



# Workshop Catalog

2026

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# Letter from Co-Founder

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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 Workshops 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 Katies**  
BankersLab, Co-Founder



# Simulation Workshops

Test and Learn Your Way to Success



## GAMIFIED AND TEAM-BASED

High Levels of Collaboration and Engagement



## VIRTUAL LENDING ENVIRONMENT

By Portfolio and Market Condition



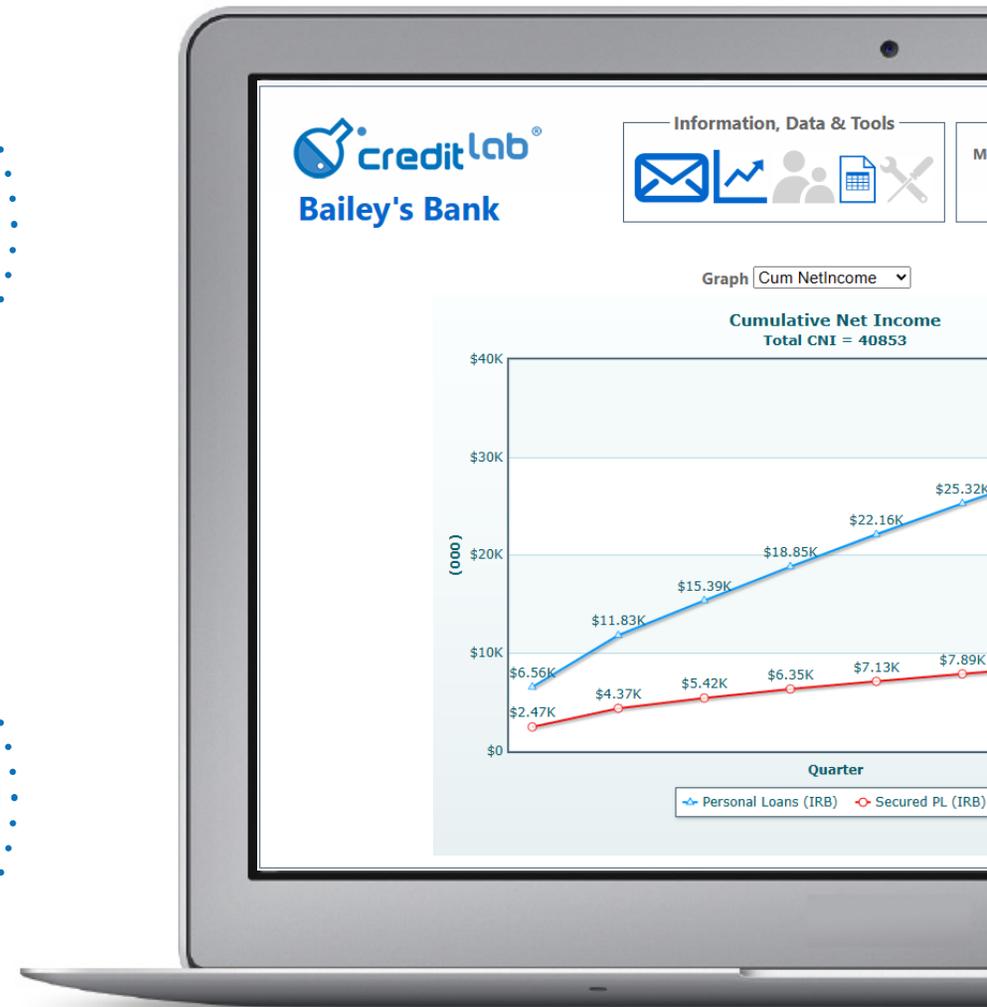
## STRATEGIC SKILLS DEVELOPMENT

Over a Trillion Possible Outcomes



## CLOUD-BASED AND CONFIGURABLE

In Person or via Zoom, Configured for Your Needs



# Global Expertise

*Thousands of Bankers, Trained in Over 30 Country Locations*



## LANGUAGES

English – Arabic – Chinese  
French – German – Thai  
Bahasa Indonesia – Spanish  
Portuguese – Russian – Turkish

# Industry Thought Leaders

## OUR FACULTY

# A WORLD OF EXPERIENCE

Chief Risk Officer, **executive leadership**, *Standard Chartered Bank*, **loss forecasting**, *HSBC*, **stress testing**, *Bank of Montreal*, **credit risk management**, *GE*, **analytics**, *Scotiabank*, **credit card portfolio management**, risk governance, *Bank of America*, Chief Operating Officer, *FICO*, **consumer credit life cycle**, *Chase Manhattan Bank*, **direct marketing**, *International Finance Corporation*, **third party collections**, *World Bank*, **scorecard development**, *GMAC*, **Risk Appetite**, *Providian*, **Compliance**, **strategy development**, *Absa Bank*, **Financial Reporting**, *Deloitte & Touche*, **card payments**, *Old Mutual*, **Small Business Lending**, *Federal Reserve Bank*, *Citibank*, Credit operations, **International Monetary Fund**, branch management, *Santander*, **receivables management**



# 24

AVERAGE YEARS OF  
INDUSTRY EXPERIENCE

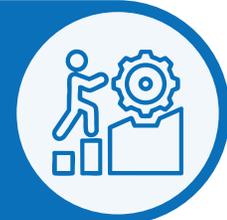
Using simulation and teamwork, engage in immersive experiences that replicate real-world complexities.

1

## WHAT IS YOUR BUSINESS CHALLENGE?

Examples from our clients include:

- “We’re facing rising borrower indebtedness.”
- “Our market is suffering from decreasing collateral recovery values.”
- “We need to find new customer segments in order to grow.”



2

## INTERACTIVE SIMULATIONS

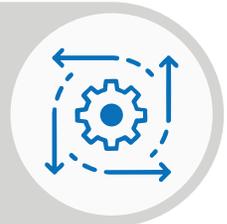
Experiment with strategies in a risk-free environment and immediately see the impact.



3

## CONVERT INSIGHTS INTO ACTIONS

- Use best practices framework to approach activities and case studies.
- Test your ideas by managing virtual lending portfolios.
- Walk away with new strategies, approaches and plans!



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

## REAL-WORLD SCENARIOS

SPECIAL EDITION	News	TUESDAY, 10 MAY
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### THAILAND'S BANKING SYSTEM LOANS CON 2% IN Q3

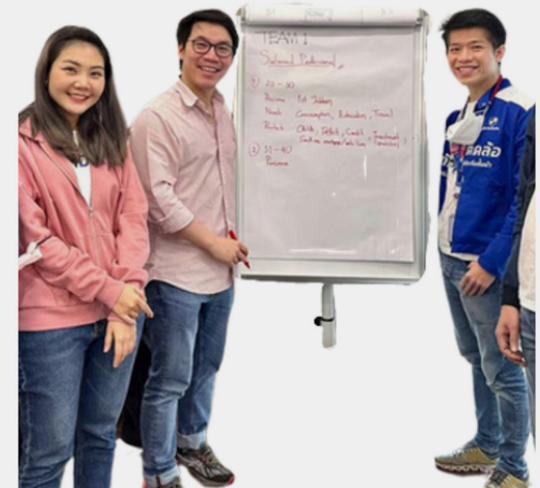


Average household debt in Thailand has reached a record high due to slow economic growth, lower

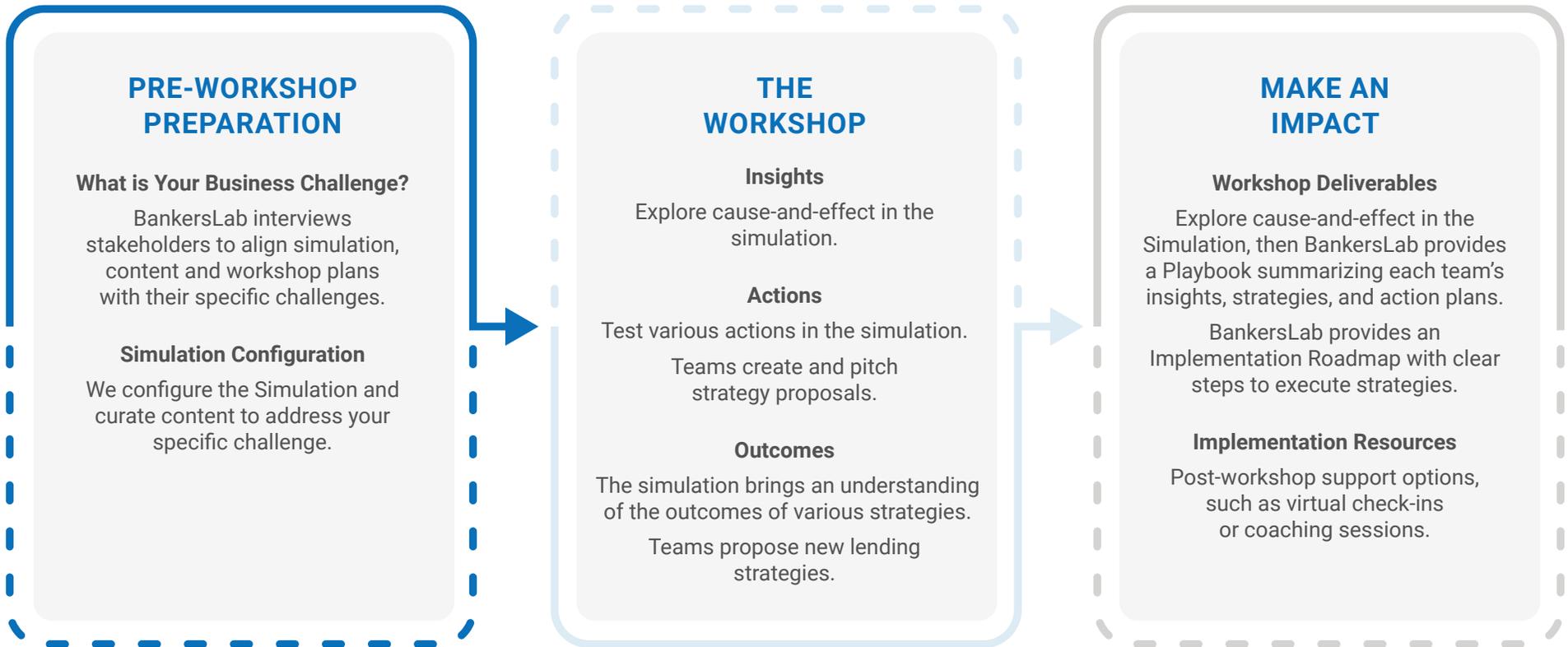
## HANDS-ON SIMULATIONS AND ACTIVITIES



## 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.

## Workshop Description

This workshop 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 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 workshop 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 Workshop 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 workshop 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 Workshop 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 & Workshop 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 workshop 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 Workshop 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 workshop 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 Workshop Different?

This hands-on workshop 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 workshop 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 Workshop Different?

This hands-on workshop 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

# Simulation Workshops

## Foundation & Advanced



### FOUNDATION

- F001** CreditLab for Underwriting
- F002** CreditLab Fundamentals
- F003** CollectionLab Fundamentals
- F004** CreditLab SME Fundamentals
- F005** LendingLab Digital SME Lending
- F006** Experimental Design
- F007** Data Storytelling



### ADVANCED

- A001** CreditLab
- A002** CollectionLab
- A003** ScoringLab
- A004** CreditLab for Small Business
- A005** LendingLab Product Design
- A006** MIS and Portfolio Management
- A007** Credit Scoring and Alternative Data
- A008** CreditLab Provisioning and Capital

## CreditLab®: Underwriting

Designed to provide participants with the tools they need to effectively use data analytics in underwriting and enhance their risk management skills in a digital world.

### Problem

How can you empower new staff to drive underwriting best practices?

### Business Outcomes



**DRIVE** awareness about risk and reward across in underwriting.



**BUILD** a risk culture, based on hands-on learning.



**ACCELERATE** effectiveness of new and junior employees.

### Workshop Description

Covering both secured and unsecured consumer lending products, the workshop includes key underwriting principles, addressing topics such as product structure, underwriting concepts, credit bureau data usage, credit policy debt burden analysis, and verification.

To maximize understanding of core principles, participants have to apply their knowledge in a variety of case studies, activities, and a Simulation game.

### Target Audience

New joiners, entry-level staff & cross-functional roles with 0-3 years experience with lending.

### Learning Objectives



**EXPLAIN** how a retail credit product creates customer value.



**UNDERSTAND** how credit policy impacts portfolio outcomes.



**ANALYZE** score cutoffs, loan size, and price assignments, and other decisions in a Simulation.

### Simulation

Players battle it out managing a variety of portfolios in changing market conditions. To win, each team has to demonstrate a core understanding of underwriting principles such as credit policy, verification, and setting cut-off scores.

### Schedule

#### DAY 1

- Quiz Game Show
- Activity: Credit Lifecycle & Innovation
- The Consumer Credit Product & Introduction to FinTech
- Activity: The Consumer Credit Product in a Digital Banking World
- Simulation Game: Credit Policy

#### DAY 2

- Quiz Game Show
- Underwriting Concepts & Digital Channels
- Activity: Application Underwriting
- Scorecards & Credit Bureau Data
- Roundtable Discussion: The Future of Banking
- Simulation Game: Underwriting

## CreditLab®: Fundamentals

This Simulation-based training workshop develops portfolio management skills, while integrating new innovation and technology approaches.

### Problem

How can you rapidly upskill new staff and drive collaboration across functional areas?

### Business Outcomes



#### DRIVE

understanding of the lending life cycle.



#### CREATE

a knowledge baseline across lending units.



#### COLLABORATE

across functions in order to drive profitability.

### Workshop Description

CreditLab® Fundamentals drives a deeper understanding of the consumer lending lifecycle. Participants will take a data-driven approach to understand how to use data to understand all parts of the lending life cycle. They will enhance their risk management skills in the digitalized world of financial services.

### Target Audience

New joiners, entry-level staff & cross-functional roles with 0-3 years experience with lending.

### Learning Objectives



**IDENTIFY** consumer lending product features that bring customer value.



**COMPARE** techniques used for screening applicants and their impact on the portfolio.



**EXPLAIN** how debt collections are managed and optimized.

### Simulation

Players battle it out managing a variety of portfolios in changing market conditions. To win, each team has to demonstrate a core understanding of underwriting principles such as credit policy, verification, and setting score cut-off scores.

### Schedule

#### DAY 1

- Retail Lending: Getting the Basics Right
- Activity: Defining the Financial Needs of Borrowers
- Introduction to Retail Lending Products
- Targeting Customers & Acquisition Strategies
- Activity: How to Acquire Customers
- How to Plan & Build a Retail Lending Product

#### DAY 2

- Activity: Design & Build a Product Program
- Underwriting Principals & Digital Channels
- Activity: The 5 C's of Credit
- Activity: Underwriting Exercise
- Simulation Game: Credit Policy

#### DAY 3

- Activity: Basic P&L
- Activity: Setting Underwriting Risk Acceptance Criteria
- Fundamentals of Credit Scorecards
- Activity: Scorecards
- Portfolio Performance & Account Management
- Simulation Game: Underwriting

# CollectionLab®: Fundamentals

This workshop is designed to provide a foundation-level understanding of delinquent collections.

## Problem

How can you drive a measurable improvement in debt collections?

## Business Outcomes



### QUANTIFY

delinquency flows in the portfolio.



### DRIVE

understanding of customer treatment best practices.



### BUILD

a strong foundation of data-driven thinking about collections.

## Workshop Description

Participants will learn best practices for collections management, such as how to vary the approach for the different customers and to calculate key tracking metrics.

Participants will apply their knowledge in the Simulation, testing their skills in managing their own virtual portfolios.

## Target Audience

New joiners, entry-level staff & cross-functional roles with 0-3 years experience with lending.

## Learning Objectives



**DESCRIBE** the stages of delinquency and best practices for their treatment.



**EXPLAIN** how to 'tilt' the timing, type, and tone of customer communication.



**UNDERSTAND** delinquency flows and how to calculate them.

## Simulation

Each team has to demonstrate expertise in each of the key areas of collection management, including staffing, resource allocation, economic stress, and product growth.

## Schedule

### DAY 1

- Intro: Collections
- Theory of Collections
- Collections Management 1
- Simulation Game: Risk Strategy

### DAY 2

- Simulation Game: Capacity Planning
- Collections Management 2
- Case Study: Collections Practices
- Simulation Game: Secured Collections

### DAY 3

- Activity: Collections Calling
- Collections Center Considerations
- Reporting & Portfolio Monitoring
- Simulation Game: Downturn

## CreditLab®: SME Fundamentals

The workshop builds on the basic understanding of small business lending principles, processes and products.

### Problem

How can you establish a strong base of understanding of SME Lending?

### Business Outcomes



**DRIVE** understanding of the SME lending life cycle.



**CREATE** a knowledge baseline across SME lending functions.



**COLLABORATE** in order to drive profitability and best practices.

### Workshop Description

The course will advance participants' knowledge of the small business lending space through additional topics, such as judgmental vs. automated decisioning; use of data, scores, ratings, and business rules to manage P&L; executable strategy development for organizations, account management and collections; and compliance analytics to monitor portfolios and models.

### Target Audience

New joiners, entry-level staff & cross-functional roles with 0-3 years experience with lending.

### Learning Objectives



**EXPLAIN** what products or services can be offered to the ideal small business clients.



**CONNECT** risk appetite goals to underwriting and portfolio management best practices.



**ADAPT** best practice knowledge from other lending products to SME Lending.

### Simulation

You will work with your team in a competitive environment. Your goal: Maximize your P&L under a variety of situations. This will be your opportunity to network with peers with adjunct skill sets so important to success.

### Schedule

#### DAY 1

- Activity: What is SME?
- The SME Marketplace
- Activity: Who are Your Ideal Customers?
- SME Customers & Their Needs
- Product Development: Marketing Considerations
- Product Development: Risk Considerations
- Activity: Product Design

#### DAY 2

- Portfolio: P & L
- Activity: P & L
- Pricing
- Activity: Pricing
- Fraud & Operational Risk
- Simulation
- Roundtable Discussion: Closing the Loop
- Team Competition: Build a Product Program with P&L

## LendingLab®: Digital SME Fundamentals

The workshop provides an understanding of small business lending principles, processes and products in a digital lending world.

### Problem

How can you adapt your lending strategy and team skill set to drive success with digital SME lending products?

### Business Outcomes



**ESTABLISH** a baseline of understanding challenges and opportunities in digital lending.



**BUILD** a data-driven approach to digital lending.



**ACCELERATE** portfolio growth and profitability.

### Workshop Description

Industry digital lending best practices combine the best from the retail and commercial banking worlds to address this unique segment.

The workshop helps participants understand the similarities and differences inherent in the small business digital decision space, including how to target small businesses online for your financial institution. Then, learn how to apply P&L metrics appropriately, how risk can best be identified without a physical touchpoint, and how to leverage knowledge gained from various digital sources.

### Target Audience

New joiners, entry-level staff & cross-functional roles with 0-3 years experience with lending.

### Learning Objectives



**EXPLAIN** what ideal digital SME customer looks like, and how to target them.



**EXPLORE** technologies that can be leveraged for a more automated, user-friendly client experience.



**ADAPT** traditional best practices to a digital lending approach across the lending life cycle.

### Simulation

Participants will manage multiple Digital SME Lending Portfolios. They will manage credit policy and underwriting standards, as well as collection strategy.

### 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 and Their Needs
- Product Development: Considerations
- Simulation

#### DAY 2

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

#### DAY 3

- Fraud & Operational Risk
- Regulatory Issues
- Roundtable Discussion: Closing the Loop
- Simulation & Presentations

# Experimental Design

Embark on a journey into the dynamic realm of customer insights and data analytics. In an era marked by rapid changes and extensive customer data, the ability to adapt and learn through experimentation is more crucial than ever.

## Problem

How can you become a data-drive organization, led by customer insights?

## Business Outcomes



**DEVELOP** a common understanding of experimental design.



**DRIVE** proactive creation and evaluation of ongoing tests.



**GENERATE** an ongoing state of test-and-learn mindset in the organization.

## Workshop Description

This workshop is meticulously designed to enhance your skills in conducting data-driven experiments, offering you hands-on experience in navigating this ever-evolving landscape. Master the art of harnessing data for strategic decision-making and stay ahead in the competitive world.

You'll conduct your test in a simulated lending environment. Finally, you'll analyze the outcome data, and prepare your conclusions and recommendations. As we move through the experimental design process, we'll identify important best practices, such as how to develop the KPIs, data sample, and outcome window for your experiment.

## Target Audience

Risk managers, collections managers, product managers, operations staff, marketing staff, and analysts.

## Learning Objectives



**DESIGN** experiments with appropriate test and control groups, and KPIs evaluation metrics.



**ARTICULATE** the most suitable set of dependent and independent variables.



**ANALYZE** resulting data and communicate the actionable insights.

## Simulation

You will conduct A/B tests using virtual lending portfolios. The winning team will be able to present a well-designed experiment and articulate the actionable insights from the results.

## Schedule

### DAY 1

- Key Concepts for Experimental Design
- Energizer Activity: Define a Problem & Hypothesis
- Team Simulation: Design Your Problem & Hypothesis Agenda
- Roundtable Discussion: Experimental Design in Real Life

### DAY 2

- Quiz & Review of Day 1
- Team Simulation: Conduct Experiment & Analyze Data
- Team Activity: Prepare Presentations
- Team Presentations & Discussion
- Final Debrief & Awards

## Data Storytelling

Bring your data to life! Using the paradigm of Data, Insight, Action and Outcome (DIAO), we focus on creating actionable insights about how we acquire, manage and monitor our customers.

### Problem

How can you effectively interpret data through trends and changes?

### Business Outcomes



**ESTABLISH** the organizational mindset and capability to derive insights from data.



**INCREASE** the value and impact of customer data.



**TRANSFORM** multiple data sources into actionable insights.

### Workshop Description

Become a data storyteller. Knowing where to detect trends and “see” changes coming is a crucial skill for lenders. However, this is not enough – when we simply articulate the message, the implied business action is not clear.

Work in teams to track the ‘story in the data’ and explain how fluctuations can occur.

The goal is for participants to gain the ability to review, monitor and use MIS reports for effective portfolio management.

### Target Audience

Any financial sector employee working with data and reports for their role.

### Learning Objectives



**INTERPRET** reports in order to find the insights and actions.



**DEVELOP** visual communication tools to demonstrate the data story.



**CREATE** actionable Insights from your reports.

### Hands on Learning

Teams will use data either from our Lending Simulation, their own workplace or customer narrative data, depending on the workshop focus. They will compete in teams to convert the data to actionable insights.

### Schedule

#### DAY 1

- Introduction to Advanced Data Storytelling
- Case Presentation - Teams Critique a Presentation
- Discussion: Case Presentation Critique
- Interpreting Reports
- Activity: Interpreting Reports
- Types of Data Stories
- Activity: Types of Data Stories

#### DAY 2

- Converting Data into Visual Format
- Activity: Converting Data into Visual Formats
- Presentations: Converting Data into Visual Formats
- Activity: Data Clinic
- Data Clinic Presentations
- Recap & Voting on Best Team

## CreditLab®

An award-winning Simulation-based workshop which drives a deeper understanding of all phases of the consumer credit lifecycle.

### Problem

How can your teams work together to optimize risk and reward?

### Business Outcomes



#### INCREASE

collaboration across functional areas.



**OPTIMIZE** portfolio performance based on a deeper understanding of cause-and effect.



**INVEST** in your team's problem-solving and analytic skills.

### Workshop Description

Use data analytics across all parts of credit life and enhance their risk management skills in the digitalized world of financial services. In each step of the credit lifecycle, participants will review best practices and the latest innovations.

### Target Audience

Consumer and retail lending staff with three to ten years experience.

### Learning Objectives



**UNDERSTAND** how our decisions in each phase of the lending lifecycle impact the portfolio.



**DEFINE** the key drivers of the portfolio profit and loss, and their cause and effect.



**APPLY** score cutoffs, loan size, and price assignments, and other decisions in a simulation.

### Simulation

Each team will apply their knowledge of the cause and effect to create and manage the most profitable portfolio. Teams will manage those portfolios over a two-year outcome, with increasing decisions and difficulty with each simulation module.

### Schedule

#### DAY 1

- The Retail Credit Product
- Underwriting Principles
- Analytics for Underwriting
- Account Management
- Simulation Game: Underwriting

#### DAY 2

- Simulation Game: Portfolio Management & Collections
- Activity: Portfolio Financials
- Pricing
- Activity: Pricing
- Simulation Game: Pricing

#### DAY 3

- Collections Management
- Activity: Collections
- Managing a Downturn
- Activity: Managing a Downturn
- Simulation Game: Downturn

## CollectionLab®

CollectionLab® improves a lender's ability to optimize delinquent collections.

### Problem

How can you improve your debt collections with your existing resources?

### Business Outcomes



#### QUANTIFY

repayment risk through data-driven analysis.



#### OPTIMIZE

collections strategies, tailored to your borrowers.



#### FORECAST

delinquent and default loan volumes.

### Workshop Description

The ideal collection strategy requires professionals to maintain a healthy portfolio, ensure customer satisfaction and sustain strong debt collection results. It's a constant juggling act between the high cost of severe collections actions, the potential attrition impact of the actions on our good customers, and the credit loss repercussions of taking too gentle an approach.

During the course, participants will analyze these trade-offs and then test their skill at formulating effective strategies. Participants will apply their knowledge through activities, case studies and a simulation game.

### Target Audience

Consumer and retail collections, risk, operations, and analytics staff with three to ten years experience.

### Learning Objectives



#### DESCRIBE

the stages of delinquencies and best practices strategies for each.



#### EXPLAIN

how to tilt the timing, type of tone of customer communication.



#### APPLY

techniques for segmenting accounts and forecasting delinquency.

### Simulation

Each team has to demonstrate expertise in each of the key areas of collection management, including staffing, resource allocation, economic stress and product growth. Teams must successfully operate the most profitable virtual bank with the most satisfied customers.

### Schedule

#### DAY 1

- Collections Management 1
- Activity: Early-stage Collections
- Collections Management 2
- Activity: Late-stage Collections
- Simulation Game: Risk Strategy

#### DAY 2

- Reporting & Portfolio Monitoring
- Activity: Capacity Planning
- Simulation Game: Capacity Planning
- Collection Center Considerations
- Simulation Game: Secured Collections

#### DAY 3

- Collector Performance Management
- Collector Motivation & Incentives
- Activity: Collector Mentoring & Coaching
- Simulation Game: Downturn

## ScoringLab®

ScoringLab® improves a lender's ability to use credit scoring more effectively, when managing retail portfolios.

### Problem

How can you leverage credit scores to balance risk and reward?

### Business Outcomes



**QUANTIFY** risk appetite using credit scores.



**OPTIMIZE** score cut-off strategies.



**FORECAST** portfolio performance using scoring reports.

### Workshop Description

Learn the theory behind credit scoring and immediately apply the knowledge in activities and our simulation game. Each team must demonstrate expertise in the key areas of credit score usage, including: risk reward trade-off, trends, identifying causal factors, and using scores for customer growth.

### Target Audience

Working level risk and business staff who use credit scores, their reports, and outputs.

### Learning Objectives



**UNDERSTAND** data requirements, implementation, and different types of scorecards.



**EXAMINE** key indicators which inform setting your cut-off score strategy.



**ANALYZE** portfolio performance reports to determine scorecard effectiveness.

### Simulation

Teams must demonstrate their expertise in these key areas through practical application and strategic decision-making throughout the simulation and related activities.

### Schedule

#### DAY 1

- Theory of Credit Scoring
- Empirical, Judgemental & Bureau Scorecards
- Setting Cut-Off Scores
- How Scorecards Are Built
- Simulation Game: Setting Cut-Off Scores

#### DAY 2

- Front-End Tracking
- Activity: Front-End Tracking
- Data & Validations
- Activity: Data Integrity
- Credit Policies: Theory & Practice
- Simulation Game: Setting Cut-Off Score & Overrides

#### DAY 3

- Back-end Tracking
- Activity: Back-end Tracking
- Affordability
- Activity: Measuring Affordability
- Managing Scorecards in Dynamic Environments
- Simulation: Setting Application Score with Bureau Scores

## CreditLab®: Small Business

CreditLab® Small Business will take your understanding of small business lending to new and dramatically different levels.

### Problem

How can you safely grow your small business lending portfolio?

### Business Outcomes



**GROW** your small business lending portfolio.



**OPTIMIZE** small business lending and portfolio management.



**AUTOMATE** credit and account management decisions using data and scores.

### Workshop Description

Deepen your knowledge of industry best practices and tie all of your actions to the real world of managing profits and losses to meet business objectives.

The workshop will provide a rigorous exploration of the assessment of credit risk against the cost of the assessment; understanding the advantages of spreading financials for large exposures and the disadvantages of spreading financials in a cost-conscious and competitive marketplace. We will dive into cash flow and financial analysis and examine ratios that can strengthen the risk assessment process. We will examine the role of analytics in making critical decisions and evaluating the impact of those decisions.

### Target Audience

Small business lending staff from all functional areas.

### Learning Objectives



**UNDERSTAND** how to assess small business risk.



**IDENTIFY** data required to assess small businesses at each stage of the life cycle.



**QUANTIFY** the impact of your decisions on the portfolio.

### Simulation

Manage multiple small business portfolios through the credit life cycle.

### Schedule

#### DAY 1

- The SME Marketplace: Clients & Their Needs
- Business Risk Assessment
- Business Risk Analytics
- Activity: Identifying Key Risk Factors
- The Value of Financial Analysis
- Activity: Advanced Identification of Key Financial Ratios
- Simulation Game: Underwriting

#### DAY 2

- Lending Principles & Portfolio P&L
- Activity: Calculate P&L
- Account Acquisitions
- Analytics for Acquisitions
- Activity: Building Acquisition Strategies
- Account Management
- Portfolio Analytics
- Simulation Game: Retention

#### DAY 3

- Activity: Account Management
- Collections
- Activity: Collection Strategies
- Managing in an Economic Downturn
- Activity: Identifying Key Reports for Lifecycle Stages
- SME Market of the Future
- Simulation Game: Account Management

## LendingLab®: Product Design

LendingLab® is designed to provide a solid understanding of how to plan, build, and implement a retail-lending product.

### Problem

How can you plan, build, and implement your lending product strategy?

### Business Outcomes



#### CREATE

specifications for a retail lending product.



#### COORDINATE

key product elements across functional areas.



#### BUILD

customer acquisition, underwriting, and account management strategy.

### Workshop Description

Participants will explore retail product design, and identify important features that bring customer value and support profitability, underwriting, and account management and collections.

Strike the right customer value proposition by designing product features that bring financial value. Drive customer satisfaction and profitability at the same time.

### Target Audience

Lending product managers, marketing staff, underwriting and risk staff.

### Learning Objectives



#### UNDERSTAND

end-to-end product development process.



#### EXPLORE

how to design a retail credit product.



#### PLAN

acquisition strategies and the follow-on actions.

### Hands-On Learning

Each team will build out their product plan over the course of the workshop, finally presenting their product program in the final competition.

### Schedule

#### DAY 1

- What is the Product Program?
- Product Planning
- Product Design
- Activity: Product Design
- Channel & Acquisition Strategies

#### DAY 2

- Underwriting Risk Acceptance Criteria
- Activity: Setting Underwriting Risk Acceptance Criteria
- Portfolio Financials
- Pricing & Cost of Funds
- Activity: Pricing
- Operational Risk & Regulatory Requirements

#### DAY 3

- Account Management & Collection
- Activity: Account Management & Collection Strategies
- Activity: Capacity Planning
- Case Study: Develop a Product Program
- Team Presentations: Product Program
- Announcement of Winner & Debrief

## MIS & Portfolio Management

Bring your data to life! Learn to use MIS, or management information to detect key portfolio trends.

### Problem

Portfolio reports are only as meaningful as our ability to interpret the trends.

### Business Outcomes



**DETECT** Key portfolio trends.



**EXPLAIN** insights and actions based on portfolio MIS.



**FORECAST** account behavior.

### Workshop Description

Knowing where to detect trends and “see” changes coming is a crucial skill for lenders. However, we need to be able to articulate our insights into a simple, yet effective narrative, so that the business actions can become clearly understood.

The primary goal of this workshop is to provide participants with the ability to review, monitor and use MIS reports for effective portfolio management.

This workshop utilizes visual communication tools such as infographics to demonstrate how storytelling can assist in the presentation of data.

### Target Audience

Consumer and retail lending middle and back office staff.

### Learning Objectives



**UNDERSTAND** Underlying trends which drive portfolio behavior.



**ANALYZE** cause and effect which impact the portfolio.



**DIAGNOSE** which actions should be taken on the portfolio.

### Hands-On Learning

Participants will work in teams to interpret MIS reports in banking and to track the ‘story in the data’, and explain how fluctuations can occur. Participants will work with the reports to gain a deep understanding of how data can be interpreted and how to apply these insights effectively day to day.

### Schedule

#### DAY 1

- Roundtable Discussion: What is Portfolio Management? Challenges in Current MIS Lending
- Brainstorm: Converting Traditional Data into Visual Communication Format
- Activity: Interpreting Monitoring Reports Using Infographics
- Monitoring Customer Acquisition
- Activity: Acquisition Monitoring
- Scorecard Tracking
- Activity: Scorecard Tracking

#### DAY 2

- Account Management: MIS Reporting
- Activity: Vintage Analysis & Attrition Tracking
- Collection MIS Reporting
- Activity: Collection Capacity Planning
- Downturn: Early Warning Indicator
- Case Study: Interpreting Movements in Your Portfolio

## Credit Scoring & Alternative Data

This Simulation-based training workshop improves a lender's ability to integrate unstructured data sources with traditional credit scoring.

### Problem

In order to drive growth, we need to integrate new data sources into our loan approval process.

### Business Outcomes



**QUANTIFY** potential impact of new data sources.



**ANALYZE** performance of new models in predicting borrower outcomes.



**PLAN** how to integrate new data sources into the existing decision process.

### Workshop Description

The workshop builds on traditional credit scoring by integrating big data and machine learning solutions.

Each team must demonstrate expertise in the key areas of credit score usage, including: risk reward trade-off, trends, identifying causal factors, and using scores for customer growth.

### Target Audience

Consumer and retail lending middle and back office staff.

### Learning Objectives



**IDENTIFY** how new data sources can enhance our understanding of borrowers.



**ARTICULATE** an understanding of credit scoring usage across the lending life cycle.



**EXAMINE** how new data and techniques can be used.

### Simulation

Teams will explore alternative data and machine learning enhancements to credit scoring using case studies and activities. In order to win, players must successfully operate the most profitable virtual bank under dynamic conditions.

### Schedule

#### DAY 1

- Theory of Credit Scoring
- Activity: Design Your Model
- Activity: Using Alternative Data in Customer Acquisition
- Front-End Tracking
- Setting Cut-Off Scores
- Simulations Game: Underwriting with Scores

#### DAY 2

- Activity: Front-End Scorecard Tracking
- Activity: Using Alternative Data to Set Policy, Cut-Off Scores, & Exposure
- Activity: Back-End Tracking
- How Alternative Data Complements Traditional Credit Scores
- Simulation Game: Troubleshooting Scores

#### DAY 3

- Simulation Game: Multiple Scores
- Activity: Using External Data
- Role Play: Create an Alternative Data Strategy
- Simulation Game: Loan Exposure Assignment
- Wrap-Up: Workshop Debrief & Announcement of Simulation Winner

## CreditLab®: Provisioning and Capital

A Simulation-based workshop designed to illuminate the business implications of balancing loss provisions and capital management.

### Problem

How do you interpret loan loss, provision, and capital models and their key drivers, in order to successfully manage portfolios?

### Business Outcomes



**QUANTIFY** the impact of management decisions on provisioning and capital measures.



**ANALYZE** various strategies to manage multiple risk appetite metrics.



**BALANCE** risk and reward using multiple risk appetite metrics.

### Workshop Description

Participants will identify and manage the key drivers of loss provisions and their components. We'll address both secured and unsecured retail products, enabling participants to understand the basic concepts of Capital and Provision, risk models, the usage of PD, LGD, and EAD and the usage of risk appetite measures.

When the economy changes, customer behaviors shift, or we take new portfolio actions, there will be an impact on the loss provisions and portfolio metrics.

### Target Audience

Risk, operations, analytics, finance, and product leaders.

### Learning Objectives



**UNDERSTAND** the difference between capital and provision measures.



**APPRECIATE** how provision models are built.



**ANTICIPATE** the impact of economic and customer changes on provisions.

### Simulation

Players must operate the most profitable bank, subject to risk appetite hurdles. Each team has to demonstrate expertise in portfolio profitability and capital and liquidity management.

### Schedule

#### DAY 1

- Capital & Provision
- Activity: Capital & Provision
- Risk Modelling
- Activity: Internal & External Impacts on PD, EAD, & LGD
- Data Requirements for Credit
- Risk Modelling
- Simulation Module 1: Intro
- Simulation Game: Underwriting

#### DAY 2

- Activity: Data Requirements
- Activity: How to Use PD, LGD, & EAD in Business
- Activity: Monitoring
- Roundtable Discussion: Next Steps of Post-model Implementation
- Simulation Module 2: Intro
- Simulation Game: Downturn
- Wrap-Up: Final Results, Awards & Closing



YOUR LENDING SIMULATION LAB



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