



insight lab Simulation Catalog

2025

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Letter from Co-Founder

What can you do when faced with challenges such as rising household debt, increased price competition, or declining collateral recovery values? At the same time, how can you quickly seize opportunities such as economic growth or newly available data sources, such as open banking data? What if you could test the impact of your strategies before implementing them?

You can do all of this with BankersLab. This year, we introduce a significant enhancement to our offerings that directly addresses the lending challenges and opportunities that you face.

In addition to our renowned Simulation Workshops, we've launched InsightLab, designed to tackle real-time business problems for consumer retail and small business lenders worldwide.

Why InsightLab?

The financial industry is navigating unprecedented shifts driven by technology, regulation, and customer expectations. Our InsightLab Simulations provide actionable insights and practical solutions tailored to these realities. Using advanced simulation technology, participants engage in immersive learning experiences that replicate real-world complexities.

Our commitment remains clear: to equip you with the skills and knowledge to thrive in today's dynamic financial landscape. We aim to help you adapt confidently and seize new opportunities by addressing these critical challenges head-on.

Thank you for your trust and partnership. We look forward to continuing this journey with you.

Warm regards,



Michelle Katics
BankersLab, Co-Founder



Global Expertise

Thousands of Bankers, Trained in Over 30 Country Locations



Delivered by Seasoned Subject Matter Experts

Who Have Walked in Your Shoes



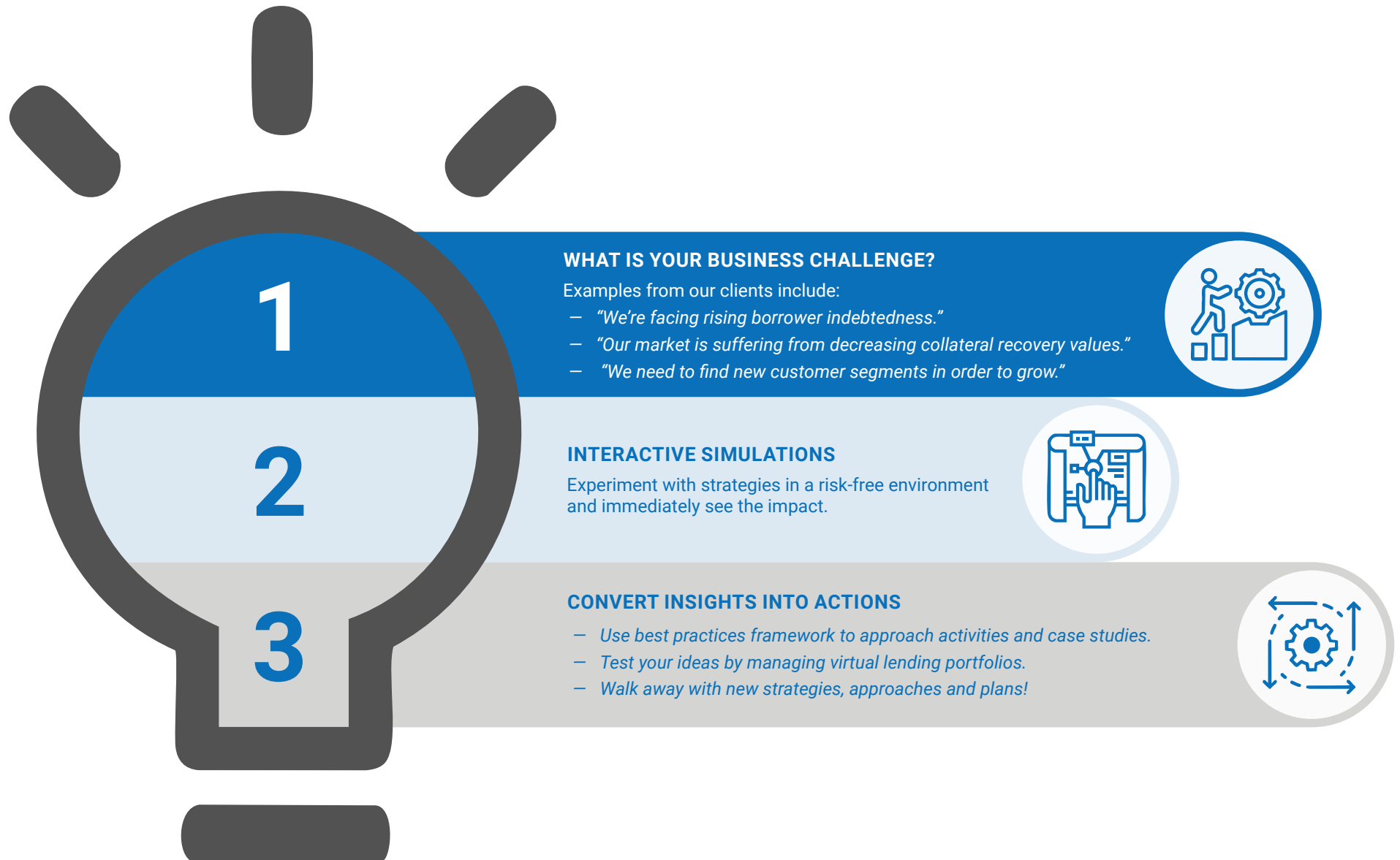
Chief Risk Officer, **Jack Henry, Standard Chartered Bank**, AI Strategy, loss forecasting, **Citibank**, regulatory engagement and risk analytics, **KPMG**, stress testing, *model risk management*, **Bank of Montreal**, *credit risk management*, **GE**, **Wells Fargo**, analytics, **CIMB**, *credit card portfolio management*, **DBS**, *risk governance*, **Price Waterhouse**, **Bank of America**, **IBM**, *Chief Operating Officer*, Data Infrastructure, **FICO**, *consumer credit life cycle*, **Mutual of Omaha**, *direct marketing*, **International Finance Corporation**, *third party collections*, **World Bank**, *scorecard development*, **GMAC**, *Risk Appetite*, *Compliance*, *strategy development*, **Absa Bank**, **MasterCard**, *Financial Reporting*, *card payments*, *Small Business Lending*, **Federal Reserve Bank**, *Credit operations*, **International Monetary Fund**, *branch management*, **ABN AMRO**, *receivables management*



24

AVERAGE YEARS OF
INDUSTRY EXPERIENCE

Using simulation and teamwork, engage in immersive experiences that replicate real-world complexities.



In simulations, we can fail safely, learn deeply, and innovate boldly.

REAL-WORLD SCENARIOS

SPECIAL EDITION	News	TUESDAY, 10 MAY
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Thai Household Debt at Record High

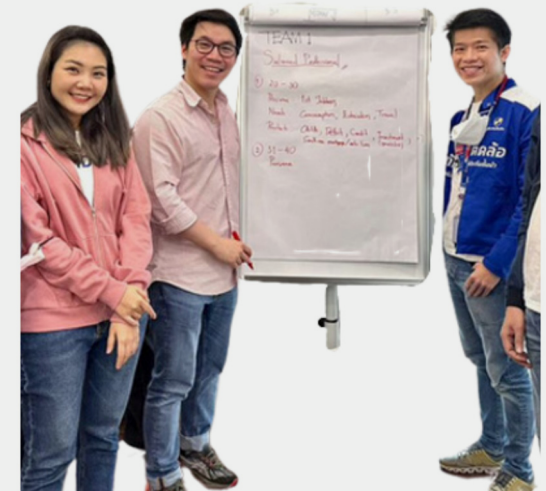


Average household debt in Thailand has reached a record high due to slow economic growth, lower

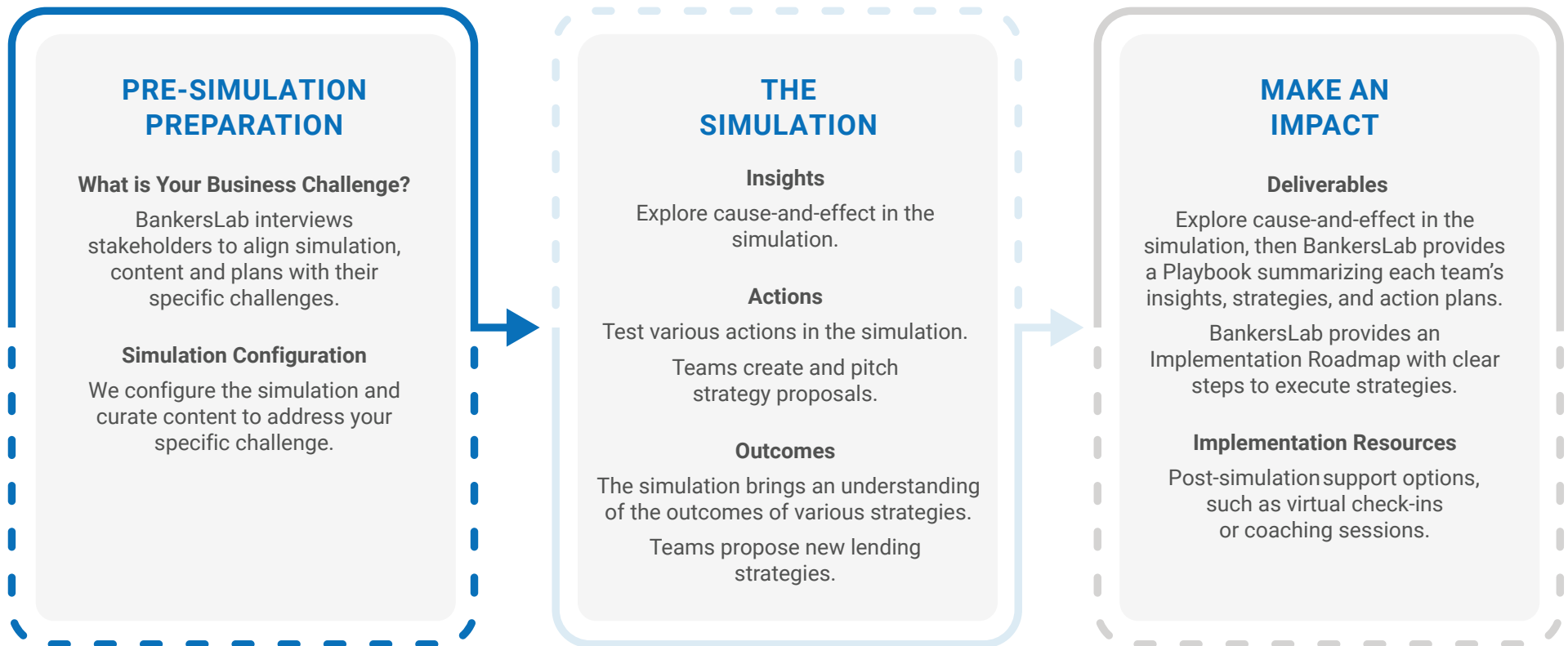
HANDS-ON SIMULATIONS AND ACTIVITIES



TURN INSIGHTS INTO IMPACT



Spark Insights, Test Actions, and Make a Plan



- I001** Portfolio Growth through Strategic Customer Targeting
- I002** Profitability Unleashed: Transforming Portfolios with Cash Flow Data
- I003** Risk-Based Pricing Strategies: Driving Portfolio Profitability
- I004** Crisis Planning Strategies: Leading Through Uncertainty
- I005** Small Business Lending Growth: Unlocking the Digital Opportunity
- I006** Data to Dollars: Unlocking Profitability in Lending

Don't see the scenario you need?

We are always adding more.

Ask Us!

Driving Portfolio Growth Through Strategic Customer Targeting

The Challenge

How can you build a profitable, sustainable portfolio by targeting the right customers in ever-changing markets? This workshop empowers you to make bold, data-driven decisions that shape your portfolio's future.

Design customer acquisition strategies that deliver measurable results.

Business Outcomes



EVALUATE customer behaviors and channels to unlock growth.



ANALYZE market dynamics to leverage customer acquisition for success.



DELIVER actionable strategies for sustainable results.

Description

This experience goes beyond theory with a hands-on, competitive Simulation where every decision impacts financial outcomes.

Think bigger than basic credit policies—integrate marketing and channel strategies to build a thriving portfolio. Collaborate with peers to design, test, and defend customer acquisition strategies under pressure.

Leave with actionable blueprints ready to transform your business.

Who Should Attend?

Mid-level professionals in marketing, product management, and risk management.

What You'll Gain



STRATEGIC INSIGHT connect customer needs with market trends and channel strategies.



CRITICAL EVALUATION SKILLS assess acquisition decisions for long-term profitability.



ACTIONABLE SOLUTIONS turn complex concepts into practical strategies you can implement immediately.

Dynamic Simulation Experience

In this gamified experience, compete in teams compete to manage a virtual portfolio using realistic data. Design products, craft value propositions, and deploy impactful channel strategies. Only one team wins—but everyone leaves with game-changing insights.

Schedule

DAY 1

- Introduction and Goal-Setting
- Product Planning
- Activity: Product Planning
- Product Design
- Activity: Product Design
- Roundtable Discussion: The State of Digital Banking
- Simulation Game

DAY 2

- Channel & Acquisition Strategies
- Activity: Channel & Acquisition Strategies
- Front-End Tracking
- Underwriting Concepts & Digital Channels
- Final Project: Portfolio Shaping
- Final Project Presentations
- Voting on Winner & Final Debrief

Profitability Unleashed: Transforming Portfolios with Cash Flow Data

The Challenge

How can you leverage innovative data sources, like Open Banking and Cash Flow Data, to build a healthier, more profitable lending portfolio while managing operational and consumer complexities?

This experience equips you with the tools to turn these challenges into opportunities.

Business Outcomes



QUANTIFY the financial impact of integrating new data sources into your lending strategies.



ARTICULATE actionable use cases for cash-flow-based credit scoring.



PLAN profitable strategies that balance innovation with sustainable growth.

What Makes this Simulation Different?

This is an immersive, high-stakes simulation where every decision impacts portfolio performance. Work in teams to analyze data, identify opportunities, and compete to deliver the best solutions.

Who Should Attend?

Mid-level professionals in lending or cross-functional roles, looking to master Open Banking Data for impactful decision-making.

What You'll Gain



DATA-DRIVEN DECISIONS apply cash-flow-based credit scoring models.



PRACTICAL USE CASES translate insights into action.



COMPETITIVE EDGE stay ahead with expertise in open banking trends.

Dynamic Simulation Experience

Compete in teams to solve real-world lending challenges using Open Banking Data. Present your findings and use cases to demonstrate how innovative approaches can transform portfolio performance.

Schedule

DAY 1

- Roundtable Discussion: Goals of Using Open Banking
- Energizer: Open Banking Terminology
- Simulation 1: Traditional vs. Cash Flow Data
- Simulation 1: Team Presentations & Debrief
- Activity: Identify & Evaluate Your Use Cases
- Presentations: Identify & Evaluate Your Use Cases

DAY 2

- Customer Segmentation, Targeting, and Opt-in
- Activity: Customer Segmentation & Targeting
- Simulation 2: The Impact of Cash Flow Data on the Lending P&L
- Simulation 2: Presentations & Debrief
- Brainstorm Session: Use Cases & Action Plan
- Final Debrief & Awards

Risk-Based Pricing Strategies: Driving Portfolio Profitability

The Challenge

How can you craft pricing strategies that align with customer behavior, market trends, and portfolio goals to maximize profitability? This simulation equips you with the tools to balance risk and reward in lending.

Business Outcomes



DEVELOP a deep understanding of risk-based pricing for consumer lending.



APPLY data-driven strategies to optimize pricing decisions.



DRIVE portfolio growth with actionable, profit-focused solutions.

What Makes this Simulation Different?

Collaborate with peers to set optimal prices for new accounts, re-price existing ones, and solve real-world challenges. The result? Practical strategies you can implement immediately.

Who Should Attend?

Professionals in marketing, product, or risk roles looking to master risk-based pricing techniques.

What You'll Gain



STRATEGIC INSIGHTS align pricing with customer behavior and market trends.



PRACTICAL TOOLS hands-on experience applying pricing models to real scenarios.



COMPETITIVE ADVANTAGE master the latest techniques in portfolio management.

Dynamic Simulation Experience

Work in teams to tackle pricing challenges across origination and account management. From setting initial prices to re-pricing strategies, every decision tests your ability to balance profitability and risk.

Schedule

DAY 1

- Introductions & Goal Setting
- Risk-Based Pricing Fundamentals
- Activity: Risk-Based Pricing Challenge
- Unsecured Loans vs. Credit Cards
- Loan Pricing at Origination
- Activity: Loan Pricing at Origination
- Simulation Game: Pricing at Origination

DAY 2

- Account Management & Re-Pricing
- Portfolio Financials
- Pricing Activity
- Simulation Game: Pricing
- Activity: Teams Prepare Presentations
- Team Presentations
- Voting, Awards & Closing

Crisis Planning Strategies: Leading Through Uncertainty

The Challenge

How can you anticipate crises and build robust strategies to navigate uncertainty? Your mission is to anticipate and plan so that you can lead through uncertainty. This simulation scenario equips you with tools to act decisively and protect your organization during volatile times.

Business Outcomes



QUANTIFY financial risks in stress scenarios.



ARTICULATE actionable crisis management strategies.



PLAN comprehensive strategies for resilience.

What Makes this Simulation Different?

This is a dynamic, team-based simulation where you map crisis scenarios, design prevention tools, and present strategies under pressure. Walk away with practical frameworks to strengthen organizational resilience.

Who Should Attend?

Senior leaders and specialists in corporate, retail, strategy, risk, and innovation roles ready to lead through uncertainty.

What You'll Gain



ANTICIPATE economic disruptions and adjust strategies accordingly.



MASTER tools to mitigate risks and safeguard portfolios.



DEVELOP actionable solutions to enhance resilience immediately.

Dynamic Simulation Experience

Compete in teams to tackle real-world crisis scenarios. Analyze impacts, craft mitigation plans, and present strategies to peers. The stakes are high, and the insights are transformative.

Schedule

DAY 1

- Simulation 1
- Team Presentation: Simulation 1
- Team Activity: Crisis Scenario Mapping
- Team Activity: Anticipating a Crisis & Prevention Tools
- Team Presentations: Anticipating a Crisis & Prevention Tools

DAY 2

- Team Activity: Identifying & Managing Your Stakeholders
- Team Activity: Harnessing the Power of Disruptive Innovations
- Simulation 2
- Team Debriefs & Announcement of Winning Team

Small Business Lending Growth: Unlocking the Digital Opportunity

The Challenge

How can you effectively target and serve small businesses in a fast-evolving digital landscape while maximizing profitability and managing risk? This simulation scenario gives you the tools to succeed.

Business Outcomes



EVALUATE the financial impact of targeting small businesses using digital tools.



ARTICULATE use cases for engaging small businesses online.



CREATE a roadmap to drive profitability in the small business lending segment.

What Makes this Simulation Different?

This hands-on simulation focuses on the unique challenges of small business lending in a digital-first world. Through our simulation, you'll design innovative products, apply risk strategies, and optimize P&L metrics. Leave with actionable strategies to grow your portfolio.

Who Should Attend?

Small business lending professionals involved in marketing, product management, or business development looking to drive their business to the next level.

What You'll Gain



STRATEGIC INSIGHTS leverage digital tools to target the right customers.



PRACTICAL TOOLS streamline onboarding and risk management processes.



COMPETITIVE ADVANTAGE build user-friendly lending products tailored for small businesses.

Dynamic Simulation Experience

Compete in teams to solve real-world challenges, from identifying customer segments to designing innovative products and pricing strategies. Every decision tests your ability to think strategically under pressure.

Schedule

DAY 1

- Activity: Explore the Digital Lending SME Space
- The Digital SME Marketplace
- Activity: Who Are Your Ideal Digital SME Customers?
- Digital SME Customers & Their Needs
- Product Development: Marketing Considerations
- Simulation Competition

DAY 2

- Recap & Quiz
- Data Sources & Analytics
- Data: Activity
- Data: Presentations
- Product Development: Risk Considerations
- Activity: Product Design Competition
- Activity: Pricing

DAY 3

- Team Activity: Identifying & Managing Your Stakeholders
- Team Activity: Harnessing the Power of Disruptive Innovations
- Simulation 2
- Team Debriefs & Announcement of Winning Team

Data to Dollars: Unlocking Profitability in Lending

The Challenge

How can you lead your organization to become truly data-driven? This simulation scenario dives into industry challenges, opportunities, and success stories to help you unlock the power of data, analytics, and AI.

Business Outcomes



EVALUATE the strategic value of data and analytics.



ARTICULATE key enablers for transformation.



BRAINSTORM strategies for driving culture and operational change.

What Makes This Simulation Different?

This hands-on experience combines simulations and team activities to empower you to lead data-driven transformation. You'll explore real-world challenges, such as cash-flow-based underwriting, and create actionable "test-and-learn" scenarios to pitch and implement back at work.

Who Should Attend?

Mid level and senior staff across all lending functions.

What You'll Gain



UNDERSTAND the strategic impact of data-driven approaches.



QUANTIFY data's value through test-and-learn processes.



CREATE actionable proposals to improve lending outcomes.

Dynamic Simulation Experience

Using the simulation, you will walk away with ideas about how to implement a strategic plan that leads through data insights.

Schedule

DAY 1

- Industry Roundtable Discussion: Analytic Innovation
- Test-and-Learn Your Way to Innovation
- Activity: Test-and-Learn Your Way to Innovation
- Team Presentations: Test-and-Learn Your Way to Innovation
- Simulation 1: Traditional vs. Cash Flow Data
- Team Presentations & Debrief

DAY 2

- Industry Roundtable: Strategy & Execution
- Converting Data into Insights, Actions, & Outcomes
- Activity: Converting Data into Insights, Actions, & Outcomes
- Team Presentations: Converting Data into Insights, Actions, & Outcomes
- Simulation 2: Using New Data Sources
- Final Presentations & Awards



SEE THE FUTURE, SHAPE THE OUTCOME



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