

**Course Details**

Introduction to Consumer Credit Business Analytics and Statistics	23 March 2010	1 day	R2,155*	<input type="checkbox"/>
Account Management Fundamentals	24-26 March 2010	3 days	R6,465*	<input type="checkbox"/>
Maintaining Account Volumes Post NCA	10 May 2010	1 day	R2,155*	<input type="checkbox"/>
New Account Underwriting Fundamentals	11-13 May 2010	2.5 days	R5,388*	<input type="checkbox"/>
Collections Fundamentals	17-18 May 2010	2 days	R4,310*	<input type="checkbox"/>

\* Prices exclude VAT

**Your Details**

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Job Title: \_\_\_\_\_ Job Function: \_\_\_\_\_  
 Department: \_\_\_\_\_ Tel Number: \_\_\_\_\_  
 Fax Number: \_\_\_\_\_ Cell Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

**Company Details**

Company Name: \_\_\_\_\_ Industry: \_\_\_\_\_  
 Company VAT Registration No: \_\_\_\_\_  
 Physical Address: \_\_\_\_\_  
 Postal Code: \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_  
 Postal Address: \_\_\_\_\_  
 Postal Code: \_\_\_\_\_ City: \_\_\_\_\_ Country: \_\_\_\_\_  
 Switchboard Telephone No: \_\_\_\_\_ Fax Number: \_\_\_\_\_

**Contact Person for Training** [Who should we contact for queries?]

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Job Title: \_\_\_\_\_ Job Function: \_\_\_\_\_  
 Department: \_\_\_\_\_ Tel Number: \_\_\_\_\_  
 Fax Number: \_\_\_\_\_ Cell Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

**Contact Person for Billing** [To whom should we send the invoice?]

Title: \_\_\_\_\_ First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
 Job Title: \_\_\_\_\_ Job Function: \_\_\_\_\_  
 Department: \_\_\_\_\_ Tel Number: \_\_\_\_\_  
 Fax Number: \_\_\_\_\_ Cell Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

**Cancellation / Postponement**

Cancellation/postponement can be made up to 15 business days before the start of the programme. Notification must be made by email, fax or letter and must be authorised by PIC Solutions. Refunds cannot be given for notification received within the 15 business day period. However, should participant be unable to attend, a substitute may attend at no extra charge.

Please forward this form, together with course fee, to: PIC Solutions, P.O. Box 3350, Parklands, 2121, South Africa.

Please note the deadline for registration is two weeks prior to course start date. For any queries regarding payment, email: [Seminars@PICsolutions.com](mailto:Seminars@PICsolutions.com)

I have read and understand the cancellation policy:

Full Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

# The Credit Academy's 2010 Training Schedule

Introduction to Consumer Credit Business Analytics and Statistics  
 Account Management Fundamentals  
 Maintaining Account Volumes Post NCA  
 New Account Underwriting Fundamentals  
 Collections Fundamentals

Brought to you by:

Short on skills and a talented team capable of delivering results immediately? The impact of the global credit crunch is presenting serious challenges to credit grantors across the globe. By registering your team for The Credit Academy's seminars you could spend less time with the basics and more time growing your bottom line!

These seminars focus on the fundamental concepts of credit risk management, and provide delegates with valuable demonstrations and practical exercises, designed to return your team back to business with a better understanding and the necessary skills to improve their performance.

- Introduction to Consumer Credit Business Analytics and Statistics**
- Account Management Fundamentals**
- Maintaining Account Volumes Post NCA**
- New Account Underwriting Fundamentals**
- Collections Fundamentals**

- 23 March 2010**
- 24-26 March 2010**
- 10 May 2010**
- 11-13 May 2010**
- 17-18 May 2010**

The Credit Academy exposes delegates to a series of interactive presentations, case studies and simulations, all based on international best practices.

To register please complete the form on reverse side, or register online at [www.TheCreditAcademy.co.za/Registration.htm](http://www.TheCreditAcademy.co.za/Registration.htm)

If you have any queries, please contact us at [Seminars@PICsolutions.com](mailto:Seminars@PICsolutions.com) or +27 (0)11 759 0300.

## Introduction to Consumer Credit Business Analytics and Statistics

### Seminar Topics

- The profile of a fraudster
- Assumptions in statistics, and common techniques used
- Application of statistics to consumer credit business problems
- General analytic framework (data structures, exclusions, sampling, objectives and observation periods)
- Benefit areas of applied statistics in consumer credit case study
- The importance of data quality and techniques that are deployed to assess it

This seminar will empower you to:

- Assess the quality of your data through the utilisation of best practice techniques.
- Use common analytical techniques and understand key assumptions made in statistics.
- Apply statistics to resolve common consumer credit problems within your business.

## Account Management Fundamentals

### Seminar Topics

- Concepts of Scoring and the Practical Uses of Scoring
- Risk Assessment and Credit Bureau Scores
- Identifying Customers that Count
- Introduction to Account Management
- Credit Limit Management and Credit Limit Marketing
- Over Limit and Authorisations and Card Issue and Re-pricing Management
- Activation and Retention Campaigns
- Fundamentals of Champion Challenger Testing
- Profitability Modelling and Portfolio Monitoring
- Provisioning Considerations and Strategy Monitoring

This seminar will empower you to:

- Make informed decisions based on risk and profitability
- Design and implement meaningful tests
- Combine more effectively with other areas within the credit lifecycle

## Maintaining Account Volumes Post NCA

### Seminar Topics

- Industry responses to the NCA, and the follow-on impact on lending volumes and balance growth.
- Using affordability models to drive balances.
- Improving accept rates and eligible prospect populations by pricing for risk.
- Developing the tools to deliver Risk Based Pricing in your organisation

This seminar will empower you to:

- Introduce champion/challenger testing methods
- Introduce Profitability Models and Risk Based Pricing
- Assess Affordability calculation parameters and options for improving
- Evaluate Score and Affordability based up sell opportunities

## New Account Underwriting Fundamentals

### Seminar Topics

- Concepts and Practical Uses of Scoring
  - Risk Assessment and Credit Bureau Scores
  - Identifying Customers that Count
- 
- New Account Initiation, Applications Processing and Affordability
  - Profit Forecasting Framework and Setting New Account Cut-Offs
  - Risk Based Pricing, Reporting and Monitoring
  - Pre-qualified Mailing

This seminar will empower you to:

- Understand basic scoring concepts, and how these apply in account originations
- Better understand the analytical decisioning and models pertinent to new account management
- Make informed decisions based on risk and profitability
- Design and implement meaningful tests for account originations

## Collections Fundamentals

### Seminar Topics

- Concepts and Practical Uses of Scoring
  - Risk Assessment and Credit Bureau Scores
  - Identifying Customers that Count
- 
- Collections Concepts
  - Operational Structure and Systems
  - Over Limit Collections, Early Stage Collections and Late Stage Collections

This seminar will empower you to:

- Understand basic scoring concepts, and how these apply in collections
- Better understand the strategic and operational issues pertinent to collections
- Make informed decisions based on risk and profitability
- Design and implement meaningful collections tests