



Optimizing Profit: The Blueprint for Credit Bureau Best practices.

December 6-8, 2016 – Old Town Palace Hotel – Dubai, UAE

Attend this intensive, highly interactive 3-day practitioner led approach on scoring and credit bureau use.

Retail banking employees cannot afford to miss.

A practical training:

- Understand how to optimize bureau use
- Reduce credit processing expenses
- Gain insight on bureau best practices
- Drive efficiency and reduce turn-around-times
- Use Bureau in marketing, sales and x-sell
- Early warning signals for collections



Course Objective

This course is designed to help participants optimize bureau use, and develop more effective marketing, policy and collection strategies.

Using lectures, subject matter experts, case studies and a simulation game, participants will become equipped to optimize business results by increasing market share and profitability while reducing risk.



Why you should attend:

- Learn to reconcile incomplete/conflicting credit bureau data to create information that will help streamline your credit decision process
- Better target customers who will respond to your solicitation efforts
- More accurately predict which customers will activate their lines
- Learn when to increase (or reduce) credit lines
- Improve your x-sell ratio without unduly increasing credit risk
- Tailor marketing efforts to increase credit utilization
- Avoid collections expenses by identifying delinquent customers likely to pay anyway

Who should attend?

Credit policy managers; Credit underwriters;
Product Managers; Marketing and Sales managers;
Credit analytics staff; Account maintenance managers;
Credit operations managers; Fraud managers;
Collection managers



Guest Speaker – Al Etihad Credit Bureau

Al Etihad Credit bureau will be delivering a very informative and not-to-be missed session covering:

- Products launched
- Data analytics
- Benchmarking



Guest Speaker – International Credit & Risk Management Services



ICRMS is specialized in delivering customized solutions to improve the operational effectiveness of credit bureaus. They have extensive experience in establishing bureau revenue models in Asia, the Middle East and Africa. They will cover,

“Bureau – Global best practices”



Course Facilitators



www.infinityrisk.com/peter-dean

Peter Dean spent several years involved in all aspects of Citibank's Global Consumer Credit business, from loan sourcing and underwriting through loan servicing, collections and fraud management.

He is expert in the use of credit bureau information to achieve high volume, low cost credit decisioning, while still optimizing the credit / risk equation: prudently increase market share to increase profitability or reduce risk to maintain steady performance.

He led a team of global Citibank credit score experts in developing a five-day Credit and Behavior Score Management course which served as a vehicle for teaching best practices and lessons learned in developing, implementing and maintaining credit and behavior scores. It was used to initiate credit scores in countries new to credit bureaus and to optimize the use of credit bureau information and tools in countries with long established credit bureaus.

Peter has a BS degree from Syracuse University and an MBA from the University of New Haven.

Ayaz Afridi is an accomplished Credit and Compliance Risk Professional with over 20 years of Retail, SME and Commercial banking experience across several geographies including the United States, Middle East, Asia and Africa.

Ayaz was involved with establishing the credit bureau in Pakistan when he was the Risk Director for Citibank in the late 90s, and then was also part of the Al Etihad bureau bank committee when he was with ADIB in the UAE as the Consumer Chief Credit Officer.

Ayaz has a BS in Economics & Computer Science from Boston University, and an MBA from NYU – Stern School of Business.



www.infinityrisk.com/ayaz-afridi



Course Outline

DAY ONE

- 8:00 a.m. Welcome (*Workshop Objectives and Introduction*)
 8:30 a.m. Al Etihad Credit Bureau Update
 9:45 a.m. Coffee Break – Networking
- 10:00 a.m. Turning Credit Bureau Information into Credit Scores
 11:45 a.m. Introduction to Case Study 1
 12:00 p.m. Working lunch (Work on Case Study in Teams)
- 1:00 p.m. Case Study Presentations
 1:30 p.m. Global Best Practices
 3:15 p.m. Coffee Break and Networking
- 3:30 p.m. Application Score Development – Part 1
 4:30 p.m. Introduction to the Credit Bureau Simulation Game – Round 1
 5:30 p.m. Enter final decision for Round 1 – Day ends



DAY TWO

- 8:00 a.m. Application Score Development – Part 2
 9:30 a.m. Coffee Break and Networking
- 9:45 a.m. Credit Bureau-based Analytics and MIS
 11:45 a.m. Introduction to Case 2
 12:00 p.m. Working lunch (Work on Case Study in Teams)
- 1:00 p.m. Case Study Presentations
 1:30 p.m. Optimizing Use of Credit Bureau Info – Part 1
 2:30 p.m. Coffee Break and Networking
- 2:45 p.m. Optimizing Use of Credit Bureau Info – Part 2
 3:45 p.m. Using Bureau to Increase Revenue and Reduce Expenses
 - Dramatically reduce your credit decision expenses
 - Better target customers who will respond to your offers
 - More accurately predict which customers will activate their accounts
- 4:15 p.m. Break
 4:30 p.m. Simulation Round 2 of the Credit Bureau Simulation Game
 5:30 p.m. End of Day





DAY THREE

8:00 a.m.	Behavior Scores
10:00 a.m.	Coffee Break and Networking
10:30 a.m.	Optimizing the use of Behavior Scores <ul style="list-style-type: none">• Know when to increase (or reduce) credit lines;• Cross sell other products without unduly increasing credit risk;• Learn to better tailor marketing efforts in increase credit utilization;• Receive early warning about account accounts prone to fraud or bankruptcy;• Avoid collections expenses by identifying delinquent customers likely to pay anyway;• Reduce losses by identifying customers prone to going straight write off; and,• Maximize recoveries by knowing which delinquent customers to pursue in-house rather than through collection agencies.
11:30 a.m.	Round 3 of the Credit Bureau Simulation Game
11:45 a.m.	Working lunch and Round 3 of the Simulation Game
12:45 p.m.	Managing Credit Bureau and Behavior Scores
2:30 p.m.	Coffee Break and Networking
3:00 p.m.	Round 4 of the Credit Bureau Simulation Game
4:00 p.m.	Teams prepare Simulation Presentations
4:15 p.m.	Optimizing Credit Bureau and Behavior Scores is the key to: <ul style="list-style-type: none">• Increase revenues• Reduce expenses• Reduce credit losses
5:00 p.m.	Simulation Presentations
5:20 p.m.	Awards Presentations (Best Case Study and Best Simulation Results)
5:30 p.m.	End of course

Seats are limited. – Don't miss out!

Fees: US: \$2,995 per participant. Dec 6-8, 2016. Old Town Palace Hotel
This Includes daily coffee breaks, lunch and all the course training and Certification material.

Go to: www.infinityrisk.com to register (under upcoming event)