



**INTERACT**

A FAIR ISAAC FORUM

FRAUD • CREDIT RISK • CUSTOMER ACQUISITION • COLLECTIONS AND RECOVERY • PORTFOLIO MANAGEMENT  
UNDERWRITING • REGULATORY COMPLIANCE • PRODUCT MANAGEMENT • PREDICTIVE ANALYTICS • ENTERPRISE  
DECISION MANAGEMENT • CREDIT RISK • CUSTOMER ACQUISITION • COLLECTIONS AND RECOVERY • PORTFOLIO  
MANAGEMENT • UNDERWRITING • REGULATORY COMPLIANCE • PRODUCT MANAGEMENT • PREDICTIVE ANALYTICS  
ENTERPRISE DECISION MANAGEMENT • FRAUD • CREDIT RISK • CUSTOMER ACQUISITION • COLLECTIONS AND RECOVERY

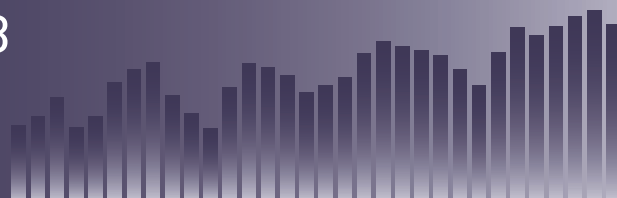
# THE smarter decisions CONFERENCE



- Faster Payments Fraud
- SEPA and Basel II
- Portfolio Stress-Testing
- Credit Crunch
- Managing High-Debt Consumers
- Card Transaction Patterns
- Micro-lending
- Solvency II

## Risk Management for Dynamic Times

3-6 March, 2008  
Hilton Vienna  
Vienna, Austria



Learn to make smarter decisions in dynamic markets

"I'll summarize my impressions of Fair Isaac and InterACT in a few words: client-oriented, professional, innovative. I was particularly impressed by the calibre of client speakers and was affected by their enthusiasm".  
— Suzanne O'Connell, Bank of Ireland

register by 31 january and save **15%** on registration!



Hilton Vienna  
Am Stadtpark  
Vienna, Austria

register today!  
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**INTERACT**  
A FAIR ISAAC FORUM

## Risk Management for Dynamic Times

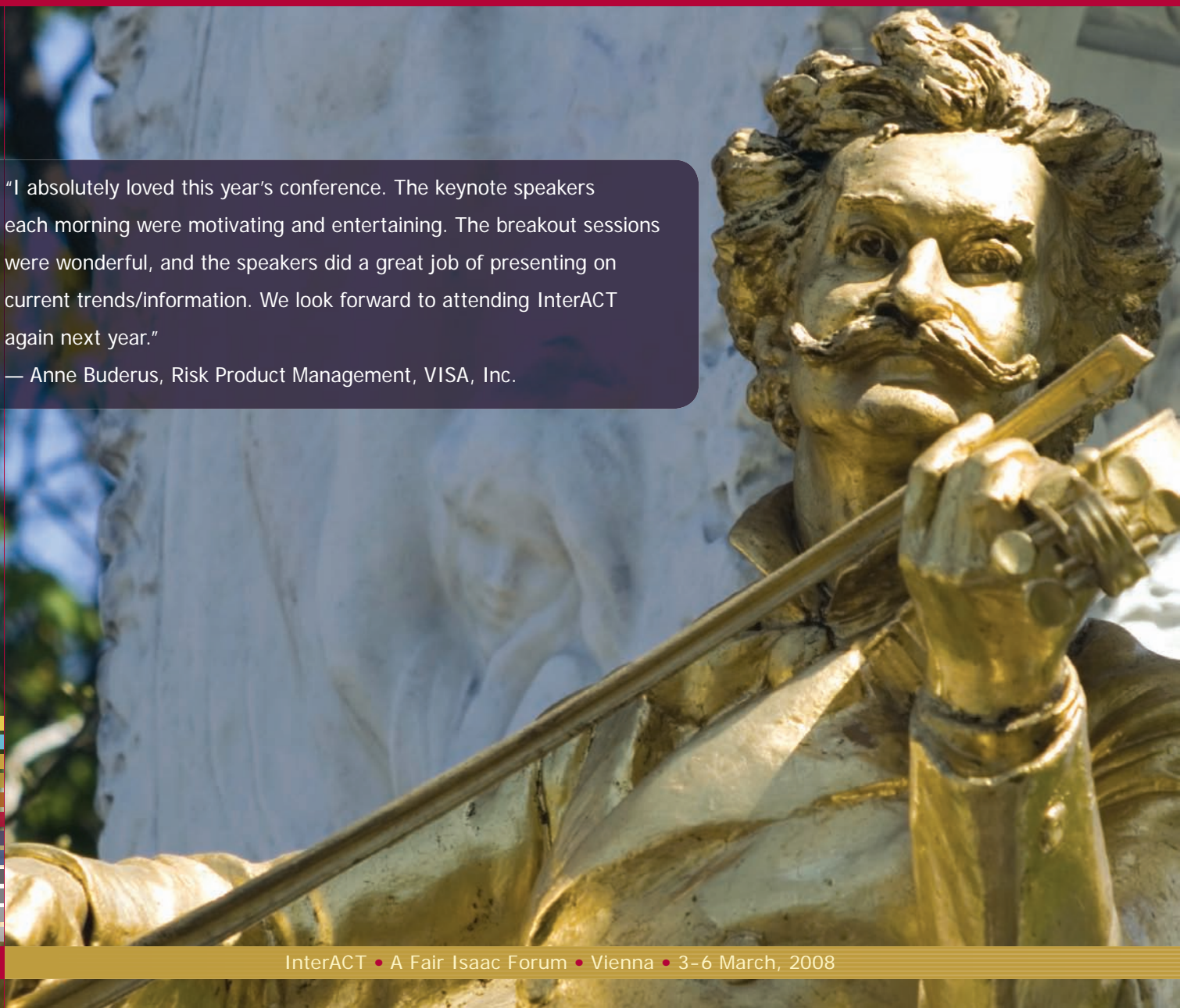
If it seems as though your world is spinning faster, you're not alone. Credit managers and insurers throughout Europe and around the globe face rising levels of uncertainty, increasing regulations and higher levels of demand from consumers. The risks are greater, the profits more elusive and the competitive stakes more daunting than ever.

Join us at InterACT, the Smarter Decisions Conference, 3-6 March in Vienna, for a refreshing new view of success. Now in its 32nd year, InterACT brings together a wealth of perspectives—credit managers, insurers, regulators, industry experts and Fair Isaac advisors—to help you exercise greater control over your business.

InterACT provides unparalleled insight into the latest technologies and strategies that can help you make smarter decisions across the customer lifecycle. That's why Fair Isaac's InterACT conference has been growing in attendance each year, and has become a can't-miss event for hundreds of businesses.

"I absolutely loved this year's conference. The keynote speakers each morning were motivating and entertaining. The breakout sessions were wonderful, and the speakers did a great job of presenting on current trends/information. We look forward to attending InterACT again next year."

— Anne Buderus, Risk Product Management, VISA, Inc.



At InterACT Vienna, you'll learn to make smarter decisions in dynamic markets through:

- Case studies from leading lenders, insurers and technology providers
- Introductory sessions for new managers
- Panel discussions with industry experts, including Fair Isaac thought leaders in risk management, fraud and analytics
- Networking with your peers from 30+ countries
- Consultations with Fair Isaac experts about your specific business needs and technology issues

## Who should attend

InterACT provides critical information for executive officers, directors and managers who oversee credit operations, product management, underwriting and insurance books of business, analytic centres of excellence, or IT departments within financial services and insurance, including banks, card issuers, credit unions and building societies.

Discover new strategies and technology for:

- Managing rising debt levels
- Accelerating growth while managing risk
- Dealing with new sources of competition
- Turning regulation from a cost to a competitive edge
- Aggressively combating new forms of fraud

## Can't Join Us in Vienna?

Attend InterACT in San Francisco, 27-30 April, 2008. For more information, visit [fairisaac.com/interactsf](http://fairisaac.com/interactsf).

register by **31 january** and save **15%** on registration!  
[fairisaac.com/interacteu](http://fairisaac.com/interacteu)

## Pricing and Accommodations

Registration for InterACT Vienna is €1495 per person. This fee includes conference registration, all sessions and lunch; hotel accommodation is not included. InterACT will be held at the Vienna Hilton. For exclusive attendee hotel rates, please see page 11.



## Contact information

Full Details and Registration:

[www.fairisaac.com/interacteu](http://www.fairisaac.com/interacteu)

Email: [interact@fairisaac.com](mailto:interact@fairisaac.com)

Tel: **+44 (0) 870 420 3675 (Europe)**

**+1 858 369 8032 (Worldwide)**

**1 800 496 7001 (US)**

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## Keynotes & Consultations

### Monday Keynote Address



**Dr. Mark N. Greene**

*Chief Executive Officer, Fair Isaac*

Dr. Mark Greene joined Fair Isaac as chief executive officer in February 2007. He previously spent 12 years with IBM, where he distinguished himself as a leader in the

company's financial services industry segment and software business groups. He served as vice president of sales and distribution for Financial Services at IBM, responsible for setting business development strategy and driving growth across the \$24 billion banking, financial markets and insurance industry segment. He also served as general manager of IBM's Global Banking unit, the company's largest industry vertical, with responsibility for driving performance of the company's \$14 billion, worldwide business portfolio of 1,200 banking clients.

For additional keynotes, check [fairisaac.com/interacteu](http://fairisaac.com/interacteu).

### Don't miss InterACT's unique "intro" sessions

At this year's InterACT, Fair Isaac is encapsulating its knowledge of best practices into a set of key introductory sessions. If you are setting up new operations or want to improve on your existing practices, these are essential "don't miss" sessions.

Introductory sessions include:

- Analytic Essentials in Risk Management
- Small Business Analytics
- Creating a Loan Originations and Decisioning Infrastructure
- Strategies for Best-in-Class Collections
- Customer Management Best Practices
- Managing Card Fraud

These sessions present information that would normally cost thousands of dollars to access. But at InterACT Vienna, they are available to all participants.



### Consult one-on-one with Fair Isaac experts

Make the most of InterACT by scheduling a private consultation with a Fair Isaac subject matter expert. This one-on-one discussion will allow you to discuss specific goals, challenges, solutions and other issues with consultants, analytics experts or project managers.

Fair Isaac consultations are a great opportunity to tap the expertise of an experienced industry professional on a variety of subjects, such as:

- Making the most of your analytics
- Better protecting your bottom line from fraud losses
- Advancing your customer management strategies
- Making more profitable insurance decisions

For many attendees, private consultations are a favourite feature of InterACT, and many feel the value they gain from these one-on-one discussions is worth the price of registration alone.

Fair Isaac consultations are limited and available on a first-come, first-served basis, so you may prefer to schedule your time in advance.

**Once you register for InterACT, you can book a consultation by calling +44 (0) 870 420 3675 or emailing [consult\\_interact@fairisaac.com](mailto:consult_interact@fairisaac.com) and indicating the subject you would like to discuss.**

**You can also schedule a consultation once you've arrived at InterACT, as available.**

# Sessions

Agenda subject to change. For the latest information, go to [www.fairisaac.com/interacteu](http://www.fairisaac.com/interacteu)



INTERACT EUROPE 2008—AGENDA-AT-A GLANCE			
Monday, 3 March	Tuesday, 4 March	Wednesday, 5 March	Thursday, 6 March
Preconference Activities Begin at 1300	Keynote Address	Keynote Address	Sessions
Intro Sessions	Sessions	Sessions	Product Expo
Discussion Groups	Product Expo	Product Expo	Consultations
Opening Reception	Consultations	Consultations	Conference Closes After Lunch

## ANALYTIC INNOVATION

### Taking the Guesswork Out of Strategy Design

In order to advance their results, some of the most sophisticated banks are using advanced strategy optimisation technology. They use these tools to run many, many what-if scenarios to understand the impact of differing pricing strategies, and how decisions at the portfolio and account level affect profits, revenues and losses. Find out what these banks are learning from the process of developing optimal strategies, and how this technology can help you compete in a dynamic economy.

### Reading Between the Lines of Transactions

See how card transaction patterns have changed over the past couple of years, and how it correlates to changes in your risk portfolio. This session will illustrate how transaction analytics gives you an edge in discovering new trends and preventing losses.

### Value-Based Segmentation: What Are Your Customers Worth?

We all understand Pareto's Rule, stating that 80% of our revenue comes from 20% of our customers. How can you build strategies based on customer value, that increase customer value? Discover a new approach to customer-centric segmentation that can help you develop clearer, more holistic customer segments that are highly differentiated by value.

### New Approaches to Strategies: Visualising and Comparing Strategies

Strategies and decision trees are the bread and butter of decision management, but complex strategies can get unwieldy. Fair Isaac has developed a new approach for representing strategies that makes them easier to view and grasp. This session will show you a dynamic approach for strategy viewing that uses run-time information, as well as a technique for comparing strategies that allows the analyst to focus solely on the logical differences between two strategies, illuminating the differences that really matter.

## The Motivation Equation

Increasing your share of wallet depends on improving your understanding of what customers want. In this case study, see how a leading bank used a new analytic technology to measure which groups of customers were sensitive to various marketing offers, and then target treatments to those likely to generate additional wallet share. We'll share other opportunities to put "action segments" to work in your business.

## BALANCING RISK & GROWTH

### INTRO SESSION

#### Creating a Loan Originations and Decisioning Infrastructure

Loan origination is arguably the most important step in a consumer relationship, since it sets the terms and conditions under which the relationship will either thrive or fail. Learn how scoring is a critical element of originations, how decision automation can improve the precision, consistency, and agility of loan approvals, and how to build a business case for investing in new originations capabilities.

### WORKSHOP

#### Managing Highly Indebted Consumers

Join Fair Isaac experts who have helped companies in turbulent economic times, as we discuss and participate in exercises that will help you define marketing and risk management strategies for highly indebted consumers. Even if you are in an emerging credit market, this information will help you to better understand the risks associated with rising debt levels.

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### DISCUSSION GROUP

#### Rebalancing Risk and Growth: Uncommon Circumstance Meeting Common Sense

In a year where even Alan Greenspan underestimated the mortgage problems in the US, what else might have been missed by those hoping to balance risk and growth? How do the lessons learned in the US challenge lenders in both saturated and emerging markets to leverage corporate strategies, demographic trends, existing portfolio tools and developing technologies to drive profitable portfolio growth? Join us in this discussion group as we address the issues on every lender's mind.

### CASE STUDY

#### Counting on Cards to Boost Retail Sales

In 2005, the use of retail cards in Chile surpassed that of bankcards for the first time. Chilean retailers are redefining the concept of "one-stop shopping," transforming their core businesses to include finance retailing. Find out how one leading Chilean retailer uses advanced account management and analytic technology to increase its average monthly credit line by six-fold, reduce risk by 25% and bust through bottlenecks in customer service.

#### Expanding Your Business in Central and Eastern Europe

In the new European Union markets of the Czech and Slovak Republics, Poland, Hungary and the Baltic states, a decade of social transformation and financial market reforms has created favourable conditions for card issuers. In Russia, the Balkans and CIS countries, there is significant undeveloped potential. This session explores the issues CEE banks will need to address in order to expand and develop multiple card products targeted to geographic, demographic and attitudinal market segments.

### COLLECTIONS & RECOVERY

### INTRO SESSION

#### Strategies for Best-in-Class Collections

Best-in-class collectors know the right strategies to use to address the tough questions. Should I call all past-due customers? Is more or less contact better? Should I move my best collectors into recovery? Should each call centre manage its own list? The best responses are often surprising and counter-intuitive. This session gives you winning strategies that can give your collections operations an edge and help you improve roll rates, minimise charge-offs, and fine-tune policies for the highest return.

#### Collection Analytics: What is the Next Step for Your Organisation?

As consumer indebtedness and defaults rise, it's imperative to examine your organisation's use of collections analytics. This session illustrates how to take your analytics to the next level in order to improve collection results. See why it is important to have a dynamic approach to predictive modelling and strategy design, and what new technologies such as Action Segments have to offer.

### CASE STUDY

#### The Journey Towards a Best-in-Class Collections Operation

How do you take a collections operation with multiple challenges and turn it into a powerhouse fuelled by best practices and technology? In this compelling and insightful session, a senior collection executive from a leading Australian bank's UK operations will share how he successfully drove his group through this transition.

### CASE STUDY

#### Competing for Payment Share in a Debt-Saturated Market

Fighting for payment share in a highly competitive, debt-ridden market? Hear how a leading player in the UK banking market gets paid first, and how it has made Fair Isaac's Debt Manager™ solution a critical component of its efforts.

### CREDIT & RISK MANAGEMENT

### INTRO SESSION

#### Customer Management Best Practices

What are the best practices and challenges in managing credit customers? This session presents Fair Isaac's experience working with worldwide users of its customer management systems, and shares some of the techniques, strategies and practices that spell success for credit portfolio managers.

#### How Will Your Portfolio Deal With Economic Change?

Were your account management or acquisition strategies developed during a more favourable economic environment? How and where do you make changes while balancing profitability? Come and see what analytic tools are available and how strategies can be managed in changing economic times.

See the latest session information and speaker additions at

[fairisaac.com/interacteu](http://fairisaac.com/interacteu)

## CASE STUDY

### Winning with Customer-Level Management

In this session, learn how one of Spain's top retail banks met the challenge of managing customers with multiple product relationships. Hear how TRIAD™ adaptive control system for customer management helped the bank improve results and profitability in their portfolio.

### Managing Diverse Portfolios in an Era of Expanding Multi-Country Merger Activity

This is your chance to discuss cross-border management challenges, including mergers, acquisitions and new product introductions. Our expert panellists from financial services and insurance will discuss how risk management challenges and growth objectives can be met through the use of decision management capabilities, and explore other secrets that mean the difference between success and failure on the global stage.

## DISCUSSION GROUP

### Financial Services in the Americas

The financial services marketplace of the Americas is increasingly valued for its potential, while still offering peril to the uninitiated. In this session, we welcome all attendees with business interests in the Americas to join Fair Isaac for a discussion of the business context, opportunities, threats and solutions applicable to lenders in the region. Come prepared with your curiosity and your opinions!

### Loans on Aisle 5—Please Text Me Your Payment

When WalMart Mexico stores launched banking services earlier this year, it caught the attention and fear of many traditional banks. Join this discussion on the changing face of payments, where we'll examine not only the ramifications of a broader retailer mission, but also of payment solutions driven by mobile technologies and how this will impact borrowers, banks and the economy.

## DECISION TECHNOLOGY

### Automate, Improve and Connect: How Fair Isaac's Enterprise Decision Management Architecture Will Advance Your Decisions

Fair Isaac has advanced its strategy to build the first true systems architecture for Enterprise Decision Management in an SOA environment. Learn about how the architecture means for your decisions, and the roadmap for migrating your Fair Isaac applications to the EDM architecture.

## CASE STUDY

### Landing and Expanding Using Enterprise Decision Management

One of the best-managed and fastest-growing banks in Central Europe has adopted Fair Isaac's Blaze Advisor™ business rules management system as the core of its enterprise platform for deploying underwriting strategies in Russia, Belarus and new markets. Hear the bank's insights into these fascinating but sometimes high-risk markets, and how technology demands have helped the bank innovate to its advantage.

## FRAUD

## INTRO SESSION

### Managing Card Fraud

In the highly competitive cards market, your ability to deter fraudsters is essential. This session is designed for managers who are new to the card fraud world, and who want to learn about the major card threats, the best-of-breed fraud technology and the best practices for detecting fraud.

### A Two-Fisted Approach to Cutting First-Party Fraud Abuse

As much as 20% of credit write-offs can be attributed to first-party abuse: customers who applied for and were approved for credit, used the account, but never intended to make payments. We will describe a new two-stage analytic approach to reduce losses to first-party fraud, combining originations models with early-life transaction scoring. See the lift this approach can give over existing methods.

### The Cross-Channel Criminal: Best Practices for Stopping Agile Fraudsters

Financial fraud is a complicated beast, but can be distilled to key risk dimensions that can be effectively, repeatedly deployed across banking channels. This session will reveal the core fraud dimensions, and frame ways to plan your counterattack.

"I enjoyed the conference and came away with lots of good things to apply, especially in collections and application fraud. It served as an ideal platform to exchange ideas with other professionals."

— Halit Yildiz, Akbank TAS



## Sessions

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### PANEL DISCUSSION

#### Finding the Losses You Never See Until It's Too Late

First-party abuse is a growing issue globally. In this panel, you will see how banks from all over the world are handling the analytical, operational and financial challenges of identifying customers that don't trip your risk or fraud score warning bells until it's too late.

#### Innovations in Fraud Analytics

Startling advances in fraud analytics—such as multiple profiles, self-calibrating models, global profiles and adaptive analytics—give you more power to tackle new fraud areas and increase the effectiveness of your current fraud solutions. Take a look at the latest analytic technologies, coming soon to Fair Isaac's industry-leading fraud systems.

#### Does Faster Payments Mean Faster Fraud?

The UK's Faster Payments initiative goes live in May 2008, making real-time credit transfers (10 second settlement end-to-end) a reality. This topical discussion provides insights into the challenges of managing risk in this environment, and how Fair Isaac is helping lenders get ready for the world of Faster Payments and faster fraud.

#### New Dangers and Strategic Responses

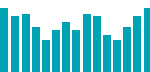
What are the best practices to fight against card-not-present fraud and ATM cash fraud? This session discusses cross-border fraud challenges, and will help you address new card fraud tactics such as balance transfer fraud.

### CASE STUDY

#### Making Fraud Your Competitor's Problem

In the mid-1990s, Mexico's financial crisis and the devaluation of the peso resulted in a dramatic increase in card counterfeiting. Based on its successful deployment of Fair Isaac's Falcon™ Fraud Manager to protect its credit card portfolios, one leading bank expanded its commitment to Fair Isaac fraud analytics to protect its debit portfolios and online transactions. Discover how this bank has reduced online fraud incidence by 80%, and lowered its debit card fraud by 70%.

## REGULATORY COMPLIANCE



#### SEPA: What's In It For You?

SEPA has the potential to revolutionise the European payments landscape. Consumers and businesses stand to gain, but do you? How can you turn SEPA compliance into a selling point, and how can you stop criminals from taking advantage of this new landscape? Discuss fresh perspectives on SEPA success with industry leaders in this presentation.

### CASE STUDY

#### Coping with Regulatory Change

The National Credit Act in South Africa first came into effect in 2006, aimed at making credit available on a broader and fairer basis across South Africa. Despite these noble intentions, the changes in the lending industry brought on by the Act's provisions have created uncertainty. Find out how the industry is responding to these regulatory changes, and assess the progress in meeting the Act's objectives.

### PANEL DISCUSSION

#### Insights into the Consumer Credit Directive

Years of debate and drafting ended recently when the European Parliament finally approved the Consumer Credit Directive. This session features a range of informed experts—including MEPs, EU officials, industry representatives and lenders—who will present their views and answer your questions.

### CASE STUDY

#### Developing Basel II Parameter Estimates

One of the largest financial institutions in the Middle East worked with Fair Isaac on a Basel II Parameter Project, developing measures of PD, EAD and LGD for each portfolio using direct score-based as well as top-down estimation methodologies. The talk will cover the key challenge of incorporating the bank's data and business experience into the framework prescribed by the Accord, as well as documenting the complex concepts for both the bank and local regulator.

#### Financial Services: Global Regulatory Update

Feeling the pinch of regulatory pressure? Get a fresh perspective on the changes that affect your institution, from Basel II to data security and privacy requirements, the CCD and SEPA, and proposals about micro-lending. We'll also discuss local laws that impact credit. Learn what is triggering this onslaught of regulatory red tape, and what lenders are doing to mitigate regulatory impacts, and improve public perceptions of credit and collections companies.

"InterACT has become the world's leading forum where credit risk solutions are shared, and it creates the ideal environment for networking with fellow credit risk experts."

— Tjaart van der Walt, General Manager :  
Group Credit, Absa Bank Ltd

## CASE STUDY

### Competitive Compliance: Transforming Regulatory Requirements to Business Advantage

A leading South African lender has learned to surmount regulatory challenges by turning them into better practices that create potential reserve benefits and other competitive advantages. Listen as they explain how they combined these practices with their Customer Management TRIAD™ system to turn regulatory compliance to their own purposes.

## Developments in LGD Modelling

One of the most challenging areas of Basel analytics is modelling Loss Given Default. This session will explore different developments and modelling approaches, and the pros and cons of each.

## SCORING SUCCESS



## INTRO SESSION

### Analytic Essentials in Risk Management

Banks in developing economies struggle to acquire new customers faster while controlling risk. What analytical methods need to be in place to be a successful lender? What part do scorecards play, and how do they work with decision strategies? In this combined introductory session and product demo, you will learn how scorecards and strategies are developed, implemented and assessed in an ongoing pursuit of making analytically fuelled decisions.

### Making Credit Bureau Data Pay Off

As credit bureaux evolve in emerging markets, it can take several years for the data to become stable and representative. During this time lenders are often reluctant to rely on the bureau data for risk management decisions. This session will demonstrate analytic solutions that allow such "immature" data to be used successfully, helping lenders sharpen their decisions without waiting.

## CASE STUDY

### Refining Your Customer Management Decisions Using Credit Bureau Scores

If you're enjoying excellent predictive performance from account-level and customer-level behaviour scores, it can be easy to overlook the additional value that credit bureau scores bring. This case study, presented by a Fair Isaac client, will demonstrate how to harness that value and refine it over time using the flexible decisioning capabilities of your TRIAD™ system.

### Sharing Positive Bureau Data—The Gain Outweighs the Pain

While markets around the world are gaining from the sharing of positive data, many lenders are still reluctant to provide such data to credit bureaux, even when the local regulations allow it. This session will show that fears of giving away valuable data and losing customers are overstated, and are far outweighed by the benefits of being able to make better informed and more precise decisions about your customers and applicants.

## SMALL BUSINESS LENDING



## INTRO SESSION

### Small Business Analytics

While many SME lenders complain about the paucity of data available to assess the risk of their smaller customers, others have moved ahead in developing robust analytics for originations and customer management. In this session, see examples of how various analytic techniques can be used to address data shortages, and extend analytic use across the credit life cycle for this specialised lending segment.

## DISCUSSION GROUP

### The Big Business of Small Business

Are you building a small-business credit portfolio, looking to improve the way you manage your existing clients, or expanding the services you offer small business owners? Join Fair Isaac and our industry partners as we explore current trends in small business lending and leasing. This interactive discussion will cover the business context, opportunities, threats and solutions applicable in supplying credit to small and medium enterprises. Join us for a lively discussion.

## PANEL DISCUSSION

### The Importance of Micro-Lending

If micro-lending was important enough to earn a Nobel Peace Prize, it makes sense that it has importance for EMEA. Join us in a panel discussion that will include perspectives from key regulatory authorities, lenders in EMEA and Africa, and Fair Isaac on how micro-lending can help your country and your company.

See the latest session information and speaker additions at [fairisaac.com/interacteu](http://fairisaac.com/interacteu)



## Sessions

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### INSURANCE



#### INTRO SESSION

##### Rules and Process Management for Insurers

Business rules management may sound tech-y, but savvy insurers are using this technology to reach real objectives around process automation and profit acceleration. Business rules management gives you control over how the rules throughout your business are evaluated, centralised and managed. Whatever part of the insurance business you manage, rules can work for you, and we'll explain how in this introductory session.

##### Integrating Decision Technology

Decision technology, such as predictive analytics and business rules management systems, can give you dramatic improvements in your business—but first, you have to get them integrated smoothly within your operational systems. What are the pitfalls and best practices for building your decision management infrastructure, and getting new models into your production environment swiftly? Hear a case study that will give you new insights into how you can accelerate the process of transforming your decisions through technology.

##### Insurance in the 21st Century: Survival of the Fittest

What will it take to bring your company to a leadership position? In this joint presentation, hear industry experts discuss the priorities for the Twenty-First Century Insurer. We'll discuss the technology, analytics, optimisation skills and knowledge management needed to win today.

##### Make Your Legacy System Feel Like New

Many firms are working furiously to replace aging IT systems with new technologies and architectures. But legacy systems will remain a fact of life. Find out what methods and technologies are available for you to make the most of your legacy systems, in order to make them more agile, easier to maintain, and a strategic asset.

##### Reduce Claim Leakage Through Smarter Decisions

Learn how to empower adjusters to make smarter decisions throughout the claims life cycle, using decision management technologies to reduce sources of claims leakage. By combining predictive analytics and rules management, these systems can improve claims reporting, help set more accurate reserves, find fraud and subrogation opportunities, monitor policy limits, and triage the most complex claims to your best resources early in the life of the claims.

##### The Role of Modelling in Insurance Decisions

What should every business person know about the arcane science of predictive modelling? Where is this technology going in terms of the benefits it can bring insurers? What methodologies should you be looking into to solve your specific business problems in marketing, underwriting, claims and other areas? This session will pierce the mystique to give you a clear understanding of analytics from the "gain side."

##### Using Science to Stop Multi-Line Fraud Artists

Fraud continues to be a multi-billion dollar problem impacting all lines of business. Studies indicate that despite the efforts of insurance companies, the majority of fraud claims are not detected. Fair Isaac's multi-line fraud solution identifies more suspicious claims without putting a burden on your claims and IT infrastructure. Find out how it works, who's using it and how it can improve your bottom line.

##### Accelerating Growth in Multiple Lines of Business

The decision management technologies that are transforming personal lines insurance are now making their way into commercial and life lines as well. Find out where the near-term benefits lie for your business, and how to turn your gains in personal lines into an enterprise competency around decision management.

##### Solvency II

Solvency II has been described as "the Basel II for insurance". But what does that mean for an industry where actuaries, modellers and risk assessment are daily facets of doing business? This presentation brings together industry leaders and Fair Isaac experts to give you a better understanding of Solvency II, and how to turn regulatory compliance into competitive advantage.

See the latest session information and speaker additions at  
[fairisaac.com/interacteu](http://fairisaac.com/interacteu)

"I go to several conferences every year, and InterACT is the best. I've been coming to InterACT for more than 10 years. I get the opportunity to get some new ideas, meet some new people and learn something new that I can take back."

— David Wylie, South Carolina Farm Bureau Mutual Insurance Company



## Enjoy the luxury of the Hilton Vienna for only €180 per night



**Hilton Vienna**  
Am Stadtpark, Vienna, Austria

InterACT attendees benefit from an exclusive Hilton Vienna rate of €180 single per night, which includes breakfast and VAT. Hotel accommodation fees are separate from the InterACT registration fee of €1,495 per person. To qualify for this specially negotiated room rate, you must book through the InterACT registration website at [www.fairisaac.com/interact.eu](http://www.fairisaac.com/interact.eu).

Set in the heart of Vienna, the Hilton Vienna hotel is home to Vienna's premier conference centre. Enjoy jazz while you eat at the renowned Joe Zawinul's Jazzclub Birdland or try modern Austrian cuisine at the hotel's S'PARKS restaurant with its alfresco terrace. Work out in the well-equipped gym or unwind with the sauna, steam bath and relaxation area. Opposite the famous Stadtpark, the hotel is just 10 minutes' walk from Vienna attractions like the Opera House and St. Stephen's Cathedral.

## Questions about registration?

Call us at:  
+44 (0) 870 420 3675 (Europe)  
1 858 369 8032 (worldwide)

Email: [interact@fairisaac.com](mailto:interact@fairisaac.com)





# INTERACT

A FAIR ISAAC FORUM

## THE smarter decisions CONFERENCE

3-6 March, 2008  
Hilton Vienna  
Vienna, Austria

### Topics Include:

- New Approaches to Strategy Design
- Managing Risk in High-Growth Markets
- Expanding Your Business in Central and Eastern Europe
- Stress-Testing Your Portfolio
- Cutting First-Party Fraud Abuse
- Does Faster Payments Mean Faster Fraud?
- Developing Basel II Parameter Estimates
- The Importance of Micro-Lending
- Insurance in the 21st Century: Survival of the Fittest
- Solvency II



### Contact information

Full Details and Registration:  
[www.fairisaac.com/interacteu](http://www.fairisaac.com/interacteu)

Email:  
[interact@fairisaac.com](mailto:interact@fairisaac.com)

Tel:  
+44 (0) 870 420 3675 (Europe)  
+1 858 369 8032 (Worldwide)  
1 800 496 7001 (US)

register today! [fairisaac.com/interacteu](http://fairisaac.com/interacteu)

Can't join us in Vienna?  
Attend InterACT in  
San Francisco, 27-30 April, 2008

For more information, visit [fairisaac.com/interactsf](http://fairisaac.com/interactsf)

## THE smarter decisions CONFERENCE

"Anyone who is in a business where you need to make a lot of decisions would be interested in attending InterACT."  
— Manuel Gonçalves, Millennium bcp

