

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 11:15-12:30

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

Exercises: Reading distributions, calculating impact

DAY 2 - EVALUATING SCORECARDS

3. How Good is my Scorecard: analysing performance 09:00-11:00

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

Exercises: Techniques for measuring discrimination

4. Where has my Population Gone: tracking applicant profiles 11:00 -12:30

- The role of tracking
- Population stability
- Characteristic analysis

Exercises: Identifying sources of change, characteristic analysis

DAY 3 – ANALYSING SCORECARD PERFORMANCE

5. Does my Scorecard Still Work: tracking scorecard performance 09:00-10:30
- Score-odds relationships
 - Delinquency by score reports
 - Scorecard renewal
 - Scorecard adjustment
6. Refining Acquisition Strategies: getting the full story 10:30-12:30
- Focus: policy evaluation
 - Front End: overrides
 - Performance: interpretation
 - Revisiting scorecard measurement techniques
- Exercises: Simulation for calculating impact of overrides

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

DAY 5 – BEHAVIOURAL SCORING AND CREDIT RISK MARKETING

9. Moving On: The strategic use of scoring 09:00-12:00
- Behavioural scorecards
 - Score-based strategies
 - Experimentation
 - Building Bridges – risk and marketing analysis
- Exercises: Credit marketing promotion simulation

End of seminar

15 minute breaks every hour