bankerslab®

YOUR VIRTUAL LENDING LAB

Course Catalog

FALL 2024

Contents

Letter from Co-Founder

We find ourselves in a world that has changed permanently, with new challenges and new opportunities. BankersLab is working around the world with organizations who have been accelerating their adoption of digital solutions.

As always, BankersLab is here to empower and enable you to navigate these new waters. Our simulation is a 'forward-looking' tool which is used for thought experiments, practicing, and honing our skills.

Join us for strategy workshops, product planning workshops, and our skill-building workshops. In our "Lab" you'll enjoy a team-based learning environment, where you can brainstorm, test out your ideas, collaborate, and walk away with critical insights about your business.

I would like to thank our clients, stakeholders, team members, and faculty for propelling BankersLab into this new era. Your willingness to try new things and collaborate are the fuel for innovation. Our decades of lending experience drive the simulation scenarios, and create a forward-looking view of the world.

Michelle Katics
BankersLab, Co-Founder

Live Courses

Simulate

Learn

Test
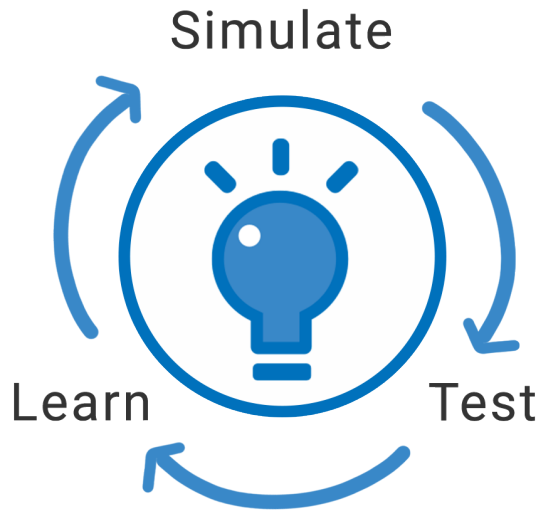
Live Training

Active Teamwork

Continuous Days
of Training

Our live courses are the virtual classroom version of our in-person workshops. Same expert faculty, same gamification, same teamwork and collaboration.

Simulation Features

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*, **cre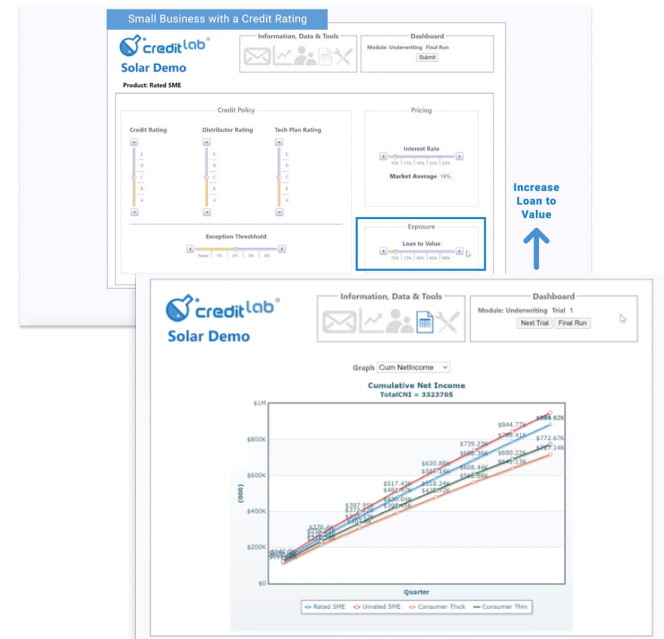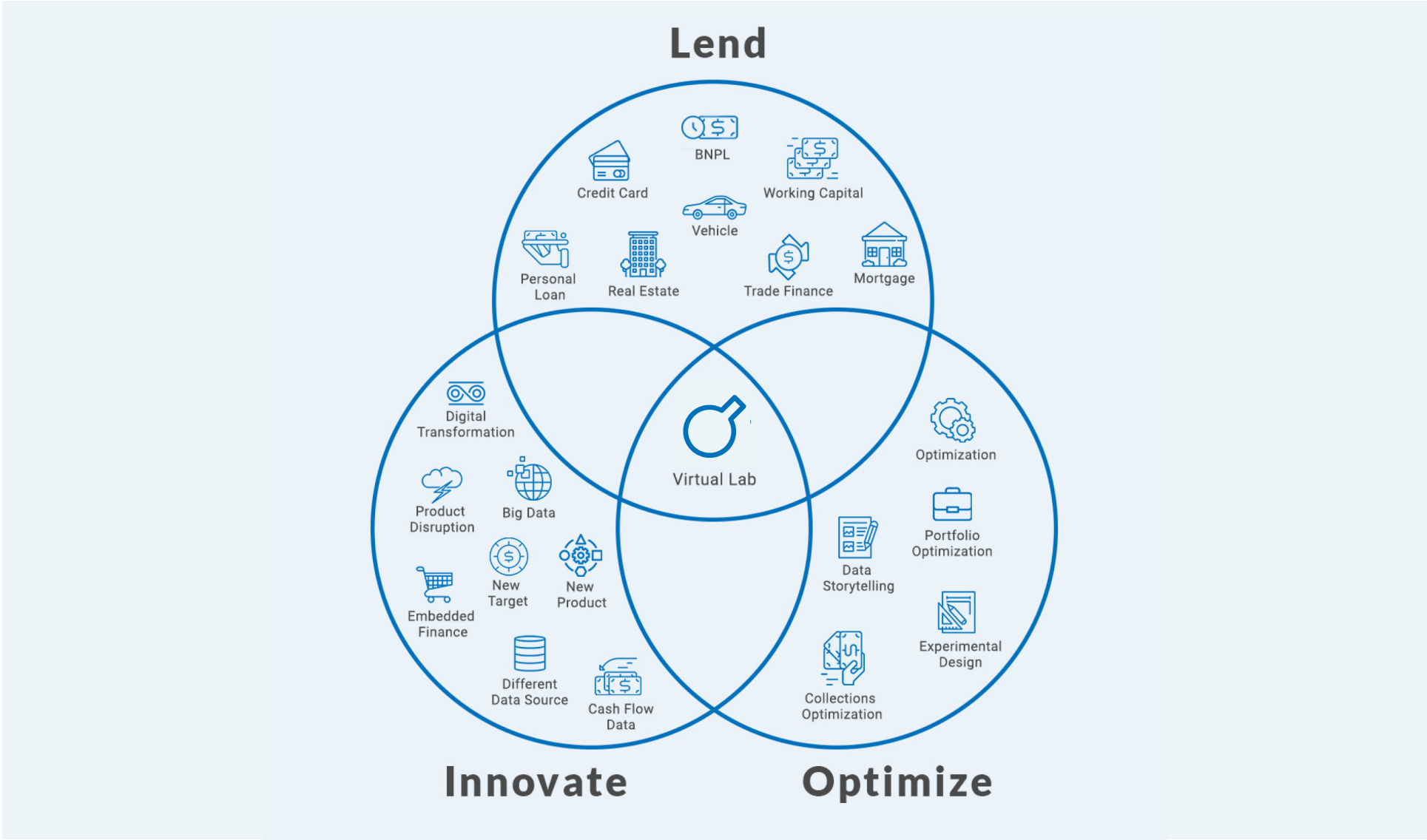dit risk management**, *GE*, **analytics**, *Scotiabank*, **credit card portfolio management**, risk governance, *Bank of America*, **Chief Operating Officer**, *FICO*, **consumer credit life cycle**, *Chase Manhattan Bank*, **direct marketing**, *International Finance Corporation*, **third party collections**, *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**

COUNTRIES

30

AVERAGE YEARS OF INDUSTRY EXPERIENCE

24

BankersLab Training Products Suite

MASTERY

ADVANCED

FOUNDATION

INNOVATION
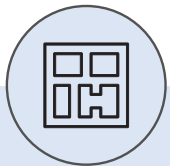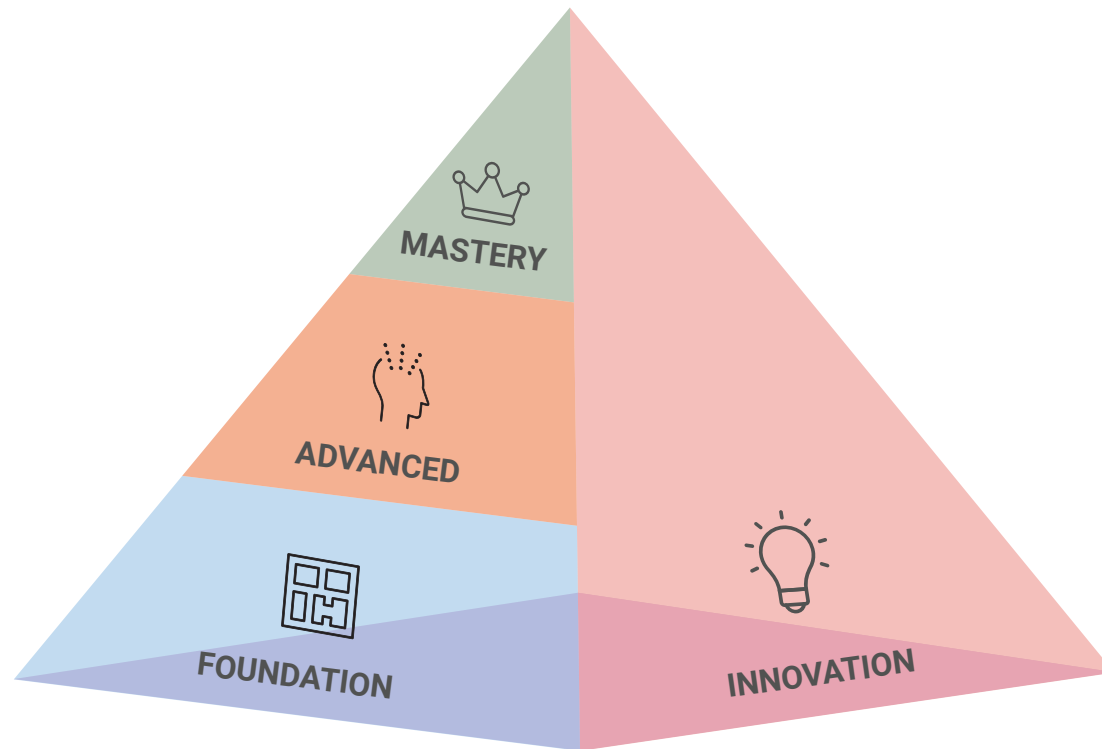
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CreditLab®: Underwriting

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 course 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 relationships between application data and repayment outcomes.

Simulation

In the 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

- 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

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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

In the 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 & Acquistion 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

During the workshop, 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. In order to win the simulation game, players must successfully operate the most profitable virtual bank with the most satisfied customers.

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 or Hands on Learning

Your new knowledge will be tested through activities and simulations. You will work with your team in a competitive testing 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
- Regulatory Issues
- 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
- Simulation Presentations

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Operational Risk in a Digital World

Explore how to mitigate financial loss, reputation damage, and regulatory risks while driving growth.

Problem

How can you establish an analytic operational risk mindset across the organization?

Business Outcomes

ANALYZE Operational Risk events' likelihood and severity.

QUANTIFY impacts of investments and management actions on risk and reward.

INTEGRATE operational Risk Mitigation into processes and initiatives.

Workshop Description

In this hands-on workshop, you will appreciate the nature of operational risk. You will learn to identify and anticipate typical risk events. Then, you will practice your ability to classify, recognize, and mitigate those risks. We will use an industry-standard Operational Risk Framework to approach OpsRisk Management. We'll explore how to use the framework to mitigate financial loss, reputation damage, and regulatory risks.

In the current tech and data-driven environment, we encounter both new operational risk threats and opportunities. Learn to recognize the risks, while harnessing the power of tech to minimize that risk.

Target Audience

Any level of experience, working in a lender who needs to embed an operational risk mindset across the organization.

Learning Objectives

IDENTIFY operational risks in your organization.

EXPLAIN how to assess the impact of various risks and how they can be mitigated.

EXPLORE how to Balance Risk and Reward tradeoffs when managing initiatives and processes.

Simulation

Players battle it out managing a variety of investment decisions in changing market conditions. To win, each team must maximize their profitability (after operational losses). They will assess various risks and attempt to balance risk and growth.

Schedule

Day 1
- What if?
- OpsRisk Framework: A Roundtable Discussion
- Activity: Crossword
- Simulation: Module 1 & Debrief
- The Framework - A Worked Example: Tech Risk
- Team Activity: Your Turn
- Team Presentations

Day 2
- Scared Straight: Ops Risk Edition
- FinTech: The Relationship between Tech and Ops Risk
- Jeopardy Game
- Simulation: Module 2 & Debrief
- Simulation: Module 3
- Team Presentations & Final Awards

CreditLab®

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

Problem

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

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

Sharpen your lending skills to be strategic in a digital banking world.

This workshop will help participants to understand how to 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.

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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 in the portfolio 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

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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. First, fundamentals and best practices of collections management are presented. Next, 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. In order to win the simulation game, 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
- Simualtion 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

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.

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

The workshop will 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

How do you strike the right customer value proposition? How do you design products for your customers that bring value to their financial lives and operate smoothly within the bank or lender? How do you satisfy customers and improve profitability at the same time?

During the three-day workshop, participants will explore retail product design, and identify important features that bring customer value and support profitability, underwriting, and account management and collections.

Target Audience

Mid and senior level staff in product management, marketing, risk and business units.

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

In a step-by-step process, build out your product plan. Each team will build out their product 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

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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.

While the pages of reports and graphs often seem uninteresting, 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.

Through active participation, attendees 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

Alternative Data-Driven Credit Scoring is a simulation-based training workshop that 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. In order to win the simulation game, players must successfully operate the most profitable virtual bank under dynamic conditions.

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

Working in teams, participants will explore alternative data and machine learning enhancements to credit scoring using case studies and activities.

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 Winners

The Open Banking Data Challenge

In this workshop, you will explore the impact of Open Banking Data on the lending business. We explore the financial opportunities and challenges of cash-flow-based credit scores and best practices in their use.

Problem

How can we use open banking data to grow our lending portfolio?

Business Outcomes

QUANTIFY the impact and opportunity of new data sources.

ARTICULATE specific use cases which can be deployed.

PLAN your strategy to drive profitable outcomes.

Workshop Description

We'll focus on key operational and consumer impacts of these scores.

We'll discuss these concepts in a roundtable discussion format, and then you'll compete in teams in the simulation. Finally, your team will present your proposed use cases and we'll vote on the winning team.

Target Audience

Consumer and retail lending middle and back office staff.

Learning Objectives

EXPLORE challenges and opportunities provided by open banking data.

USE simulation to test the impact of open banking data.

DISCUSS strategies to roll out new analytics and scoring models.

Simulation

You'll explore use cases for implementing Open Banking Data for underwriting and portfolio management.

Schedule

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

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

Crisis Planning in the Age of Disruption

Through this workshop you will hone skills in building crisis management and mitigation plans, while instilling best practices of crisis management.

Problem

Anticipate market trends and quickly implement mitigation techniques to adjust to dynamic lending environments.

Business Outcomes

ANTICIPATE economic and operational shocks.

ASSESS the impact of various crisis scenarios.

MITIGATE the impacts of crises.

Workshop Description

This masterclass will focus on crisis management in the financial industry. Participants will work in teams to assess the potential impact of various crisis scenarios and build crisis management and mitigation plans.

Best practices of crisis management will be presented, and then participants will apply their knowledge through activities, role-play, and simulation.

Target Audience

Senior leaders across all functional areas.

Learning Objectives

UNDERSTAND cause and effect drivers of portfolio stress.

QUANTIFY the potential impact of shock events on the portfolio.

RESPOND with actionable insights to take mitigating action on the portfolio.

Simulation

Participants will be faced with an economic downturn as they manage retail lending portfolios.

Schedule

Day 1

- Simulation 1
- Team Presentations: 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
- Team Presentations: Harnessing the Power of Disruptive Innovations
- Simulation 2
- Team Debriefs & Announcement of Winning Team

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

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. Participants will gain sufficient understanding of the models to be able to 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.

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

In order to win the simulation game, 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

Evolving into a Data-Driven Organization

In this workshop, you will explore how to evolve your organization to be data and insight-led. We'll discuss industry challenges, opportunities, and successes with industry leaders.

Problem

How can you lead the way in your organization, to become data-driven?

Business Outcomes

EVALUATE the strategic importance of data, analytics and AI.

ARTICULATE key enablers you can use to transform the organization.

BRAINSTORM your strategy for culture and organizational change.

Workshop Description

You will work in teams in hands-on activities and simulations which will empower you to lead the change within the organization. As an innovation example, we explore the financial opportunities and challenges of cash-flow-based underwriting and best practices in their use.

Finally, your team will create a test-and-learn scenario to pitch to the class. These scenarios will be realistic and can be taken back to the business after the workshop.

Target Audience

Mid level and senior staff across all lending functions.

Learning Objectives

UNDERSTAND the strategic value, challenges and opportunities data-driven approaches.

QUANTIFY impact of the data through the 'test-and-learn' process.

CREATE your own proposals to use data to improve lending.

Simulation

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: Board & C-Suite Views of Analytic Innovation
- Leadership Session: 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 Game 1: Traditional vs. Cash Flow Data
- Team Presentations & Debrief

Day 2

- Industry Roundtable Discussion: Strategy & Execution
- Leadership Session: Converting Data into Insights, Actions, & Outcomes
- Activity: Converting Data into Insights, Actions, & Outcomes
- Team Presentations: Converting Data into Insights, Actions, & Outcomes
- Simulation Game 2: Scaling the Use of Cash Flow Data
- Final Presentations & Awards

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. Join us to master the art of harnessing data for strategic decision-making and stay ahead in the competitive world.

You will work in teams to identify a problem, articulate your hypothesis, design your experiment and conduct your experiment.

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

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AI Sandbox

The aim of this workshop is to break down the complexities behind AI, make it accessible, and enable leaders to govern AI – regardless of their background.

Problem

How can you drive understanding of use cases for AI, even for a non-technical audience?

Business Outcomes

EXPAND understanding of which types of AI models are used for various use cases.

BUILD the capability to assess and evaluate AI business cases.

ACCELERATE adoption of AI across the organization.

Workshop Description

As AI reaches ever deeper into the finance industry, being in control of AI is becoming critical. AI promises to be the most disruptive class of technologies during the next 10 years – but AI has its limits too. This workshop is designed to give organizational leaders a framework for action.

To take advantage of AI, leaders need to understand the potential and limitations of AI, how to frame AI within their organization, and guide its implementation and use. Working in teams to test your AI-enhanced digital banking ideas will bring it all together.

Target Audience

Risk, business operations, compliance and any other staff looking to understand how AI can be used in lending.

Learning Objectives

UNDERSTAND Machine Learning and AI use cases across of range of financial scenarios.

EXPLAIN the relationships between the key technological components in AI systems.

EXPLORE strategies for taking advantage of AI.

The Sandbox

Experiment in our cloud-based AI platform, using prepared data and problem sets. Explore how these use cases are built, delivered and assessed.

Schedule

Morning
- What is AI?:
  - Tools,
  - Applications
  - Automation
- Learning from Data
  - Essentials of Machine Learning
  - Ethical & Legal Considerations

Afternoon
- Strategies for Taking Advantage of AI
  - Where Should AI Be Used First?
  - Common Roadblocks
- Implementation Planning
  - From Vision to Governance

Data Storytelling

Bring your data to life! In this workshop, 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.

While pages of reports and graphs often seem uninteresting, in this workshop you will 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
- Dicussion: 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 Presentaions
- Recap & Voting on Best Team

LendingLab®: Agile

LendingLab® Agile is designed to demystify Agile principles and help participants understand how they can be applied across all areas of consumer lending.

Problem

How can you embrace the Agile mind-set into all you do?

Business Outcomes

INCREASE flexibility and adaptability in order to be more responsive to the market.

ENHANCE service and product quality.

IMPROVE customer engagement and loyalty.

Workshop Description

The ultimate goal of imbedding Agile principles into retail banking is to create business value for customers. Agile methods allow banks to focus on business needs, and learn how to collaborate more effectively to deliver a high quality product or service on time.

In this workshop participants will explore how core principles can be integrated into projects and processes, and practice applying them so that they are able to test new ideas and innovations in a short time.

Target Audience

Working level staff from all functional areas of lending.

Learning Objectives

ACQUIRE an understanding of agile principles and how to apply them.

UNDERSTAND how to adopt a cross-functional working approach to problem-solving.

IDENTIFY enablers and blockers to implementing an agile approach.

Simulation or Hands on Learning

Participants will collaborate to create a use case and project plan. They will need to address legal, compliance, HR, customer experience, and cross-product implications, and pitch their plan to senior stakeholders. Stakeholders will vote for the most effective plan and help the teams refine their ideas for the final competition.

Schedule

Day 1
- Demystifying Agile Principles
- Activity: Select a Use Case & Create Your Solution Idea
- The Anatomy of an Agile Launch Plan
- Activity: Map Out your 90 Day Plan
- Activity: Identify Resources, Budget & Enablers for Success
- Pitch Practice & Coaching Session

Day 2
- Teams: Present & Explain Agile Principles
- Pitch Competition
- Activity: Identifying Process & Organizational Blockers & Enablers to Agile
- Mentor Pitch Feedback Session
- Pitch Preparation
- Final Pitch Competition

FinTech: Disrupt from Within

This workshop provides a "hands-on" opportunity to work with business model and organizational transformation in the face of the FinTech industry evolution.

Problem

How can you spark brilliant ideas from your own teams, which can accelerate your digital transformation?

Business Outcomes

GENERATE innovation ideas from your own teams.

ENHANCE customer experience through digital innovation.

OPTIMIZE operations, risk management, and other areas through innovation.

Workshop Description

First, we'll review some of the latest tools and technologies currently available that can accelerate transformation. We'll explore industry success and failure cases. Finally, you'll formulate your ideas for transformation with coaching from FinTech executives.

Next, we'll focus on how to transform the organization to support the business model transformation. To close the course we'll brainstorm and force-rank the initiatives we'd like to take back to the office. The result of the course should be tangible new business areas to explore, along with a rapidly changing mindset and awareness.

Target Audience

Mid and senior level staff from all functional areas of lending.

Learning Objectives

EXPLORE new data sources, tools, and methodologies.

IDENTIFY potential risks, pitfalls, and roadblocks to innovation.

ASSESS potential opportunities for growth and innovation.

Hands on Learning

In teams, you'll battle it out to brainstorm different approaches to the lending business model and the organizational culture and capacity building. Dare to dream!

Schedule

Day 1 - Explore

- Map Out: FinTech and Big Data Innovation Space for Consumer Lending
- Solution Examples: Big Data & Analytics
- Solution Examples: Products & Platforms
- Working Session: Innovations with the Greatest Benefit to Customers & Your Portfolio
- How to: Pitch a Business Model
- Shark Tank Team Prep Session: Transform the Business Model

Day 2 - Build

- Industry Review: Success & Failure Examples
- Round Table: Identifying Threats & Competitors
- Shark Tank Final Prep Session
- Shark Tank Team Presentations
- Working Session: Take Back to Office
- Presentations of Initiatives
- Final Debrief & Awards

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