

ScorePlus Training

SCORING AND CREDIT RISK SEMINARS 2023

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OVERVIEW OF SEMINARS

ScorePlus is the industry standard for credit analytics training:

- Credit scoring model development, validation, strategic use and management
- Credit strategy development and evaluation
- Credit portfolio management
- Collections analytics

All seminars combine analytic rigour, sound practical understanding of the credit business and a creative approach to the use of management information.

Seminars are directed at levels from recent recruits to executive management - and tailored for portfolio management and modelling teams.

Our training is available in a choice of three formats:

- Open Seminars:** suitable for up to 1-6 delegates from one organisation
- In-House Seminars:** giving a very cost effective option for multiple delegates
- Individual Programmes:** 1:1 tutoring and mentoring.

AT A GLANCE:

	Business focus: Credit Risk and Portfolio Management	Technical: Scorecard Modelling
< 1 year experience	Credit Risk Fundamentals In-house or open seminar Online 6 sessions or Class based 3 days	
	Scoring: Making it Work In-house or open seminar Online 5 sessions or Class based 2 days	
> 1 year experience	Portfolio Management Analytics In-house or open seminar Online 5 sessions or Class based 2 days	Scorecard Development Training In-house seminar Class based 3 days
	Collections Strategic Analytics In-house seminar Online 5 sessions or Class based 2 days	
	Managing Customer Behaviour In-house seminar Online 5 sessions or Class based 2 days	
	Capitalising on Scorecard Investment In-house seminar Online 5 sessions or Class based 2 days	

CREDIT RISK FUNDAMENTALS

CONCEPTS AND TECHNIQUES FOR MANAGING RISK AND REWARD

ENTRY
LEVEL

OBJECTIVES

To lay the foundations of credit risk management, using score-based policies for decision making, for those new to Credit Risk and those requiring an overview of lending techniques.

TOPICS

- How do Banks make money? Influencing the bottom line
- Credit Risk toolkit: scoring and the organisation
- Acquisition strategies: balancing risk vs reward
- Account management: how to give money away
- Collections: keeping the customer on board
- Portfolio management: keeping all the balls in the air
- Bad debt: measurement and management
- The regulatory environment: Basel and IFRS9
- The real world

BENEFITS

At the end of this seminar, delegates will know the:

- Key elements of product profitability – and the inter-relationships with customer behaviour
- Basics of credit scoring and designing score-based strategies
- Management information techniques for refining strategies and portfolio monitoring
- Mechanisms for defining and managing delinquency, provision and default
- Risk appetite view of their own company

WHO SHOULD ATTEND?

- Analysts and Policy Makers new to Credit, not necessarily involved directly with scoring
- Experienced Managers who require a strategic overview of credit risk management and lending techniques

FORMAT AND MATERIALS

- Formal presentations with many practical exercises and whole group discussion
- Break-out discussion and feedback groups
- Seminar manual to take away

DELIVERY AND DURATION

Online: Trainer led 6 sessions over 5 days

Class based: 3 days

Available as an open seminar or in-house seminar

COURSE LEADER

Helen McNab

SCORING – MAKING IT WORK

CONCEPTS AND TECHNIQUES OF CREDIT SCORING

ENTRY
LEVEL

OBJECTIVES

To introduce credit scoring, set within the business context of running a credit portfolio, for new Credit Scoring, Credit Risk or Portfolio Management Analysts and Managers, working daily with scored portfolios.

TOPICS

- Scorecard development principles
- How to set scorecard strategies for new business / account acquisition
- How to develop a policy framework for referrals and overrides
- The techniques for monitoring scorecards, strategies and portfolio performance
- The concepts of behavioural scoring

BENEFITS

At the end of this two-day seminar, delegates will know how to:

- Use scoring to set and evaluate credit strategies
- Identify internal and external business factors which influence the results of their strategies
- Anticipate, explain and respond to changes in expected results
- Balance credit risk vs acquisition growth objectives

WHO SHOULD ATTEND?

Credit scoring, Credit Risk or Portfolio Management Analysts:

- Involved daily in credit scoring, credit risk or the monitoring of credit strategies
- Ideally with six months practical experience

Senior managers:

- New to the credit risk / operations area
- Requiring a strategic background to the role of scoring in running a credit portfolio

FORMAT AND MATERIALS

- Formal presentations with practical exercises and whole group discussion
- Break-out discussion and feedback groups
- Seminar manual to take away

DELIVERY AND DURATION

Online: Trainer led 5 sessions over 5 days

Class based: 2 days

Available as an open seminar or in-house seminar

COURSE LEADER

Helen McNab

PORTFOLIO MANAGEMENT ANALYTICS

CREDIT RISK REPORTING AND EVALUATION

BUSINESS
FOCUS

OBJECTIVES

To develop the strategic and analytic skills of Portfolio Managers new to Credit Risk and for Analysts looking for progression. Throughout, the seminar uses the principle of defining expectations, against which to measure outcomes, to drive recommendations for the credit committee.

TOPICS

- Reading the portfolio: Following the money
- Scorecard design and outputs: Getting to know the tools of the trade
- Scorecard design and validation: What the portfolio manager needs to know
- Actual vs expected framework: Can I believe my eyes?
- Developing credit strategies: A structured approach
- Iterative strategy development: New business
- Policy rule analysis: Adding value – or taking away?
- Portfolio analysis: Vintage matrix principles
- Management reporting: The monthly pack
- Proactive portfolio management: Maintaining control

BENEFITS

At the end of this seminar, delegates will:

- Understand better their role, in the context of the firm's Credit Risk Framework
- Be able to question whether their operational scorecards are "fit for purpose"
- Know the principles for effective strategy development
- Have evaluated alternative approaches to setting acquisition strategies
- Have confidence to challenge policy overlays to reduce strategy complexity
- Bring back an array of reporting ideas, including dashboards
- Know how to apply greater rigour to their analyses
- Have critically reviewed purpose and metrics for effective Risk Appetite management

WHO SHOULD ATTEND?

- Credit Scoring, Credit Risk and Portfolio Management Analysts: involved daily in the development, deployment and monitoring of credit strategies, ideally with 12 months practical experience
- Senior managers: new to the credit risk / operations area or requiring a greater understanding of the role of scoring in running a credit portfolio

FORMAT AND MATERIALS

- Formal presentations with practical exercises, break-out discussion and feedback groups
- Seminar manual to take away with a 'Back at the office "to do" list', and web resource listings

DELIVERY AND DURATION:

Online: Trainer led 5 sessions over 5 days

Class based: 2 days

Available as an open seminar or in-house seminar

COURSE LEADER:

Helen McNab

COLLECTIONS STRATEGIC ANALYTICS

BALANCING RISK, RETURNS, RESOURCES AND REGULATION

BUSINESS
FOCUS

OBJECTIVES

To develop the technical, communication and strategic skills of Managers and Analysts working with Collections, through rigorous design and evaluation of credit strategies, optimising the use of models to simplifying policy and reporting of Collections performance for scrutiny by senior management.

TOPICS

- Defining the Collections mission - balancing risk, reward, resources and regulation
- Scorecard and segmentation models - specifics for Collections
- Principles of provision and Collections' role in managing bad debt
- Strategy formulation to maximise the value of scores and segmentation
- Experimentation test and learn principles, practice and war stories
- Collections reporting: Strategy outcomes, operational impact, portfolio monitoring, vintage matrices
- Dashboards set in an analytic framework

BENEFITS

At the end of this seminar, delegates will:

- Understand better their role, in the context of the firm's strategic priorities
- Appreciate the importance of Expected Loss / IFRS9 provisioning and Collection's role in managing bad debt
- Understand how scorecards work and their role in simplifying policy
- Know the principles for effective strategy development
- Bring back an array of reporting ideas, including dashboards, across the credit cycle
- Know how to apply greater rigour to their analyses

WHO SHOULD ATTEND?

- Collections and Risk Insight Analysts: involved daily in the development, deployment and monitoring of Collections strategies and portfolio performance, ideally with 6 months practical experience.
- Collections Managers: new to credit risk or requiring a greater understanding of the role of scoring and segmentation in formulating Collections strategies, along with key metrics for measuring success..

FORMAT AND MATERIALS

- Formal presentations with practical exercises, discussion and feedback groups
- Break-out discussion and feedback groups
- Seminar manual to take away with a 'Back at the office "to do" list', and web resource listings

DELIVERY AND DURATION:

Online: Trainer led 5 sessions over 5 days

Class based: 2 days

Available as an open seminar or in-house seminar

COURSE LEADER: Helen McNab

MANAGING CUSTOMER BEHAVIOUR

SUCCESS WITH BEHAVIOUR-DRIVEN CREDIT STRATEGIES

BUSINESS
FOCUS

OBJECTIVES

To develop the strategic and analytical skills of Credit Scoring, Credit Risk and Portfolio Management Analysts and Managers in using behavioural scores – from limit setting, transaction authorisation and account promotion through to collections and recoveries.

TOPICS

- Data-driven management
- Principles for developing behavioural scorecards
- How to design and evaluate account management and collection strategies
- How to run successful “test and learn” experiments
- Opportunities for integrating marketing and risk driven strategies
- Customer scoring issues and the allocation of global customer limits

BENEFITS

At the end of this seminar, delegates will know how to:

- Specify behavioural scorecard development parameters to match ‘design to purpose’
- Set limits to build and regulate customer spend, balancing risk and credit appetite
- Tailor collections actions according to risk, within the constraints of the Collections operation
- Design reports to evaluate success
- Structure experiments to maximise customer understanding

WHO SHOULD ATTEND?

Credit Scoring, Credit Risk and Portfolio Management Analysts:

- Involved daily in the development, deployment and monitoring of behavioural credit strategies
- Ideally with 12 months practical experience

Senior managers:

- New to the credit risk / operations area
- Requiring a strategic framework for the deployment of credit strategies across the credit cycle

FORMAT AND MATERIALS

- Formal presentations with practical exercises and whole group discussion
- Break-out discussion and feedback groups
- Seminar manual to take away

DELIVERY AND DURATION

Online: Trainer led 5 sessions over 5 days

Class based: 2 days

Available as an in-house seminar

COURSE LEADER

Helen McNab

MAXIMISING SCORECARD INVESTMENT ENSURING MODELS MATCH BUSINESS GOALS

BUSINESS and
MODEL FOCUS

OBJECTIVES

To train Analysts, Managers and Policymakers, who develop, deploy or monitor score-based credit strategies to meet business goals, in the “art” of scorecard building, to ensure they, as scorecard users, make a proactive contribution to scorecard developments, to maximise the value of the firm’s scorecard investment.

TOPICS

- How to identify the need for scorecard development – monitoring indicators and metrics
- Working with scorecard builders – stage by stage - key questions to ask
- Scorecard models - criteria for sign-off
- Using and applying scorecard outputs

BENEFITS

At the end of this seminar, delegates will have the practical skills to:

- Identify when and why to re-build a scorecard
- Actively contribute to a scorecard development, balancing business and technical goals
- Critically evaluate assumptions and parameters used in building scorecards
- Be better equipped to use scorecards and models for strategy setting

WHO SHOULD ATTEND?

- Credit Scoring, Strategy, Risk and Portfolio Analysts involved in the management of scored portfolios
- Portfolio Managers new to Credit Risk
- Senior Managers who require a strategic overview of the role of scoring
- 12 months experience recommended

FORMAT AND MATERIALS

- Pre-seminar preparation and reading
- Formal presentations with practical exercises and whole group discussion
- Break-out discussion and feedback groups
- Seminar manual to take away

DELIVERY AND DURATION

Online: Trainer led 5 sessions over 5 days

Class based: 2 days

Available as an in-house seminar

COURSE LEADER

Helen McNab

SCORECARD DEVELOPMENT TRAINING

A PROVEN AND TRANSPARENT FRAMEWORK

MODELLING

OBJECTIVES

To provide a fusion of consultancy and practical scorecard building techniques, for Scorecard Development and Credit Strategy Practitioners.

THE APPROACH

Two highly experienced trainers, representing both business and technical perspectives, provide case studies and discussions, synchronised with presentations. The key focus is on human oversight, from managing the raw data, to ensuring alignment of model definitions, parameters and decisions with business objectives. The training is founded on long established, proven methods.

SCOPE

- Model life cycle from business initiation to implementation and beyond
- Models from across the customer life cycle: marketing, application, account management, collections
- Relevant to all retail lending segments and product types
- Designed for users, independent of statistical software
- Fully transparent methodologies for each stage of development

TOPICS

- Scorecard purpose: Understanding the business
- Creating and assessing predictors: Using characteristic analyses
- Scorecard build methodologies in practice: Using dummy variables and logistic regression
- Scorecard build refinements: Segmentation, scaling, calibration
- Application scorecard specifics
- Scorecard results, documentation and sign-off: Validation and value to the business

DELIVERABLES

- Provision of scorecard building intellectual property rights
- Seminar slides and case studies (physical binder and electronic version)
- Report formats in Excel
- Documentation structure
- 360 degree review of course and attendee development, where required

WHO SHOULD ATTEND?

- Analysts and Technical Managers responsible for scorecard building
- Credit Scoring, Risk and Strategy Practitioners, involved in the management of scored portfolios
- 12 months experience recommended

DELIVERY AND DURATION:

Class-based, face to face delivery over 3 days

COURSE LEADERS:

Helen McNab, leading the business aspects of scorecard development and
Jes Freemantle, ScorePlus Associate, leading the technical aspects of scorecard development

ABOUT ScorePlus

ScorePlus is an independent UK based company offering consultancy and training to the credit industry. The aim is to ensure client organisations maximise the value of their scoring and management information systems, by applying rigorous methods of analysis and interpretation.

ScorePlus only employs consultants and trainers with a proven track record in scoring, risk management and financial modelling techniques. Clients are assured of gaining true added-value, from consultants with up-to-date, best practice experience. ScorePlus is known for its open approach which leads to practical skills transfer to client organisations.

ScorePlus has been delivering industry best practice training to the credit industry since 1993.

COURSE LEADERS

Helen McNab

Helen specialises in the operational and strategic use of scoring for account acquisition, limit management and collections. Having studied in London, she managed credit and collection strategies for a retail credit organisation for 10 years. As a consultant and trainer since 1992, Helen works with banking, card and telecommunication clients in the U.K. and South Africa.

Her goal for each seminar is to ensure delegates understand the value of scoring as a business tool and leave with the skills necessary for employing their scorecards for competitive advantage. She leads the business aspects of the new seminar **Scorecard Development Training**, linking technical model development dimensions with strategic decision making requirements.

Gerard Scallan – currently unavailable

Gerard is a recognised industry pioneer of new techniques for scorecard building, financial models and better use of management information. With a background in OR and mathematics from Stanford in the US, Gerard spent the mid-1980's working for a scorecard vendor, directing over 100 developments in Europe. He subsequently founded ScorePlus, to help organisations make the most out of their scorecard investment.

Gerard's goal for each seminar is to ensure delegates are fully equipped with new scoring, modelling and credit management skills which will have immediate benefit on return to the workplace.

Jes Freemantle, ScorePlus Associate

Jes has been involved in scorecard developments since 1985 when he joined the Experian Group (then CCN Systems). His position upon leaving was that of Associate Director within the groups Decisions Systems division.

In 1995 he established a consulting and training business and has travelled extensively in that capacity, advising lenders on best practice in scorecard development work across the customer lifecycle. Clients include retail lending operations – banks, retailers, mobile phone operators, finance houses, home loan providers and credit bureau operations. The most sustained client relationship was a 14 year engagement with the largest retail bank in South Africa.

Jes has been working with ScorePlus across a range of clients since 2001. Jes leads the technical aspects of the new seminar **Scorecard Development Training**, explaining complex statistical concepts in language that anyone with a basic grounding in statistical analysis will be able to understand.

Open Seminars 2023: Delivered Online

All seminars are delivered online using the Zoom or Webex platform

Seminar	Duration	Dates	Recommended Retail Price
Credit Risk Fundamentals <i>Concepts for Managing Risk and Reward</i>	5 mornings 09:00-13:00 + 1 afternoon 13:30-16:30	17-21 April 2023	First delegate: £1,425 Second delegate: £1,350 Each subsequent delegate: £1,300
Scoring: Making it Work <i>Concepts and Techniques of Credit Scoring</i>	5 mornings 09:00-13:00	TBA	First delegate: £950 Second delegate: £900 Each subsequent delegate: £860
Portfolio Management Analytics <i>Credit Risk Reporting and Evaluation</i>	5 mornings 09:00-13:00	22-26 May 2023	First delegate: £1,000 Second delegate: £950 Each subsequent delegate: £880

NOTES: Prices, VAT and Logistics:

Prices include course materials.

Fees for UK delegates and individuals from overseas are subject to VAT at the standard rate. Otherwise VAT is not charged and clients will need to account for VAT locally.

A purchase order is required to secure each booking. Substitutions may be made at any time without charge. Cancellations within 14 days of the course start date are subject to a cancellation fee of 30% of the course fees. Payment is required on invoice.

Prices valid until 30 June 2023.

In-House Seminars: Class-Based and Online

Seminar	No. delegates	Recommended Retail Price
Credit Risk Fundamentals Online: 6 sessions over 5 days Class-based: 3 days	Minimum set fee	£12,000
	Per delegate fee for > 10 delegates	£1,200
	e.g. 12 delegates	£14,400
Scoring – Making it Work Managing Customer Behaviour Online: 5 sessions over 5 days Class-based: 2 days	Minimum set fee	£8,000
	Per delegate fee for > 10 delegates	£800
	e.g. 12 delegates	£9,600
Portfolio Management Analytics Collections Strategic Analytics Maximising Scorecard Investment Online: 5 sessions over 5 days Class-based: 3 days	Minimum set fee	£9,500
	Per delegate fee for > 10 delegates	£950
	e.g. 12 delegates	£11,400

In-House Seminars: Class-Based Only

Seminar	Fee structure and examples	Recommended Retail Price
Scorecard Development Training: A Proven and Transparent Framework Class-based: 3 days	Consultancy package	£12,500
	+ Per delegate fee	£625
	e.g. 3 delegates	14,375
	e.g. 10 delegates	£18,750
	e.g. 12 delegates	£20,000

NOTES: Dates, Duration, Prices, VAT and Logistics

In-house seminars are held on a date to suit you.

In-house seminars are most valuable when there are multiple delegates wishing to learn about the same topics.

In-house seminars can be customised to your needs at no additional cost.

ONLINE In-house seminars

Duration for online seminars is either 5 or 6 sessions over 5 days, depending on the seminar (see table above).

Fees are subject to UK VAT at the standard rate for UK based companies. VAT is not invoiced for companies based outside the UK, although VAT may be payable locally.

Binder delivery expenses are payable in addition, at cost.

CLASS-BASED In-house seminars

Duration for class-based seminars is either 2 or 3 days, depending on the seminar (see table above).

For seminars delivered in the UK, all fees are subject to UK VAT at the standard rate. For seminars delivered outside the UK, VAT is not invoiced but may be payable locally.

The trainer's expenses are payable in addition, agreed in advance with the client.

FOR ALL ONLINE and CLASS-BASED In-house seminars

Pricing is based on a minimum of 10 attending with a pro-rata fee for additional delegates. The recommended maximum number of delegates is 14.

The pricing exception is for *Scorecard Development Training: A Proven and Transparent Framework* which is a fusion of consultancy package and delegate development. For this seminar, there is a minimum fixed fee for the consultancy package and a per delegate fee, in addition, for each delegate attending.

A purchase order is required to secure the booking. Confirmation of delegate numbers is required within 21 days of the seminar delivery date. Cancellations within 14 days of the course start date are subject to a cancellation fee of 30% of the course fees. Payment is required on invoice.

Prices valid until 30 June 2023 unless otherwise stated.