



Fintech Credit Scoring and Risk Analytics Training Course

21 – 25 June 2027
Tbilisi

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Ref: 835_163230 **Date:** 21 – 25 June 2027 **Location:** Tbilisi **Fees:** 5000 Euro

Overview

Fintech Credit Scoring and Risk Analytics Training Course is a one-week course for fintech risk, credit, product, data, and model-governance functions, who leave with a Digital Credit Risk and Scorecard Control Pack. Participants connect digital lending risk, credit scoring analytics, scorecard performance testing, explainable credit decisions, fraud and early-warning signals, portfolio monitoring, and model governance. The course applies NIST AI RMF and current credit-risk principles without prescribing one algorithm. Agile Leaders Training Center develops practical fintech credit-risk analytics capability.

Who Should Attend

- Credit-risk functions responsible for underwriting criteria, risk grades, limits, and portfolio quality
- Fintech product functions responsible for digital application journeys and decision rules
- Data and analytics functions responsible for scoring variables, performance measures, and monitoring
- Model-governance functions responsible for validation, documentation, change control, and challenge
- Fraud and operations functions responsible for alerts, exceptions, reviews, and customer outcomes

The course assumes participants can interpret lending data and basic statistical summaries at work, and leaves out software coding, advanced machine-learning engineering, certification preparation, and jurisdiction-specific legal advice.

Departments and Industries

The course supports departments and industries that use data-led credit decisions in digital channels.

- Credit risk, underwriting, portfolio management, collections, and model governance
- Data analytics, product management, fraud operations, internal audit, and compliance
- Banks, digital lenders, payment providers, and financial technology companies
- Retail, telecommunications, mobility, and platform businesses offering customer finance
- Microfinance, cooperative finance, leasing, and business-finance providers

Learning Objectives

By the end of this course, participants will be able to:



- Apply digital-lending risk maps and controlled decision flows
- Build a credit-scoring data dictionary and scorecard design record
- Analyze discrimination, calibration, stability, and cut-off tradeoffs
- Evaluate bias, explainability, overrides, and human decision controls
- Use fraud, early-warning, and portfolio-monitoring signals
- Build a validation, monitoring, and governance control pack

Course Agenda

Day 1: Map Digital Credit Risk

- Digital Lending Journey and Risk-Control Map
- Credit Policy, Risk Appetite, and Decision Matrix
- Application, Behavioral, Fraud, and Portfolio Signal Taxonomy
- Data Lineage and Permitted-Use Register
- NIST AI RMF Govern, Map, Measure, and Manage View

Day 2: Prepare Credit Scoring Data

- Outcome Definition and Observation-Window Design
- Applicant, Transaction, and Repayment Data Dictionary
- Missing-Value, Outlier, and Leakage Control Sheet
- Sample Selection and Population Comparison Table
- Variable Rationale and Transformation Record

Day 3: Assess Scorecard Decisions

- Scorecard Points, Odds, and Risk-Band Interpretation
- Discrimination and Ranking Performance Chart
- Calibration and Observed-Default Comparison
- Cut-Off, Approval, Loss, and Review Tradeoff Matrix
- Reason-Code and Explainable Decision Template

Day 4: Validate and Monitor Risk Analytics

- Independent Validation Scope and Evidence Plan
- Stability, Drift, and Segment Performance Dashboard
- Bias and Outcome Difference Review
- Override, Referral, and Human-Challenge Log
- Fraud Alerts, Early-Warning Signals, and Portfolio Limits



Day 5: Practice Controlled Credit Decisions

- Exercise: Map a Digital Lending Risk Journey
- Exercise: Review Data Quality and Variable Rationale
- Exercise: Compare Performance and Cut-Off Options
- Exercise: Diagnose Drift, Bias, and Override Signals
- Capstone: Digital Credit Risk and Scorecard Control Pack

Practical Exercises

The course uses suggested activities based on consumer, small-business, merchant, mobility, and platform-finance situations.

- Suggested activity: map a digital application journey, assign decision owners, and record fraud, credit, operational, and customer-outcome controls.
- Suggested activity: prepare a scoring data dictionary, identify leakage and missing-data concerns, and document variable rationale.
- Suggested activity: compare ranking, calibration, approval, loss, referral, and cut-off evidence for a scorecard review.
- Suggested activity: assemble monitoring thresholds, drift indicators, bias checks, overrides, early warnings, and governance actions.

FAQs

Who suits fintech credit scoring and risk analytics training, and what does it assume?

Credit, fintech product, data, validation, fraud, and governance functions suit the training; it assumes familiarity with lending decisions and basic statistical summaries without requiring coding or advanced machine-learning engineering.

How does fintech credit scoring analytics differ from general credit analysis training?

Fintech credit scoring analytics focuses on data-led digital decisions, score performance, cut-offs, explainability, monitoring, and governance, while general credit analysis concentrates more on borrower information, financial statements, facilities, collateral, and written credit assessment.

How is credit scorecard performance evaluated?

Credit scorecard performance is evaluated through evidence on ranking, calibration, stability, segment outcomes, decision cut-offs, overrides, and changes in the applicant population, interpreted within the scorecard's intended use.



Why do explainability and bias reviews matter in fintech credit scoring?

Explainability and bias reviews matter because credit decisions affect customers and require traceable reasons, effective challenge, outcome monitoring, and controls for harmful differences that data, design, deployment, or human use may introduce.

What should a fintech credit-risk monitoring dashboard show?

A fintech credit-risk monitoring dashboard should show data quality, population shifts, score distributions, approval and referral rates, observed outcomes, segment performance, overrides, fraud signals, early warnings, limits, and assigned actions.

Conclusion

Participants take back a Digital Credit Risk and Scorecard Control Pack containing a journey map, data dictionary, scorecard record, performance review, cut-off matrix, explanation template, monitoring dashboard, and governance log. It changes isolated analytical outputs into a controlled decision lifecycle. The pack supports validation, monitoring, challenge, escalation, and documented action.