Parcus Group

Telecom Credit Risk Modelling Training Course

TRAINING COURSE OUTLINE

LEARN

TELECOMSPECIALISED TRAINING COURSES

IMPROVE

INCREASED STAFF PRODUCTIVITY AND COLLABORATION

GROW

IMPROVED PERFORMACE AND FASTER GROWTH

- **Overview of Telecom Credit Risk Modelling**
- **Data Requirements for Credit Risk Model Building**
- **Advanced Credit Risk Modelling Techniques**
- **Modelling Risk Areas and Improvement Methodologies**
- **Machine Learning Techniques**
- **Telecom Credit Risk Model Implementation and Monitoring**

Training Course Overview

This course is structured as a comprehensive and practical program, mixing theory with case studies as well as team exercises. Our approach is built on over 20 years of experience and is tailored to the requirements of telecom operators. It provides an in-depth insight into Credit Risk Analytics and Development of Predictive Credit Risk Models specifically for the telecom industry.

Course aim: Acquire knowledge and skills required to for planning, development, implementation and monitoring of analytical predictive credit risk models in the telecom industry.

Course Modules Breakdown (Example 2 Day Course)

Module	Short Description
Day 1	
Market Definition	Key questions to ask in order to define the problem, business goals and credit risk modelling requirements
Credit Risk Management Process	Define key processes where credit risk models data will intersect with other business systems
Customer Management	Marketing and financial implications of credit risk predictive modelling and impact on customers
Outcome/ Response Definition	Define required outcomes, probability of payment, probability of default, criteria, time limitations, volumes of data.
Data Requirements for Credit Risk Model Building	Data availability and complexity requirements. History and credit applications data. Internal & external data. Customer demographics, product and billing data.
Intro to Credit Risk Modelling Techniques	Overview of univariate analysis, correlation analysis, variable reduction techniques and statistical regression
Day 2	
In-Depth Advanced Credit Risk Modelling Techniques	Univariate Analysis - Catalogue of indicators, data quality (missing, invalid values, improbable values), predictive power, stability analysis Variable Reduction Techniques - Correlation analysis, co- linearity Regression - Clustering for market segmentation, inference for declined profiles, decision trees, survival analysis techniques
Machine Learning Techniques Applicable to Credit Risk Model Development	- Where it is used and description of key techniques - Explainability and interpretation difficulties, over- fitting concerns - Neural networks - Random forest - Genetic algorithms - Predictive text mining
Strategy Design and Using Your Model	How to use your credit risk model, how to set cut offs, market segmentation impact, risk based pricing, rule setting, cross sell/up sell/ down sell
Credit Risk Model Monitoring	What to monitor – credit risk model characteristics, performance, stability, credit risk strategy adherence, segment monitoring.