

Course Description:

Prerequisites: Advance Modeling with KnowledgeSTUDIO®

This technical course provides a thorough overview of credit risk scorecards and its implementation in KnowledgeSTUDIO. Users will be introduced to the development process and associated benefits of credit risk scorecards. Best practices in scorecard development will be presented and demonstrated using real-life case studies. The course is oriented towards portfolio managers and business analysts responsible for the implementation of credit risk strategies.

We were very impressed by the Angoss training course. The trainer's ability to communicate information and relate it to credit risk helped us get more out of the sessions than we anticipated.

- Credit Risk Manager

This course is intended for intermediate to experienced users.

Course Curriculum:

- Introduction to Credit Scorecards: Why do we use Scorecards?
- Scorecard Development Process
- Assessing the need for Segmentation
- Fine Classing of Variables based on Information Value
- Coarse Classing of variables using Weight of Evidence
- Correlation Diagnosis and Multicollinearity Issues
- Regression modeling: Stepwise Options
- Reject Inference Options
- Scaling the Scorecard
- Validating the Scorecard: Business and Mathematical Approach
- Scorecard Deployment
- Reporting Portfolio Performance

Course Delivery:

Each class is taught by a senior level data mining specialist, and is delivered in a classroom environment or live web cast. The sessions are highly interactive consisting of solution overviews, product demonstrations and student exercises. Our instructors all have years of experience in a wide variety of industries – giving them invaluable skills needed to meet your learning objectives.

Delivery options are as follows:

1. Onsite Delivery – Onsite visits are ideal for medium to larger sized teams. This 1 day analytical workshop is held at your offices for a group session of up to 6 users.
2. Online Modules – The workshop is taught through a series of 3 individual 90-minute WebEx sessions. This model is ideal for users located in different geographic areas. Up to 6 team members can be trained using the online format. Sessions can be customized to accommodate your schedule.

Course Outcomes:

Upon completion of this course, you will be able to:

- Understand the scorecard development process
- Create origination/behavioral/collections scorecards from scratch
- Quickly pre-screen variables for modeling purposes
- Define characteristics leveraging both performance and business value
- Assess scorecard performance
- Deploy scorecard in your environment using source data
- Receive a certificate of completion

For more information regarding training, including fees and delivery models please contact your account manager

About Angoss Software

As a global leader in predictive analytics, Angoss helps businesses increase sales and profitability, and reduce risk. Angoss helps businesses discover valuable insight and intelligence from their data while providing clear and detailed recommendations on the best and most profitable opportunities to pursue to improve sales, marketing and risk performance.

Our suite of desktop, client-server and in-database software products and Software-as-a-Service solutions make predictive analytics accessible and easy to use for technical and business users. Many of the world's leading organizations use Angoss software products and solutions to grow revenue, increase sales productivity and improve marketing effectiveness while reducing risk and cost.

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