

Basic & Advanced Credit Scoring Training Workshops

28 September - 1 October 2009

Sofia, Bulgaria



Calendar 2009

Our seminars reveal the latest trends, issues and techniques that will give you a competitive edge.

Success in today's market place depends on providing solutions at every stage of the Customer Life Cycle. This challenge is amplified by a dynamic marketplace, competition and increasing technology.

The Experian Decision Analytics experts can offer you an in-depth analysis of the up-to-date statistical and business tools and methodologies to improve decisioning capabilities and strategic management of your business.

**The seminars are organised in cooperation with:
The International Banking Institute (IBI) - Training and Promotion Group**

Who should attend:

Seminars are addressed to:

Risk managers, Head of Retail and Small business departments, Risk Analysts, Credit managers from banking, financial, telecommunication and leasing institutions.

Please note that both lectures and training material are in the English language.

Contents

28 & 29 September 2009

“Application Scoring & its Integration into the Credit Application Process”

30 September & 1 October 2009

“Advanced Scoring in the Credit & Customer Life Cycle”

Application Scoring & its Integration into the Credit Application Process

Sofia, 28 & 29 September 2009

Contents

The aim to the basic course is to get a detailed and well balanced knowledge of application scoring and its integration into the application process. The focus of this course is on understanding the scorecard development process. Advanced statistical knowledge is not required. The course consists of presentations and interactive exercises. Many practical examples will be shown with Experian Software (Strategy Design Studio and Model Development Studio)

Duration

2 days

8 hours from 09:00 to 17:00

1st Day: 28 September 2009

08:30 Registration & Welcome Coffee

09:00 Introduction

09:15 Credit Application Process & Scoring Overview

Scoring is one of the central elements of an application process. This overview discusses the aim and the key role of scoring in the application process.

10:15 Build your own Expert Scorecard

We will build an expert scorecard as an initial exercise in order to understand in detail how scorecards are working.

11:15 Coffee Break

11:45 Scorecard Development Process: Data Audit and Development Sample Design

The scorecard development process is the core module of this course. It will cover all necessary steps from auditing data over modelling to validation. A lot of examples will help you to understand the process step by step.

13:00 Lunch

14:00 Scorecard Development: Characteristics Analysis

15:00 Coffee Break

15:30 Scorecard Development: Modelling

17:00 End of the day

2nd Day: 29 September 2009

08:30 Registration & Welcome Coffee

09:00 Introduction

09:15 Scorecard Development: Reject Inference & Model Assessment

10:45 Coffee Break

11:00 Scorecard Development: Calibration & Validation

12:30 Lunch

13:30 Scorecard Implementation and Key Components of Strategic Decision Making

15:00 Coffee Break

15:30 Scorecard Monitoring

16:15 Strategy Simulation – The Complete Control Over Your Strategies

Implementation and monitoring in the operational environment is one way to test a change, but a limit to the number of alternatives and the time it takes to get results makes enhancement slow and risks high. The innovative Strategy Simulation enables financial institutions to see the impact of changes and forecast future performance, leaving organisations to improve their strategies with confidence.

17:00 End of the day

Advanced Scoring in the Credit & Customer Life Cycle

Sofia, September 30th & October 1st 2009

Contents

The aim of the advanced scoring course is to layout the role of scoring across all business areas (customer life cycle) and its relationship to other strategic risk management components. The focus is on behavioural scoring and the integration into customer and collections management. The advanced course assumes that the participants have a fair understanding of the scorecard development process and application scoring. Many practical examples will be shown with Experian Software (Strategy Design Studio and Model Development Studio)

Duration

2 days

9 hours from 08:30 to 17:30

1st Day: 30 September 2009

08:30 Registration & Welcome Coffee

09:00 Introduction

09:15 Scoring Across Business Areas

The introduction discusses all relevant business areas for the customer life cycle and sketches the role of scoring in those areas.

10:15 Overview of the Scorecard Development Process

A quick overview of the scorecard development process will refresh your knowledge and build the basis for the advanced scoring topics.

11:15 Coffee Break

11:45 Advanced Scoring Topics with Focus on Behavioural Scoring

Besides application scoring, behavioural scoring is one of the most important areas for scoring. We will layout the difference to application scoring, show its particularities.

13:15 Lunch

14:15 Types Of Behavioural Scorecards: Risk, Fraud, Collections & Marketing

15:30 Coffee Break

16:00 Advanced Scorecard Modelling Techniques

To complete a full understanding of the scorecard development process advanced scorecard modelling techniques will be covered. (Basic statistical knowledge required.)

17:30 End of the day

2nd Day: 1st October 2009

08:30 Registration & Welcome Coffee

09:00 Overview of Customer Management Strategies

You can make the best use of behavioural scorecards if they are embedded in customer management strategies. Customer level decisioning allows organisations to maximise revenues and to drive profit by maximising the relationship with the customer.

10:30 Coffee Break

11:00 Customer Management examples

Examples of customer level strategies will demonstrate how the theory is turned into practice.

12:00 Overview of Collections Management

A good opportunity to understand the collections process, the importance of identifying customer types early on to fast track repeat debtors and treat new debtors appropriately. It is essential to profile, segment debtors and to apply an appropriate treatment.

13:00 Lunch

14:00 Collections Management Examples

15:00 Simulation & Reporting – Part I

Reporting is essential for keeping the customer and collections management effective and on target. We will discuss sample reports and use live simulation to show the consequences of changes to the collections and customer management process.

16:00 Coffee Break

16:30 Simulation & Reporting – Part II

17:30 End of the day

Our experts – Short profiles



Darina Oresharova
Business Development Director, Bulgaria
Experian

Darina Oresharova has more than 12 years of experience in the area of consultancy, financial services and finance. Her expertise is mainly in credit risk management, credit lending, audit and accountancy. Darina joined Experian in 2004, supporting the company in launching its operations to Bulgaria.

From 2004 till mid 2008, Darina was in charge of the Credit Bureau operations of Experian in the country. She was focused on the establishment and development of the first private Credit Bureau in Bulgaria including setting up its structure, the team and the workflows, ensuring compliance with legal framework, provision of customer support and sales activities.

At present, Darina is a Business Development Director for Decision Analytics products and services of Experian. She is in charge of building up and maintenance of clients relationship and selling a wide range of analytical solutions and services to the market.

Prior to enforcing the Bulgarian Experian team, Darina worked as an Investment Officer with the Bulgarian-American Enterprise Fund for 2.5 years and before that as a Manager Audit and Business Assurance in Arthur Andersen, Bulgaria, where she spent 5.5 years.

Darina acquired experience in various projects for banking institutions, pension and investment funds and telco companies in Bulgaria, Macedonia and Check Republic. She was involved in evaluation of investment projects, delivery of due diligences and feasibility studies, various consultancy analyses, audits under NAS, IAS, German GAAP, credit portfolio reviews, business plans reviews; investigation of control procedures and business processes.

During her previous working experience, Darina took part in privatization and credit portfolio reviews of the largest Bulgarian banks carried out during the period 1996 – 2001: UniCredit Bulbank, SG Expressbank, Postbank, HVB Biochim. She was also involved in the audits for liquidation of TS Bank and Demirbank in Bulgaria.

Throughout Darina's career she has demonstrated strong decision-making and management skills as well as a complete 360° view of the business. She has also a strong focus on results and strategies that will deliver benefits to the business as a whole.

Academic Background

Masters in Finance – University of National and World Economy, Sofia
Masters in Accountancy - University of National and World Economy, Sofia

Other qualifications and degrees

Member in The Association of Chartered Certified Accountants (ACCA) in UK since 2001.



Gottfried Steiner

Senior Business Consultant, Local Consulting Team,
Experian

Gottfried Steiner has over ten years experience within financial services in roles predominantly covering core business and IT subjects. A mix of consultancy, project management and implementation based roles has led to a breadth of experience including strategy management and reporting, scoring, financial mathematics, metrics & visualization, risk management, workflow systems and quality assurance.

Gottfried joined Experian Decision Analytics in 2006 focusing on strategy management for financial services. This includes designing and implementing strategies, scoring, reporting and monitoring for the origination process as well as for customer management of key clients in Austria and Central Europe.

Prior to enforcing the Austrian Experian Decision Analytics team Gottfried was engaged for one year as a Senior Consultant at BearingPoint Vienna (formerly KPMG Consulting) doing in depth requirements analyses for major Austrian financial institutions concerning improvements of the client's contract management systems including decisioning and pricing.

Gottfried worked for three years as a quality assurance consultant for financial services mainly focused on contract management systems. He was responsible for improving the quality assurance process as well as designing bespoke quality assurance methods. Before starting this job he had been engaged for more than four years as a developer of financial insurance mathematics components and technical consultant for contract management.

Throughout Gottfried's career he has continually demonstrated an in depth understanding of analytical solutions and focuses on solutions and strategies that will deliver benefit to the bottom line.

Consulting experience:

- Strategy Management
- Reporting and Monitoring
- Quality Assurance
- System Integration

Academic background:

- PhD in Business Administration – Vienna University of Economics and Business Administration; Focus on Statistics and Information Business; Awarded the University's Stephan-Koren-Prize
- Mathematics – University of Vienna



Sára Hanniker

Business Consultant, Local Consulting Team,
Experian

Sara Hanniker has eight years experience in credit risk management, delivering credit scoring and strategy management solutions throughout the customer lifecycle for a large variety of financial institutions in Europe.

Sara fully integrates the capabilities of a business and analysis consultant. Currently, Sara focuses on business design and implementation of complex automated decision making systems in both new business and customer management, covering all credit products and the complete retail segment, private individuals, as well as small and medium enterprises. Her deep analytical knowledge covers application and behavioural scorecard development and monitoring. Sara's projects are mainly carried out in Austria and Central Europe.

Sara has a long training experience in credit scoring; she has been acting as the official trainer in behavioural scoring for a major European retail bank for over four years.

Sara first joined Experian in Hamburg in 2003 and spent her first two and a half years in a variety of analytical and consultancy roles focusing on behavioural scoring and customer management solutions.

She then left for Budapest and delivered new business risk solutions to financial services clients at Statlogics across Europe. In 2007 Sara returned to Experian joining the Austrian team and works as a business consultant. Prior to 2003 Sara worked for Erste Bank Hungary as credit risk manager where she was responsible for scoring models and decision making strategies.

Academic background:

MSc in Economics and Applied Statistics – Budapest University of Economic Sciences

About Experian

About Experian

Experian is a global leader in providing information, analytical and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland and has operational headquarters in Costa Mesa, California and Nottingham, UK. The Group employs approximately 15,000 people in 40 countries worldwide, supporting clients in over 65 countries around the world. Total Group revenue for the year ended 31 March 2009 was \$3.9bn.

For more information, visit <http://www.experianplc.com>.

Questions

If you have any questions regarding Experian events please contact:

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