MARKETING AND UNDERWRITING
OVERVIEW

In the digital banking world, attracting and retaining the right customers is not an easy task. Players will create their own marketing and credit policy for four consumer lending products, each with their own unique challenges. *The objective of the simulation is to help players learn how to successfully operate the most profitable virtual bank with the most satisfied customers.*

The Marketing and Underwriting Simulation covers portfolio decision from marketing through credit approval:

- Prior to credit approval
    - Allocating limited marketing budget across products
- Credit Policy and Loan Structuring
    - Determining credit scoring and underwriting criteria
    - Adopting appropriate loan amounts
    - Adjusting the interest rate charged to the customer
    - Setting Verification Thresholds
    - Setting Override Authority Caps

Players manage four credit products:

- Secured personal loans
- Unsecured personal loans
- Credit cards
- Mortgages

The course is configurable for diverse levels of experience:

- Fundamentals Course (< 3 years of experience); Certification (3 – 10 years); Mastery (> 10 years)

Example modules from the Fundamentals Course:

MODULES	LEARNING OUTCOMES
Risk Vs. Reward	- Recognize how the impact of marketing expenditure may vary across consumer lending products - Demonstrate the ability to balance the trade-off between risk and reward using application scores and bureau scores
Pricing	- Identify the right loan pricing to charge given the market rates - Determine the optimal loan pricing while considering number of customers and margins
Exposure	- Determine the exposure while considering the risks of customer defaults
Putting it All Together	- Decide the risk appetite, pricing and exposure - Demonstrate ability to make the right product offer to attract the largest number of good customers and maximize net income

Want to experience this simulation? [Request a free trial](#).

Want to find out more about the course? For more information on our courses or to organize a live demo, [contact us](#).