Arca Credit Summit 2026
10 - 12 November
GOLD COAST

AGENDA

Please note that the agenda is subject to change.

Tuesday, 10 November

12:00 **Registration and Arca Welcome Lunch**
Join us for lunch with the exhibitors

12:45 **Welcome to Country followed by Arca CEO Welcome**
Elsa Markula, CEO, Arca

13:10 **Panel:**
Regulation to Solve Real-World Problems
Carly Kind, Privacy Commissioner, OAIC: Neva Skilton, Senior Ombudsman, AFCA: Anna Nitschke, Assistant Secretary, Treasury

The panel will share their perspectives on designing and implementing regulation to solve real-world problems. With a focus on credit reporting, they'll discuss how regulation works in practice and the specific issues facing the sector right now.

14:00 **Plenary:**
Economic Outlook
Luci Ellis, Chief Economist, Westpac Banking Group

14:45 **Afternoon Tea**
Join us for afternoon tea with the exhibitors

15:05 **Stream:**
The following sessions will run concurrently across three rooms

Credit Risk & Operations

Choice without Compromise Building the Hybrid Future of Income Verification
Sean Quagliani, CEO & Co-Founder, Fortiro

How lenders can combine documents, digital data and intelligent fraud controls to give customers choice without sacrificing speed or trust.

Legal & Compliance

AI, Credit and the Law
Katherine Temple, Barrister, Andrew Wells Chambers

What happens when an AI-driven decision is challenged, investigated by a regulator or tested in court? Practical examples and solutions to the legal and regulatory risks posed by AI across the credit and financial services sector.

Hardship & Collections

Changing face of Hardship
Nicholas Verginis, EGM Financial Wellbeing & Service Navigation Group & Rebecca Denny, National Financial Wellbeing Specialist, Good Shepherd Australia New Zealand

The changing face of hardship is challenging long-held assumptions about financial products, customer vulnerability and support. Join us for a thought-provoking discussion on hardship, financial inclusion and product design. Explore

emerging trends, lived experience insights, and what it takes to build safer, more inclusive financial systems for the decade ahead.

15:35 Session change over

15:40

The Climate Resilience Gap
Tom Spencer, Chief Product Officer, Geoscape

Connecting climate, property and credit risk to build a more financially resilient Australia

Government Relations: Why Canberra Matters to Credit Reporting
Jessica Brownette, Senior Consultant, Delta Advisory

Australia is moving into a pre-election landscape, and the political ground is already shifting. Understand how government decisions actually get made, who to engage and when, how to frame an ask, and why the consumer story matters as much as the technical one.

Who really owns modern collections?
Kris White and Sacha Close, Co-Founders of WiCRC

Modern collections now spans Operations, Customer Vulnerability, Credit Risk, Product, Technology, Analytics, Compliance and Hardship. Get clear on who owns each decision and what they are incentivised to optimise.

16:10 Session change over

16:15

Navigating non-financial risk
Jason Humphrey, Independent Director, Arca

Non-financial risk is increasingly becoming a greater source of cost and exposure than credit losses for many organisations. This discussion explores practical approaches to managing it, focusing on accountability, customer outcomes, and the role of operations teams as key contributors to risk management.

Key Regulatory & Compliance Issues
Fiona Lawrence, Head of Compliance, Great Southern Bank

A review of the key regulatory & compliance issues facing credit organisations in 2026. This session will consider insights on recent developments, regulator inputs and arm attendees with a sense of what to expect going into 2027.

What does long-term hardship mean?
Fiona Guthrie, CEO, Way Forward

What does long-term hardship mean? Insights into the complicating factors, strategies lenders can adopt and how outcomes can be improved.

16:45 **Close and Walk to Lagoon**
Follow the Arca team and join us on a short walk to the Lagoon

17:00 **Welcome Cocktail Function**
The Lagoon Beach & Lagoon Beach Club

Guests are invited to kick off their shoes and feel the sand between their toes along the shoreline, or soak in the stunning surrounds of the one-acre lagoon from the Beach Club.

Sponsored by:

Wednesday, 11 November

08:00 **Arrival – Grab-and-Go Breakfast**
Join us for breakfast with the exhibitors

08:30 **Plenary:**
Ethics in the Age of Data: Balancing Innovation and Privacy
Amanda Johnstone, CEO & Co-Founder of Transhuman, AI Technologist

This session delves into the critical balance between technological advancement and ethical responsibility. Sharing insights into navigating privacy, fairness, and transparency in AI, along with methods for managing biases and building trust.

09:15 **Platinum Sponsor Plenary:**
Trust in Action: Redefining Vulnerability, Protection and the Future of Approvals
Mel Cochrane, Managing Director, Equifax Australia

When it comes to financial inclusion, lenders face a complex balancing act between safeguarding the consumer and protecting the institution from increasing liability. Mel shares the latest insights on the cost of credit exclusion, who is being excluded and how to move beyond a traditional approach to approvals.

EQUIFAX®

10:05 **Morning Tea**
Join us for morning tea with the exhibitors

10:35 **Plenary:**
The Shifting Credit Economy: Global Lessons on Data, AI and Inclusion
Justin Basini, Co-Founder & CEO, ClearScore Group

Credit markets are evolving rapidly as new technologies, richer data, and changing consumer expectations reshape how people access and manage credit. This session looks at what comes next: consumers using agentic AI, the growing role of AI in combating fraud, and what these shifts could mean for lenders, borrowers and policymakers.

11:20 **Silver Sponsor Panel:**
Speed, Trust and Control: Managing 3rd Party Credit Risk
Farooq Fasih Ghauri, Regional Director for Asia at NETSOL Technologies, Christine Santos, National Manager - Compliance, Nissan Financial Services Australia & New Zealand, Joe Seychell, Chief Risk Officer, Athena Home Loans

As lenders increasingly rely on brokers, dealers and other third parties, how do they balance speed, customer experience and accountability?

NETSOL

12:05 **Lunch**
Join us for lunch with the exhibitors

12:55 **Fireside Chat:**
Fraud Collusion: From systems to victims
Ben Scott, Head of Industry, Government and Relationship Management, AFCX; Charlotte Davidson, CEO, IDCARE

13:25 **Gold Sponsor Plenary**
Making the invisible visible: Connected credit decisioning for a new-to-credit market
Barrett Hasseldine, Head of Data Science & Darren Tran, Senior Credit Risk Consultant

How lenders can connect bureau data with alternative data signals to build a more complete view of new-to-credit consumers and businesses. Scores and traditional credit data still matter, but richer, more connected data can bring clarity to transaction risk and support responsible credit decisions.

14:10 **Afternoon Tea**
Join us for afternoon tea with the exhibitors

14:40

Workshop 1
Real Work: A Hands-on AI Workshop
Warren Woolhouse, Global Head of Non-Financial Regulatory, Macquarie Bank

This hands-on workshop shows how Claude Code can be used to build practical tools - solving everyday problems with working solutions you can apply directly to your own role. No coding experience required.

Workshop 2
3 behavioural science negotiation tools to help you get what you want
Max Reisner, Negotiation Coach & Behavioural Economist

Learn three practical tools you can use immediately in your next negotiation. With the explosion of all things digital and AI, there's never been a better time to get better at the things that make us uniquely human.

Workshop 3
Financial inclusion
Corey Irlam, Deputy Chief Executive Officer, COTA, Jane Monica-Jones, CEO, Procovo: Katrina Samios, CEO, Financial Basics Foundation

Too many Australians are locked out of, or poorly served by, mainstream financial products. Hear from three experts on the needs of three groups; older people, young people and people experiencing trauma or mental health challenges.

16:20 **Close and Free Time**

18:00 **Arca Awards 2026 Gala Dinner**
See the ballroom transform into an entirely new space for the Arca Awards Gala Dinner. With its elegant design, this versatile room will be styled to deliver a sophisticated atmosphere, providing the perfect backdrop for an evening of celebration and recognition.

The theme for this year's Arca Awards 2026 Gala Dinner is Modern Classic - think cocktail dress with colour! And enjoy a wonderful evening of networking and celebration as we recognise our colleagues and thank them for their hard work and support throughout the past year.

Thursday, 12 November

08:00 **Arrival**
Join us for coffee with the exhibitors

08:30 **Breakfast with Diamond Sponsor Plenary:**
Progress in Action: Connecting Lenders to the Full Picture, Where CDR and AI Meet Financial Dignity
Dan Jovevski, Founder & CEO, WeMoney

In June, Dan Jovevski shared with ARCA members that the CDR infrastructure was built, and the work now was putting it to use. Five months on, with non-bank lenders inside the regime and momentum building across the five enablers (action initiation, ATO data inclusion, digital ID convergence, a screen scraping ban, and real-time CCR and CDR), Dan returns with what that looks like in practice. Drawing on WeMoney's experience as an Accredited Data Recipient, he examines how AI expense categorisation performs on real transaction data, where coverage now stands, and what both mean for how clearly a lender can see a borrower's real position. He then considers what full-picture data makes possible for everyday Australians outside a conventional credit file, and closes with the next steps that turn this capability into an industry standard and financial dignity into a fair go for all.

09:30 **Plenary:**
Future of Credit
Marnie Baker AM, Monetary Policy Board Member, Reserve Bank of Australia

With societal change, an ageing population and people buying properties later in life - what are we missing when looking at the future of credit? How we can plan for the shift while continuing to market and product what has already been done

10:15 **Morning Tea**
Join us for morning tea with the exhibitors

10:45 **Silver Sponsor Panel:**
Commercial Credit Trends and Outlooks
James O'Donnell, Managing Director, Open Analytics, Christopher Cam, Head of Credit Risk, Banjo Loans, Brent Petrie, Chief Risk Officer, Angle Finance

The panel will share insights on the current state of small and medium enterprise lending in Australia, including how the market has evolved over the past 12 months, the key challenges facing SME lenders and borrowers, and the opportunities ahead.

11:30 **The Uncaged Sky – Kylie's 804 day ordeal as a political prisoner in Iran**
Dr Kylie Moore-Gilbert, Academic & Author

Dr Kylie Moore-Gilbert is the author of the remarkable memoir The Uncaged Sky, which details the 804 days she spent as a political prisoner in Iran. An expert in Middle East history and politics, Kylie travelled to Iran to take part in an academic conference, only to face arrest at the airport on her way home to Australia.

12:20 **Equifax Closing Observations**
Arca Credit Summit Close, Grab-and-Go Lunch

Final wrap up of the day. Join us for prizes and an exciting announcement on 2027!
Buses to depart following the conclusion of the Summit.