

Registration 08:45-09:00

DAY 1 - WORKING WITH SCORECARDS

1. The Basic Ideas: origins and principles 09:00-11:15

- Introduction
- Business context
- Population and odds
- How a scorecard works
- Building a scorecard

2. Fixing a Cut off: using scorecard statistics 11:15-13:00

- Scorecard definitions
- Population flow
- Setting the cut-off
- Impact analysis

Exercises: Reading distributions, calculating impact

Breaks at 10:00, 11:00 and 12 noon

Day 1 ends at 13:00

DAY 2 - EVALUATING SCORECARDS

3. How Good is my Scorecard: analysing performance 09:00-10:30

- Why validate? And what?
- Measuring scorecard discrimination
- Score- performance relationship

Exercises: Techniques for measuring discrimination

4. Where has my Population Gone: tracking applicant profiles 10:30 -12:00

- The role of tracking
- Population stability
- Characteristic analysis

Exercises: Identifying sources of change, characteristic analysis

Breaks at 10:00 and 11:00

Day 2 ends at 12:00

DAY 3 – ANALYSING SCORECARD PERFORMANCE

5. Does my Scorecard Still Work: tracking scorecard performance 09:00-10:00
- Score-odds relationships
 - Delinquency by score reports
 - Scorecard renewal
 - Scorecard adjustment

Break

6. Refining Acquisition Strategies: getting the full story 10:15-11:30
- Focus: policy evaluation
 - Front End: overrides
 - Performance: interpretation
 - Revisiting scorecard measurement techniques

Exercises: Simulation for calculating impact of overrides

Day 3 ends at 11:30

DAY 4 - RUNNING A SCORING SYSTEM

7. What's in a Score? The policy framework 09:00-10:45
- Properties of a score
 - Exceptions and overrides
 - Policy formulation
 - Decision process

Exercises: identification, classification and treatment of exceptions

8. Not Getting Lost: portfolio management 10:45-12:30
- Dynamic delinquency matrices
 - Interpretation: Life cycle, New Account, Portfolio Effects
 - Projections of Future Performance

Exercises: Performance matrix forecasting

Breaks at 10:00 and 11:00

Day 4 ends at 12:30

DAY 5 – BEHAVIOURAL SCORING AND CREDIT RISK MARKETING

9. Moving On: The strategic use of scoring 09:00-11:15

- Behavioural scorecards
- Score-based strategies
- Experimentation
- Building Bridges – risk and marketing analysis

Exercises: Credit marketing promotion simulation

Break at 10:00

Day 5 ends at 11:15

End of seminar