

ScorePlus Training

SCORING AND CREDIT RISK SEMINARS 2022

Entry Level

CREDIT RISK FUNDAMENTALS 1
 CONCEPTS AND TECHNIQUES FOR MANAGING RISK AND REWARD

SCORING – MAKING IT WORK 2
 CONCEPTS AND TECHNIQUES OF CREDIT SCORING

Credit Risk Management Skills Development

PORTFOLIO MANAGEMENT ANALYTICS 3
 CREDIT RISK REPORTING AND EVALUATION

COLLECTIONS STRATEGIC ANALYTICS: 4
 BALANCING RISK, RETURNS, RESOURCES AND REGULATION

MANAGING CUSTOMER BEHAVIOUR 5
 SUCCESS WITH BEHAVIOUR-DRIVEN CREDIT STRATEGIES

SCORECARD BUILDING FOR CREDIT RISK PROFESSIONALS 6
 DRIVING VALUE FROM SCORING INVESTMENT

Credit Risk Technical Skills Development

BUILDING BETTER SCORECARDS 7
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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
- Bad debt: measurement and management
- Account management: how to give money away
- Portfolio management: keeping all the balls in the air
- Collections: keeping the customer on board
- 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

- Portfolio management framework and governance
- Why capital is important and key financial drivers
- Scorecards: What we need to know for effective Portfolio Management
- Strategy formulation principles: A structured approach
- Iterative strategy revision: Debating policy approaches and options
- Policy rules analysis: Aiming for simplification
- Reporting: Strategy outcomes and dashboards
- Actual vs expected analytic framework: Thresholds, techniques, business practice
- Vintage matrices: Principles and extensions for swifter insights
- Proactive portfolio management: Applying the “actual vs expected” principle

BENEFITS

At the end of this seminar, delegates will:

- Understand better their role, in the context of the firm’s Credit Risk Framework
- Appreciate the philosophy driving IFRS9, the Basel accord and the regulator’s agenda
- Be able to question whether their operational scorecards are “fit for purpose”
- Know the principles for effective strategy development
- 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, 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

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 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 Analyst 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 “champion: challenger” 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 operations
- 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

SCORECARD BUILDING FOR CREDIT RISK PROFESSIONALS

DRIVING VALUE FROM SCORING INVESTMENT

BUSINESS FOCUS

OBJECTIVES

To develop the skills of Credit Risk Portfolio Analysts, Portfolio Managers and Stakeholders, involved in – or supporting the delivery of - score-based lending. To ensure a positive contribution to scorecard developments and 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, Credit 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

BUILDING BETTER SCORECARDS

CONCEPTS AND TECHNIQUES OF SCORECARD DEVELOPMENT

MODELLING

OBJECTIVES

To demonstrate scorecard design and development techniques, to meet today's business objectives, for Analysts and Managers involved in scorecard building, validation and oversight.

TOPICS

- How to define and acquire the scorecard development sample
- The basic algorithms for scorecard construction
- The techniques for 'reject inference'
- The methodologies for building multiple scorecards and small sample scorecards
- The practical steps involved in scorecard building project management

BENEFITS

At the end of this seminar, delegates will:

- Have the practical skills for building effective scorecards
- Know how to define parameters for building scorecards to reflect business goals
- Be able to actively manage a scorecard development project
- Understand problems regularly faced by developers and have solutions to these issues
- Appreciate that key development decisions rely on experience and business judgement, as much as being able to apply the relevant statistical techniques

WHO SHOULD ATTEND?

Analysts and Technical Managers:

- Responsible for scorecard building - in-house or with external scorecard developers
- Wishing to build credit risk or marketing orientated scorecards
- **PRE-REQUISITS:** Ideally some practical scorecard building experience
- **PRE-REQUISITS:** Some formal training in statistics

FORMAT AND MATERIALS

- Formal presentations and whole group discussion
- Seminar manual to take away

DELIVERY AND DURATION

Online: Trainer led 6 sessions over 5 days

Available as an open seminar or in-house seminar

COURSE LEADER

Gerard Scallan

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.

COURSE LEADERS

Helen McNab – 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.

Helen is co-author of the award-winning text, 'Principles and Practice of Credit Risk Management', writing the chapters on scoring techniques, management information, provisioning and collection operations.

Helen's 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.

Gerard Scallan 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.

Together – Gerard and Helen have been delivering training to the credit industry since 1993. They provide a unique blend of technical and business experience, to address the needs of all delegates.

DATES: Open seminars 2022

All seminars will be delivered online using the Zoom platform

Building Better Scorecards <i>Concepts and Techniques of Scorecard Development</i>	21-25 March
Scoring: Making it Work <i>Concepts and Techniques of Credit Scoring</i>	25-29 April
Portfolio Management Analytics <i>Credit Risk Reporting and Evaluation</i>	23-27 May
Collections Strategic Analytics <i>Balancing Risk, Returns, Resources and Regulation</i>	20-24 June
Credit Risk Fundamentals <i>Concepts for Managing Risk and Reward</i>	17-21 October
Portfolio Management Analytics <i>Credit Risk Reporting and Evaluation</i>	14-18 November

DATES: In-house seminars

In-house seminars are held on a date to suit you. Online format can be Zoom or Webex. Class based events may be reintroduced in 2022, Covid risk permitting.

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.

Fees are based on a minimum of 10 attending with a pro-rata fee for additional delegates. Reasonable trainer / binder delivery expenses are payable in addition and agreed in advance.

PRICES: Open seminars - delivered online

Seminar		Prices
Building Better Scorecards 6 sessions over 5 days		1 st delegate £1,700 2 nd delegate £1,600 Subsequent delegates £1,500 each
Scoring: Making it Work 5 sessions over 5 days		1 st delegate £950 2 nd delegate £900 Subsequent delegates £860 each
Portfolio Management Analytics 5 sessions over 5 days		1 st delegate £1,000 2 nd delegate £950 Subsequent delegates £880 each
Collections Strategic Analytics 5 sessions over 5 days	First seminar discounts: £100 off for each delegate	1 st delegate £1,000 2 nd delegate £950 Subsequent delegates £880 each
Credit Risk Fundamentals 6 sessions over 5 days		1 st delegate £1,425 2 nd delegate £1,350 Subsequent delegates £1,300 each

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 31 December 2022.

PRICES – In-house seminars

Seminar	No. delegates	Recommended Retail Price
Building Better Scorecards 6 sessions over 5 days (3 days)	Minimum set fee	£13,800
	Per delegate fee	£1,380
	e.g. 12 delegates	£16,560
Scoring – Making it Work Managing Customer Behaviour 5 sessions over 5 days (2 days)	Minimum set fee	£8,000
	Per delegate fee	£800
	e.g. 12 delegates	£9,600
Portfolio Management Analytics Scorecard Building for Credit Risk Professionals 5 sessions over 5 days (2 days)	Minimum set fee	£9,500
	Per delegate fee	£950
	e.g. 12 delegates	£11,400
Credit Risk Fundamentals 6 sessions over 5 days (3 days)	Minimum set fee	£12,000
	Per delegate fee	£1,200
	e.g. 12 delegates	£14,400

NOTES: Duration, Prices, VAT and Logistics

Duration for online seminars is given in bold; for class based in parentheses.

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.

For online seminars, binder delivery expenses are payable in addition, at cost. Fees are subject to UK VAT at the standard rate for UK based companies. Overseas clients will need to account for VAT locally.

For class-based seminars delivered in the UK, all fees are subject to UK VAT at the standard rate. For class-based seminars delivered outside the UK, clients will need to account for VAT locally.

For class-based seminars, the trainer's expenses are payable in addition, agreed in advance with the client. The client is asked to provide a suitable training venue with tables arranged in a U shape, with sufficient room for delegates to work from open A4 binders and to form break out groups. The client is also asked to provide projection equipment and a flipchart stand, paper and marker pens.

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 31 December 2022.