.

☐ **Credit Card**   ☐ Visa   ☐ MasterCard   ☐ American Express
All credit card payments will be subject to standard credit card charges.

Card No: ☐☐☐☐ ☐☐☐☐ ☐☐☐☐ ☐☐☐☐

Valid From ☐☐/☐☐   Expiry Date ☐☐/☐☐

CVV Number ☐☐☐☐   3 digit security on reverse of card, 4 digits for AMEX card

Cardholder's Name:

Signature: **Date:**

I agree to be bound by SMi's Terms and Conditions of Booking.

Card Billing Address (If different from above):

VENUE   Marriott Hotel Regents Park, 128 King Henry's Road, London, NW3 3ST

☐ **Please contact me to book my hotel**
Alternatively call us on +44 (0) 870 9090 711,
email: hotels@smi-online.co.uk or fax +44 (0) 870 9090 712

Terms and Conditions of Booking

Payment: If payment is not made at the time of booking, then an invoice will be issued and must be paid immediately and prior to the start of the event. If payment has not been received then credit card details will be requested and payment taken before entry to the event. Bookings within 7 days of event require payment on booking. Access to the Document Portal will not be given until payment has been received.

Substitutions/Name Changes: If you are unable to attend you may nominate, in writing, another delegate to take your place at any time prior to the start of the event. Two or more delegates may not 'share' a place at an event. Please make separate bookings for each delegate.

Cancellation: If you wish to cancel your attendance at an event and you are unable to send a substitute, then we will refund/credit 50% of the due fee less a £50 administration charge, providing that cancellation is made in writing and received at least 28 days prior to the start of the event. Regretfully cancellation after this time cannot be accepted. We will however provide the conferences documentation via the Document Portal to any delegate who has paid but is unable to attend for any reason. Due to the interactive nature of the Briefings we are not normally able to provide documentation in these circumstances. We cannot accept cancellations of orders placed for Documentation or the Document Portal as these are reproduced specifically to order. If we have to cancel the event for any reason, then we will make a full refund immediately, but disclaim any further liability.

Alterations: It may become necessary for us to make alterations to the content, speakers, timing, venue or date of the event compared to the advertised programme.

Data Protection: The SMi Group gathers personal data in accordance with the UK Data Protection Act 1998 and we may use this to contact you by telephone, fax, post or email to tell you about other products and services. Unless you tick here ☐ we may also share your data with third parties offering complementary products or services. If you have any queries or want to update any of the data that we hold then please contact our Database Manager databasemanager@smi-online.co.uk or visit our website www.smi-online.co.uk/updates quoting the URN as detailed above your address on the attached letter.

VAT

VAT at 20% is charged on the attendance fees for all delegates. VAT is also charged on live Streaming, on Demand, Document portal and literature distribution for all UK customers and for those EU Customers not supplying a registration number for their own country here.

If you have any further queries please call the Events Team on tel +44 (0) 870 9090 711 or you can email them at events@smi-online.co.uk