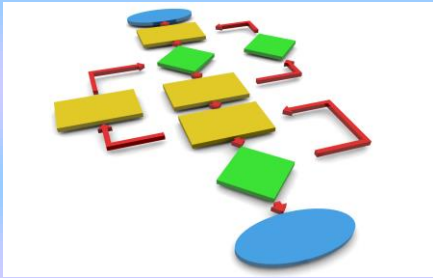




Credit and Behavior Scoring



The course is designed to teach delegates what credit and behavior scores are and how to develop and integrate them into retail banking businesses.

Program Objectives:

- Understand what Scoring is, how it works and the implications of Scoring on the business.
- Experience the business impact of both well designed and poorly designed Scores.
- Learn how to manage Scores: Validation; Impact of Overrides; Relationship Models; responding to changes in population and environment.
- Enable business managers to:
 - Formulate and explain their Score strategy
 - Integrate Scoring into the business strategy
 - Understand the support requirements for Scoring Management success: systems, operations, marketing, etc.



Who should attend?

Business and Credit Managers and their direct reports

Credit and Behavior Score managers and administrators

Senior staff from areas that need to understand how they impact or are impacted by credit and behavior scores.

Compliance officers, internal auditors and operational risk managers



Course Delivery:

- Core techniques: Lecture, group exercises and case studies
- Additional options: Computer simulation, pre-course reading, Daily & Final exams
- Duration: 1 to 3 days, depending on delivery options chosen.

Course Delivery Options:

- Client can include special topics presented by its staff or incorporated into material
- Use of daily and final exams to test knowledge and identify areas for special focus
- Pre-course assignments to cover basics information outside of the classroom.
- On-site consulting by the instructor immediately after the course or as a follow-up