SUPERFLUID ACADEMY

DATA·INTELLIGENCE·ADVANTAGE

Credit Risk Assessment with Data Analytics and Artificial Intelligence for Business Executives

FOR MORE DETAILS, EMAIL US @ academy@superfluid.io

www.superfluid.io/academy

Course

Data Science and Analytics are must have capabilities for today's competitive company. Gain a competitive edge with **AI-POWERED CREDIT RISK ASSESSMENT**

Why is this programme necessary?

As an executive, you are already familiar with your lending business area. AI-Powered Credit Risk Assessment gives you the power to scale lending efficiently, profitably and to take advantage of monumental data growth to assess behaviour and risk more efficiently with artificial intelligence

Key benefits to participants

The course is designed to provide the needed

- Knowledge
- Understanding

• Capacity building for Getting started on using Data and Analytics as part of the tools for assessing risk in lending.

Five Benefits of Using Artificial Intelligence in Credit Risk Management

Efficiency



Take advantage of the abundance of data and AI to assess credit risk efficiently

Automate



Reduce risk management cost with automation and analytics

Reduce Losses



Reduce losses by increasing the accuracy of predicting likely defaults



Improve customer experience with intelligent loan products



Scale lending and increase market share

Module 1:

Introduction

Summary:

This module introduces participants to the theory and practice of Data Analytics and Artificial Intelligence in risk management.

Participants will learn the different scoring techniques used pre and post AI and receive guidance on methods used in the development of credit scoring solutions.



Syllabus:

- Introduction
- Definition of concepts
 - Digital Lending
 - Artificial Intelligence and Machine Learning
 - Credit Risk
- Types of Risk Modelling
 - Rule-based (example of traditional approach)
 - Scorecard (example of traditional approach)
 - Machine Learning Models (example of AI-Powered approach)
- Overview on AI-Powered Credit Risk Scoring (requirements and advantages)

Module 2:

AI-Powered Credit Scoring

Summary:

This module builds upon Module 1. The course covers in detail AIpowered scoring touching on:

- Requirements
- Data options
- Tools used

in designing and building a credit risk scoring model.



Syllabus:

- Overview
- Requirements
- Data
 - Traditional (Pay Slips, Bank Statements, Tax Returns, Historical Loans)
 - Transactional Data (Sales, Deposits and Withdrawals,
 - Alternative (Mobile Money, Airtime, Social Media, Call Data Records)
 - Credit Reference Bureau
- Talent/Skills
- Tools (Superfluid Platform)
- Case study on designing and building a credit scoring model.

Module 3:

Business Application of AI-Powered Credit Risk Scoring.

Summary:

In this module, we apply the techniques learned in Module 2 to different business use cases.



Syllabus:

- Business Use Cases + examples of data that can be used
 - Direct Lending (Overdrafts, Personal Loans, Micro loans)
 - Asset Finance .. Vehicle
 - Prepaid Services
 - Point of Sale Finance
- Applicable Industry Examples
 - Fintechs
 - Agritech
 - Solar PayGo
 - Financial Services
 - Telco

Module 4:

Getting Started with AI-Powered Credit Risk Scoring

Summary:

This module covers in detail how to get started on an AI-powered credit scoring lending business, using different business scenarios. Participants will be equipped with a deep understanding of the different approaches used under specific scenarios



Syllabus:

Getting started using with AI-powered models:

- Business scenario 1: Building a lending business from scratch.
- Business scenario 2: Only customers bio information used in building a credit scoring tool.
- Business scenario 3: Historical portfolio data is available.

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Module 5:

Challenges and Mitigation Strategies

Summary:

In this module, participants will learn the different types of risks associated with lending, especially digitally, and also the different ways by which some of such risks can be mitigated.



Learning Outcomes:

On completion of this course, the student will be able to :

- 1. Understand and critically discuss the methods of assessing risk in lending business using data analytics and artificial intelligence
- 2. Understand, design and develop a credit risk assessment using data analytics
- 3. Quantitatively evaluate the predictive performance of credit scoring models

Target Industries

- ✓ Financial Services
- ✓ Clean Energy
- ✓ Fintech Lending
- ✓ AgriTech
- ✓ Commerce
- ✓ Telecommunication

Our Packages

Self-paced

\$100 USD/Person

- ✓ Online Learning Platform
- ✓ Videos and slides
- ✓ Case Studies and examples
- ✓ Certificate upon completion

Instructor-led

\$250 USD/Person

- ✓ 3 days (2 hours per day)
- ✓ Instructor-led Sessions (Virtual)
- ✓ Videos and Slides
- ✓ Case studies and examples
- ✓ Certificate upon completion
- ✓ 5% Discount for teams of 5+

Custom

Contact Sales

Flexible options available for institutions specific training with more than 10 participants

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Delivery Team

Our team of data scientists, exbankers, engineers, and mathematicians have rich industry experience from IBM Research, Banking, Technology Companies, and globally renowned consulting companies and financial institutions across Africa. The team has successfully built several credit risk scoring engines from financial data, mobile money data, transactions data, and several other alternative data sets for over five industries.



About The Superfluid Labs

Superfluid Labs was recognized by the London Stock Exchange Group as part of the 2019 Companies to Inspire Africa List through the firm's innovative use of AI and Big Data in financial services delivery. The firm also won the best Data Analytics and Credit Scoring company at the 2020 Africa Tech Summit in Kigali (ENGIE Credit Scoring Challenge) and has built several AI-powered credit scoring engines for varied lending products across several industries. The company has incorporated offices in Ghana, Kenya, and Germany with customers in over 10 African countries.

Delivery Team Lead

Timothy Kotin

(CEO, Co-Founder of Superfluid Labs)

Timothy Kotin is the Co-Founder and CEO of Superfluid Labs. He is a recognized thought-leader at the intersection of Artificial Intelligence and international development and served on the USAID Advisory Panel on Artificial Intelligence (AI) and Machine Learning (ML) in 2019.

Timothy has extensive experience, including holding proprietary patents and inventions related to developing digital financial products (credit, savings, asset finance, etc.) and credit scoring models that leverage both traditional financial data as well as new alternative data sources such as call data records or mobile money transactions from MNOs and social media.



Online Registration

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