



# insight lab Simulation 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 Katic  
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

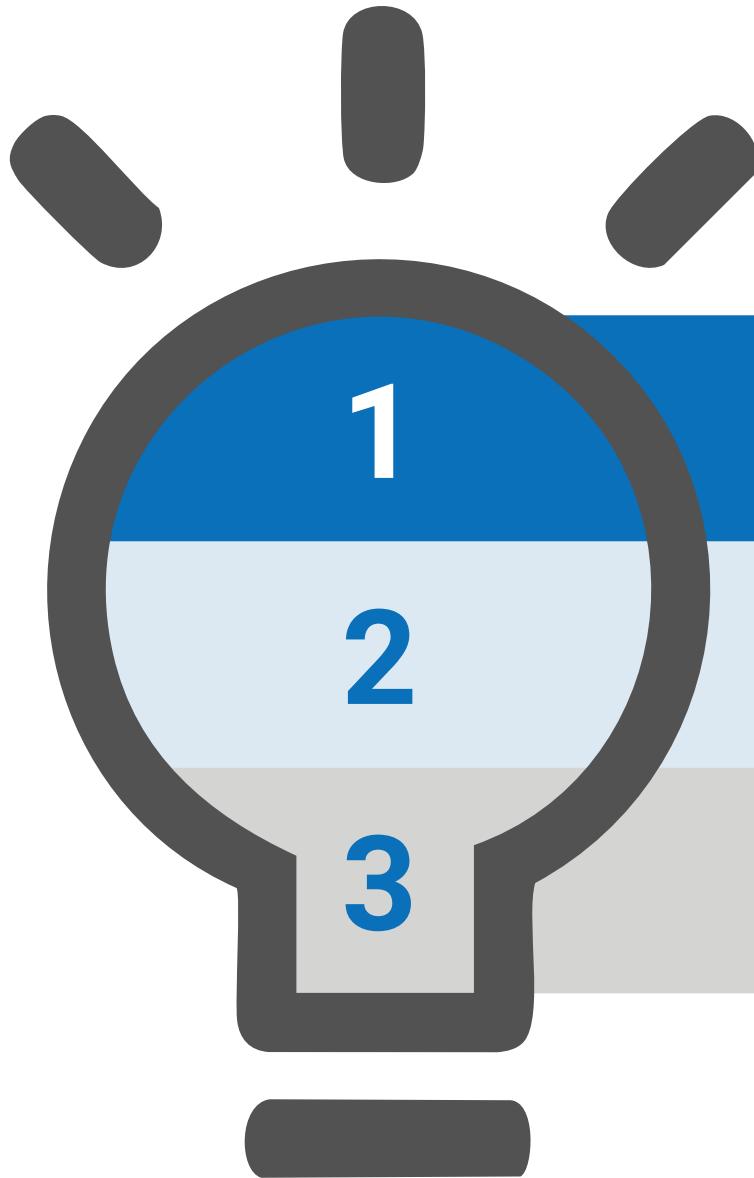


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AVERAGE YEARS OF  
INDUSTRY EXPERIENCE

# Introducing **insight lab**

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



## 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."*



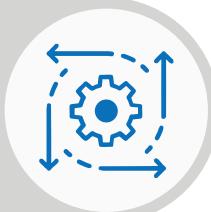
## INTERACTIVE SIMULATIONS

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



## 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

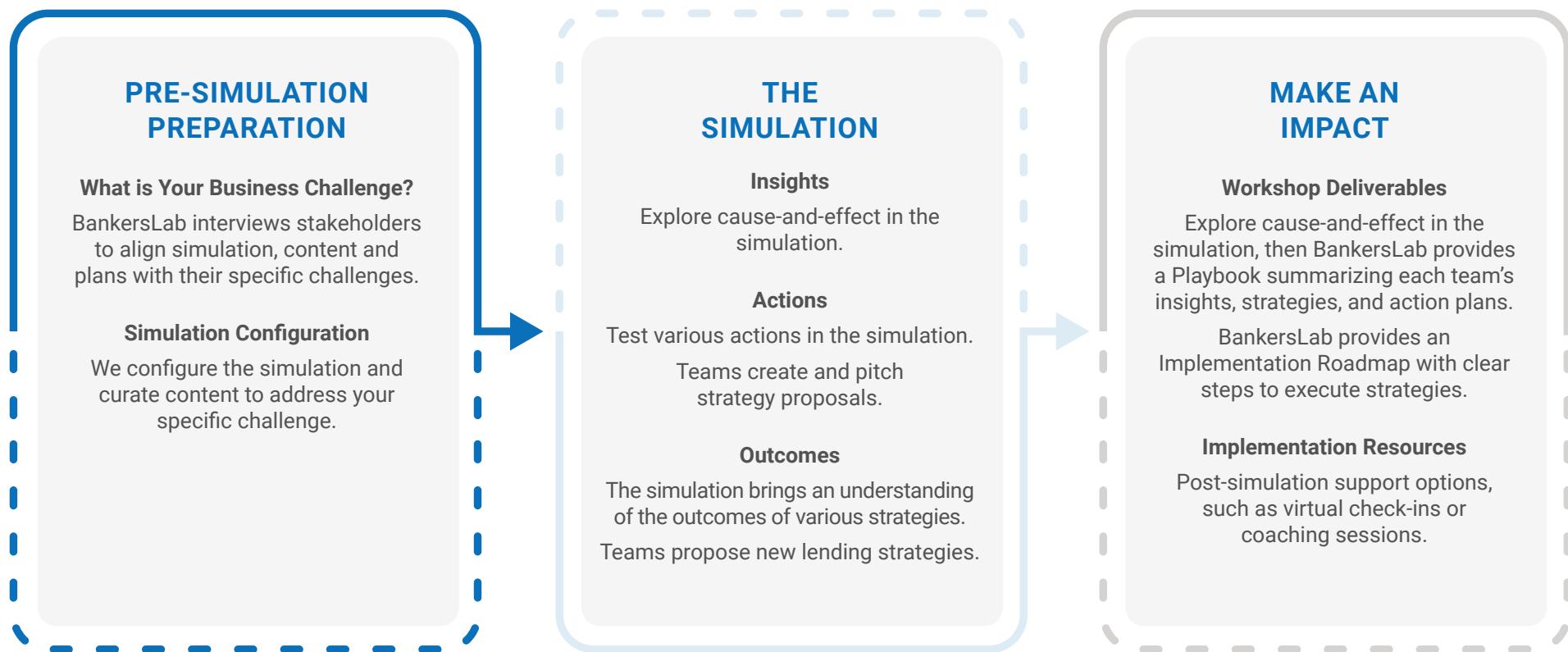
## HANDS-ON SIMULATIONS AND ACTIVITIES



## 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 Simulation 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 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 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 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 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 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 & 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 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 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 Workshop 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: Risk Considerations
- 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 Workshop 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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