

Day 1

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| Introductions | 09:00-09:30 |
| 1. The Collections Mission: Balancing Risk, Reward, Resources and Regulation | 09:30-11:00 |
| <ul style="list-style-type: none"> • Role of Collections • The Stake Holders • Regulation Overview • Infrastructure Requirements • Management Challenges and Opportunities | |
| 2. Scorecard and Segmentation Models for Collections: Design and Evaluation | 11:00-13:00 |
| <ul style="list-style-type: none"> • Model Aims and Definitions • Data Requirements and Predictors • Development Process • Evaluating Model Effectiveness | |

Day 2

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| 3. Principles of Provision: Collections' Role in Managing Bad Debt | 09:00-11:00 |
| <ul style="list-style-type: none"> • Impact of Impairments on Company Profit and Loss • Expected Loss, Provision and IFRS9 • Gaining Insights From Provision Forecasts • Calculating Collections' Added Value | |
| 4. Collections Strategy Formulation: Scores, Segmentation and the Pursuit of Clarity | 11:00-13:00 |
| <ul style="list-style-type: none"> • Why do Customers Not Pay On Time? • Is the Objective Asset Management or Economic Return? • Score Driven Segmentation: Setting Tactics Based on Projected Risk • Simplifying Strategy: The Score v Segmentation v Policy Rule Challenge | |

Day 3

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| 5. Experimentation: Test and Learn Principles, Practice and War Stories | 09:00-11:00 |
| <ul style="list-style-type: none"> • Strategy Development Principles: Defining Objectives and Expectations • Why Experiment / What Experiments? • How to Plan, Run and Evaluate Experiments • Collections Case Studies | |

Day 3 Cont.

6. Collections Outcome Reporting: Did Aims Become Reality? 11:00-13:00
- Principles of Evaluation and Feedback Loops
 - Collections Outcome Measures: Action vs Response Analyses
 - Financial Analysis

Day 4

7. Collections Performance Monitoring: Analysing the Operational Impact 09:00-11:00
- Operational Measures of Success
 - Calculating Collector Added Value: Productivity vs Quality
 - Key Factors of "Production": Case Loads? No. Cases Actioned? FTE?
8. Collections Vintage Matrices: Interpretation for Action 11:00-13:00
- How Vintage Matrices Work: The Collections "Funnel"
 - New Account and Portfolio Effects
 - Recession Case Study

Day 5

9. Collections Portfolio Monitoring: Dashboards in an Analytic Framework 09:00-11:00
- Actual vs Expected Philosophy
 - Thresholds and Techniques
 - Front End Reporting
 - Performance Reporting
 - Corporate Measures of Success: Portfolio Movements Over Time
10. Plenary 11:00-12:30
- Collections is Customer Service
 - Review of Key Ideas
 - Back at the Office "To Do" List
 - Summary

End of Seminar