

2015 CHINA FUTURE FINANCE WEEK SERIES

2015中国未来金融周系列活动

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2015互联网金融征信论坛
2015 The Internet Financial Credit Forum

**2015 China Internet
Financial Credit Reporting Forum**

2015中国互联网金融征信论坛

11.26 – 27 | Shanghai China

11月26-27日 | 中国 上海

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BACKGROUND

Credit is the cornerstone of the financial industry and is crucial to the global market economy. In recent years, with the rapid development of Internet banking format, more and more individuals and small companies need financing, investment and other financial services via the Internet. The Internet financial enterprises demand for social credit data services also grow.

From the market analysis, the credit market has huge developing space. According to People's Bank of China Credit Reference Center official website, by the end of 2013, it has collected more than 840 million individuals information, nearly 19.2 million companies and other organizations. In the future, credit industry will amount to about 100 billion just in personal credit market, and it can be called "Blue Ocean" in financial industry.

Credit institutions are the core of a country's credit system. At present, the credit rating companies, financial information companies, P2P platform, third-party payment companies, private financial service providers and other various capital are breaking into credit industry competitively.

In a sense, internet finance's future growth rate, coverage, form of financing depends largely on sharing mechanism of People's Bank of China Credit Reference Center, private credit institutes and the developed degree of credit businesses. We can say that the Internet credit service is the main point to have a thorough knowledge of internet financial.

In 2013, the central bank issued Credit Reporting Industry Regulations and Credit agencies management methods and required business credit for filing system and personal credit for verification system. In August 2014, the first batch of third-party credit institutes granted licenses. On January 5, 2015, the central bank issued Notice about make preparations for personal credit business and required the first eight agencies prepare for individual credit business.

State Social Credit System Construction Plan proposed that social credit system is an important component of the socialist market economic system and social system of governance. The development of Chinese credit system construction and credit markets has entered a new historical stage.

Today, with the accelerated developing trend of Internet financial, how to use industrial policy, collaborate in the industrial chain, achieve win-win, use the Internet big data innovate credit products fully and legally, profit from international advanced technology and management experience, promote financial credit enterprises' management level and profitability, has been placed in front of each practitioners to solve.



TARGET MARKET >>

- Regulator
- Credit Company
- P2p Company
- E-Commercial Enterprise
- Financial Services (Bank, Trust, Financing Guarantee, Automobile Finance, Financial Lease, Asset Management)
- Fundamental Information System Suppliers (Credit)
- System Testing Company
- Data Service Provider
- Credit Scoring Model Company
- Risk Control System/Software Company
- Internet Financial Technology Service Company (P2p)
- Law Firm
- Consulting Company

TARGET POSITIONS >>

- Division Chief/ Director
- Chairman/ President/ General Manager
- Chief Risk Officer
- Chief Market Officer
- Chief Credit Officer
- Director of Business Development
- The Network Financial Division President
- Electronic Banking Manager
- Chief Delegate
- Chief Technology Officer
- Md(Marketing Director)
- Insurance Business Principal
- Partner

CORE ISSUES >>

- The trend of Internet financial development and financial reform
- Credit management and risk-control: Internet financial business innovation
- The Internet financial credit how to have a breakthrough
- The core element of China Internet financial is credit system
- Credit system construction and financial Internet development
- How to balance the Information sharing and privacy protection,
- Credit business development experience
- How to innovate the credit business model



Standardizing regulation,
developing mode,
innovating technology,
improving management





2015China Internet Financial Credit Reporting Forum

Day One • Nov26th

TOPIC 1:Credit Industry Development Environment Analysis

0900-0915 Opening Speech

0915-0940 **Credit Development Road In the Era of the Internet Financial**

- Promote the Development of the Internet Credit Comprehensively
- Rights and Interests Protection of Information Subjects
- The Practice of Reciprocity and Non-discriminatory Principle

CAO Ningrong, Director, **Credit Reference Center**

0940-1005 **Big Data Technology Affect the Development of the Credit Market**

- Build Large Data Collection Platforms
- Hold Large Data Limits
- Foster Specialized Data Companies

Guan Jingru, CEO, **China Chengxin Credit Information Co., Ltd**

1005-1030 **FICO Scoring System and Cooperation in China**

- Credit Rating Decision Cloud Platform Escort Inclusive Finance
- Decision Management Solutions
- Social Responsibility

William Lansing, CEO, **FICO**

1030-1045 **Tea Break & Network**

1045-1110 **Bank Credit System Status Analysis and Development Direction**

- Collection and Processing of Credit Data
- Banks' Opportunities and Challenges Under the Credit Market
- Data Sharing Mechanism Strengthen Risk Management

YANG Dongping, CRO, **BOCOM**

1110-1135 **The Cooperation Prospects between Commercial Bank with the Third-Party Credit Bureaus**

- Transformation of Credit Card Industry Strategic with "Internet +"
- Internet Credit Reporting Help Bank Financial Services
- Cooperation Direction

LI Xianfeng, GM, **Credit Card Center in SPDB**

1135-1200 **Tencent Credit' s Internet Financial layout**

- The Business Model
- The Cooperation in Multi-Scenario
- The Prospect and Strategy

WU Dan, GM, **Tencent Credit**

1200-1330 **Luncheon**

TOPIC 2 : Experience Sharing of Credit Business Practice

1330-1400 **Development Situation and Future of the Asia-Pacific Credit System**

- Asia-Pacific Credit Market Developments
- Challenges in Asia-Pacific Regional Credit Industry
- The Suggestions for Future Development
- The Industry Cooperation Opportunities

To be Confirmed

1400-1430 **ZMXY Credit' s Explore in Personal Credit Market**

- Credit Score Calculation Model Introduced
- Cooperation Model with Alipay
- Diverse Collection Channels of Information

HU Tao, Deputy GM, **ZMXY Credit**

1430-1500 **Big Data Credit Influents Small Micro-Enterprises Development**

- The Credit Challenge of Small Micro-Enterprises
- Innovation of Big Data Credit
- Prospect of Credit Financing

FAN Xiaoxin, Chairman, **3GOLDEN**

1500-1530 **Tea Break & Network**

1530-1600 **Foreign Credit Institutions' Opportunities and Challenges In China**

- Release P2P Credit Rating System in China
- Reflection and Cooperation with Domestic Credit Institutions
- Prospects

YIN Hong, COO, **Experian**

1600-1630 **P2P Companies' Cooperation Space with International Credit Agencies**

- Small Microfinance Industry to Improve Risk Management
- How to Increase the Effectiveness of Risk Management
- International Credit Agencies' Strengths

LIU Feng, GM, **Helloan**

1630-1700 **Legal Obstacles in the Development of Industry Credit**

- Solve Problem of Collection Sensitive Data
- Public Platform Protect User Information
- "Blacklist" User's Right to be Informed

DA CHENG Law Offices

1700-1745 **Panel Discussion: Internet Finance Credit' Cooperation Space Cross-Industry**

Moderator : Bank, P2P, small loans, e-commerce, third party payment companies

1700-1800 **Dinner**



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Day Two • Nov 27th

TOPIC 3 : Technological Innovation and Product Innovation in Credit

0900-0925 Improving the Credit Efficiency and Quality Under Internet Finance

- Internet Finance Expands Credit System Data Categories
- Internet Finance Creates A New Service Concept
- Integrating Online and Offline Channels to Improve the Credit Service Quality

LIU Xiaoying, President, Shanghai Credit Information Services Co.,Ltd

0925-0950 Exploring Credit Formation and Innovative Thinking

- Anti-Fraud Cloud Platform
- Personal Credit Reporting Services
- Information Sharing

LI Xuan, CEO, IntelliCredit

0950-1015 Innovation of Internet Credit Evaluation - When Big Data Meets Credit

- Online Personal Credit Rating
- Target Market Positioning
- Exploring Scenarios

ZHI Zhengchun, CEO, Wecash

1015-1145 Tea Break & Network

1145-1110 Building perfect credit system, providing first-class credit service

- Characteristics and Advantages of Esurfing Credit
- Credit Product Innovation Convenient to Enterprise Financing
- Personal Credit Business Development

CHEN Jianli, GM, EsurfingCredit

1110-1135 Use External Data to Improve the Credit Reporting System

- The Significance of Deepening the Behavior Data Application
- Sharing Information and Integrating Data
- Big Data Boosters Internet Finance 2.0

LEI Tao, CEO, Beagle Data

1135-1200 Internet Thinking Support to Upgrade the Private Credit

- Development of Private Credit Industry
- Promote Credit Industry Service Mode
- Innovation and Practice of CMS System

YU Huiqing, GM, Credit Of Donghui

1200-1300 Luncheon

TOPIC 4 : Exploring Internet Credit Business Model

1400-1430 Integrating Data to Meet Unique Market Demand

- Market Orientation and Business Direction
- Resource Integration and Innovation
- Profit Model and Prospect

QIU Han, GM, Shenzhen Qianhai Credit Information Center

1430-1500 Practice and Innovation of Internet Financial Credit Business

- Business Strength
- The Construction of Credit Scoring System
- Layout and Profit Model
- Innovation Case Study: the First Small Micro-Enterprise Credit Systems

LI Guangyu, President, LAKALA

1500-1530 Tea Break & Network

1530-1600 Cloud Credit - the First Distributed Credit Reporting System

- Query System Architecture
- Mode Strengths
- Cooperation Opportunity

XU Hongwei, Chairman, Yincan Group

1600-1630 Internet Finance Spawned Credit Business Efficiently

- Provide Efficient Services for P2P Customers
- Small Micro-Finance Promotes the Development of Credit Institutions
- Firewall Action—MSP Platform

CHANG Sheng, GM, Allwin Credit

1630-1700 Panel: How to Break Through the Application Bottleneck of Internet Finance Credit Reporting?

- Credit Visa
- Interest Level
- Unmanned Supermarket

To be Confirmed

1700-1710 Closing Remark& End of the Conference

Note: This program is a draft of the final agenda. It will be updated along Progress.