



TRAINING

ADVANCED USE OF EXTERNAL INFORMATION

AT ALL STAGES OF CREDIT CYCLE
26TH OF JUNE 2013 - PRAGUE

AGENDA

9.00 USING EXTERNAL INFORMATION IN DATA REPOSITORIES

- » managing data marts with information from external sources,
- » how to store data for optimal use in credit decisions and retrospective simulations,
- » case studies: looking at systems, repositories and sources of external data.

9.30 USING EXTERNAL INFORMATION IN SCORING

- » practical aspects of applying scorecards for balancing profitability and risk performance (measuring model quality, cut-off management, place in the decision process),
- » assessing the benefits of scoring delivered by credit bureaus and in-house resources,
- » how to create models based on external information,
- » how customer activity can impact credit bureau scoring,
- » practical tips on the segmentation of scorecards,
- » identifying the most useful variables and data structures in scoring,
- » interpreting variables and situations that can often be misleading,
- » reject inference,
- » missing information - how to approach the problem of records disappearing from the credit bureau after the loan repayment or debt sale,

10.30-10.45 Coffee break

10.45 REPAYMENT CAPACITY AND DTI

- » how to correctly calculate DTI and payment capacity,
- » managing the risk of "overdebtiness" (so called "Cash Bubble"),
- » dealing with typical problems: multiple co-borrowers, inactive limits, balloon installments,
- » credit policy rules based on external information (for mortgage, cash, car and consolidation loans, credit cards, overdrafts, SME loans).

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12.00 AN EXPLANATION OF USEFUL TACTICAL TOOLS

- » practical use of case studies to balance the interest of Sales and Risk,
- » assessing the costs of using alternative external databases,
- » tips and practical guidance about how to reduce the cost of using external databases.

12.30-13.15 Lunch**13.15 CRM AND COMPETITION MONITORING**

- » using monitoring reports for active management of customer relationships,
- » preparation of individual offers: how to get it done right the first time,
- » consolidation loans: how to take over good customers and retain them,
- » risk-based limits and pricing: how to attract safe, profitable customers,

15.00-15.15 Coffee break**15.15 COLLECTIONS, RESTRUCTURING AND FRAUD PREVENTION**

- » tips on using external database information in the Collections process,
- » market benchmarking and monitoring of competitors: a practical comparison of collections effectiveness,
- » using data to make the right decisions on restructuring of current loans, and those in delinquency,
- » using external database information to prevent fraud,
- » consolidation loans: using special monitoring tools for this high-risk portfolio

17.00 End of day

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