# ADVANCED CREDIT SCORING SEMINAR

*Expert insights into the Credit Scoring*

Better understand credit scoring, scorecard development and scoring based decision management to evaluate credit worthiness and risk

| Dates: | 12th - 14th October 2016 |
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CREDIT**INFO**
*academy*

# INTRODUCTION

Credit reference bureaus are mostly known for providing clients with credit reports. However, we as Creditinfo pride ourselves in being an Information solutions company, providing data and tools that enable businesses to make more objective credit risk decisions.

That is the reason Creditinfo has built up a strong Analytics competence centre developing statistically-based credit risk models for credit bureaus and individual lenders across the globe, always with a primary view to mitigating credit risk for our customers and enabling better decision-making.

We have developed and validated roughly 120 predictive models, during the last 5 years, in 34 countries used across a wide range of disciplines ranging from origination, fraud prevention, customer management, marketing (propensity models) to collections. All predictive models are useful only in a combination with efficient credit strategies and policies.

Creditinfo Credit Score is a statistical model developed by experts using mathematical techniques on the Credit Reference Bureau data.

Recently we have started using data from social media and various other 'non-traditional' data sources to target the 'thin-file' and 'unbanked' population.

In Kenya scenario we also develop projects with financial institutions, where we assist with development of specialized mobile scoring models.

The introduction of Creditinfo Credit scoring enables automation of credit approvals, thus reducing cost of credit while improving efficiency and increasing credit access to consumers. Knowing how to incorporate and use credit scoring tools and models in any business environment is vital. Credit Scorecards can also be aligned to the institution's strategy.

# COURSE OVERVIEW

This three day interactive seminar is designed for all professionals responsible for top quality loan portfolios. This training programme provides you with insights into fundamentals of credit scoring enabling you to understand what scorecards are, how they are built and best used in your business environment. This is advance seminar and on top of the basic knowledge you will gain more in-depth understanding of the subject, including learning how to develop your own scorecards and when to use them, how to apply business rules and monitor the scoring models within your organization. Participants will learn concepts and technologies of credit scoring.

Our seminar will develop technical and business skill of the credit professional attending it.

Financial Institutions that improve their assessment through credit scoring will find that it leads to higher loan application acceptance rate and higher revenue.

The training involves:

- Classroom-based learning
- Facilitated discussions
- Individual and group activities
- Course Certification

# WHAT WILL YOU LEARN?

The 3 day seminar begins with an introduction to the key principles and methodology of scoring and scorecards. This leads onto to credit scorecard development, implementation and monitoring. The agenda then moves on to consider how to improve your scorecards with advanced scoring techniques.

Upon completion of the training, participants will better understand the basics of credit scoring, along with scorecard development and deployment as well as being better equipped with practical skills to evaluate the quality of in-house and third-party scorecards and find ways to improve them.

Participants will also improve their skills to better design, develop, and implement credit scoring models to facilitate better informed consumer lending decisions.

- Course will be very detailed and technical
- You will gain comprehensive knowledge about building scorecards and credit scoring models
- Each step of the scoring modelling process is described
- How to do maintenance of this solution, when it is appropriate to adjust and review models
- Monitoring of the scorecards
- Lots of interactive exercises, practical knowledge

# WHO SHALL ATTEND?

Anyone involved with Credit Risk Management, special focus for everyone who deals with credit risk scoring or who wants to learn about credit risk scoring, professionals in charge of scoring models and company risk exposure.

**Attendance is of particular benefit to:**

- Credit Managers, Analysts & Controllers
- Risk and Financial Analysts / Managers
- Branch and Operational Managers
- Business Analysts
- Business Support / Collection Specialists
- Credit Appraisers
- Credit Analysts
- Product Managers/Developers

- Portfolio Managers
- Credit Officers
- IT staff in charge of credit control
- CRB champions
- Underwriters
- Risk managers and data analysts
- Debt collection department
- Internal / External Auditors

Do you need help to better understand credit scoring, scorecard development and scoring based decision management?

If the answer is YES - this is the training solution for you and your team.

# AGENDA

## DAY 1

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| 08:00 | Registration and Morning Coffee |
| 08:30 | Introductions |
| 08:45 | Introduction of General Scoring methodology |
| 10:00 | Morning Coffee and Networking Break |
| 10:15 | Sample design:<br>- Environment and underlying data<br>- Exclusion rules |
| 12:00 | Lunch |
| 12:30 | Sample design:<br>- Outcome and outcome period<br>- Population Split |
| 13:30 | Afternoon Tea and Networking Break |
| 13.45 | Characteristics Analysis Grouping |
| 15:30 | End |

## DAY 2

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| 08:00 | Registration and Morning Coffee |
| 08:30 | Building a Model<br>- Variable selection<br>- Methods<br>- Correlation matrix |
| 10:15 | Morning Coffee and Networking Break |
| 10:30 | Building a Model<br>- Measurement of predictive power<br>- Validation of the model |
| 11:30 | Lunch |
| 12:00 | Reject Inference |
| 13:00 | Implementation |
| 13:45 | Afternoon Tea and Networking Break |
| 14:00 | Scorecard cut off |
| 14:45 | Override Management |
| 15:30 | End |

## DAY 3

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| 08:00 | Registration and Morning Coffee |
| 08:30 | Monitoring vs. Tracking the scorecard |
| 10:00 | Morning Coffee and Networking Break |
| 10:15 | Monitoring vs. Tracking the scorecard |
| 11:30 | Lunch |
| 12:00 | Portfolio management & Behavioral Scoring |
| 13:00 | Afternoon Tea and Networking Break |
| 13:15 | Policy + Underwriting Process |
| 15:15 | Q & A to the panel |
| 15:30 | End |

# WHAT ARE THE BENEFITS?

**At the end of the seminar you will :**

- Broaden your knowledge about various areas related to credit risk management and improvement of business processes
- Have a good understanding how scoring solutions shall be used
- Understand how to efficiently use scorecards
- Be able to describe methodology behind scorecards and credit scoring
- Enhance your understanding of scoring
- Create an awareness on the importance of scoring

- Able to develop your own scorecards and scoring models
- Improve credit risk management through the efficient use of these solutions
- Introduce new skills and innovative solutions to your staff
- Be up to date with the latest industry trends and developments
- Build on knowledge of scorecards and their application across the credit lifecycle. Understand the importance and techniques of scorecard monitoring

# PRE COURSE QUESTIONNAIRE

In order to clarify your learning objectives and ensure you get the most out of this training, you will need to complete a Pre-Course Questionnaire stating your knowledge of the subject, level of experience and other relevant issues. The course leader will analyse this information to ensure that the course covers your needs accordingly. We will email you a link upon registration to complete the online questionnaire development, implementation and monitoring.

# HOW DO I REGISTER?

To register, please send an email to academy@creditinfo.co.ke with details of attendees' names and we will respond to you.

# TRAINER BIOGRAPHY

**Dmitry Borodin**
**Risk Analyst Team Leader**

Joining Creditinfo Solutions as a Risk Analyst in May 2013 has presented Dmitry Borodin with the opportunity to work on multiple projects in Africa, South East Asia, Central Asia and Europe. He has assisted in the successful design, development and implementation of multiple scorecards for banking, MFI and credit bureaus in these regions.

Dmitry's responsibilities tap in to his expertise in financial, econometric and mathematical modelling. He cultivates and leads the team, collaborating on projects designing models to manage credit risks, to optimise collections processes, to identify propensity to new credit and for anti-fraud solutions. Dmitry has delivered related training and workshops worldwide.

# WHAT PAST DELEGATES HAD TO SAY

" Excellent!
Incredibly knowledgeable trainer who was engaging and inspirational in his delivery. Very practical course

NMB Plc - Past Delegate

" Great opportunity to learn something new, reinforce existing knowledge and establish new peer opportunities

Barclays Bank Tanzania - Past Delegate

" I learnt a lot from the day about credit bureaus and the services and systems that they use and how these can assist my bank make smarter lending decisions, including how to grade the borrowers by using Creditinfo's credit score, Creditinfo Predictor.

CRDB Bank Plc - Past Delegate

# ABOUT CREDITINFO ACADEMY

Creditinfo Academy, part of Creditinfo Group, was introduced to promote education and training in the area of credit bureaus, credit risk management and financial literacy.

Creditinfo Academy is a skills development and training provider that delivers generic and customized training services.

The focus at Creditinfo Academy is to provide training for clients wanting to develop their skills to improve operational efficiency and overall business performance; as well as train consumers and assist public sector in their quest for financial inclusion.

We at Creditinfo Academy are committed to:

- Assisting our partners and clients at every step of the journey towards excellance

- Sharing best practices in credit risk management

- Enabling skills development in the financial and non-financail sectors

- Increasing efficiencies of your business through innovative and automated solutions

- Facilitation of responsible lending

- Improving access to finance across the regions and various sectors of economies

- Financial inclusion

# CUSTOMIZED TRAINING

We are here to assist our clients and partners and listen to your needs. We offer customized training which will address the individual companies' challenges. Those trainings can be a mix of any of our standard workshops and seminars or cover specific areas identified during training needs analysis.

If you are interested in assistance with identifying your training needs and addressing them through customized training for your organization, please contact Creditinfo Academy directly at: info@creditinfoacademy.com

# ABOUT US

From its origin, Creditinfo has been solely focused on solutions which support risk management processes in banks and other financial institutions.

Working from start to finish across the credit lifecycle from loan origination systems, to customer and portfolio management, to portfolio analytics and on to collections, Creditinfo partners with banks and non-banks alike to help find the appropriate and desired risk-reward balance.

Creditinfo Group is a leader in innovating financial solutions, which assist your organization with increased efficiency, optimization of your business processes and reaching out to the new customer base through its advance scoring models and business decision engines.

Reynir Grétarsson, CEO of Creditinfo Group, is a firm believer that "Information is the lifeblood of the modern economy." He advises, "Creditinfo is pleased to be able to provide a worthwhile and unique learning experience. This is just one of various steps to enhance mutual understanding and best practice within the Credit Industry. The Creditinfo Academy demonstrates how collaboration can work in practice to achieve improvements in the industry by identifying common data issues and sharing knowledge. We address a broad range of topical subjects and will continue to take the initiative in the development of new services and processes in the Credit Bureau industry."

# Contact Information

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