Retail Credit Management for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The modern retail credit landscape is being fundamentally redefined by AI-driven underwriting, real-time risk analytics, and the shift toward hyper-personalized lending ecosystems. As banks navigate the complexities of economic volatility and the "Great Wealth Transfer," professionals must transition from legacy decision-making models to agile, data-centric frameworks. Retail Credit Management for Banks Training Course is designed to equip banking teams with the technical acumen and strategic foresight required to balance aggressive portfolio growth with robust, proactive credit risk mitigation.

By integrating predictive behavioral modeling with seamless digital customer experiences, institutions can secure a sustainable competitive advantage in an era of open banking and decentralized finance. This curriculum focuses on transforming the loan lifecycle into a resilient revenue engine, ensuring participants are adept at utilizing alternative data sources and automated compliance protocols to navigate the tightening regulatory environment of 2026.

Programme Curriculum

Retail Credit Management for Banks Training Course

Introduction

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Course Duration

5 days

Course Objectives

1. Master AI-powered credit scoring models to improve loan origination accuracy.
2. Implement real-time fraud detection workflows to combat synthetic identity threats.
3. Optimize portfolio stress testing to navigate current economic volatility.
4. Leverage alternative data to drive financial inclusion and untapped market growth.
5. Align credit policies with ESG (Environmental, Social, and Governance) mandates.
6. Enhance collection performance through behavioral analytics and digital nudges.
7. Integrate Open Banking APIs to streamline end-to-end credit decisioning.
8. Master the nuances of Buy Now, Pay Later (BNPL) risk management.
9. Develop robust regulatory compliance frameworks for evolving consumer protection laws.
10. Refine liquidity management strategies for digital assets and tokenized deposits.
11. Build customer-centric lending journeys that boost loyalty and retention.
12. Automate credit lifecycle monitoring to reduce operational overhead.
13. Utilize predictive analytics for early delinquency warning systems.

Target Audience

- Retail Credit Officers
- Loan Underwriting Specialists
- Risk Management Analysts
- Digital Banking Product Managers
- Financial Crime Compliance Officers
- Credit Risk Modelers/Data Scientists
- Branch Managers (Lending Focus)
- Internal Bank Auditors

Training Modules

Module 1: The Future of Retail Lending & Digital Transformation

- Overview of the 2026 digital credit ecosystem.
- The impact of GenAI on credit decisioning.
- Transitioning from traditional to agentic banking.
- **Case Study:** Analysis of a Tier-1 bank’s pivot to mobile-first loan origination.

Module 2: Advanced Data Analytics & Credit Scoring

- Incorporating alternative data
- Building transparent, explainable AI (XAI) models.
- Bias mitigation in algorithmic lending.
- **Case Study:** How a fintech lender improved approval rates via machine learning.

Module 3: Fraud Resilience & Identity Management

- Combating synthetic identity fraud in digital channels.
- Real-time device and behavioral biometrics.
- Integrating fraud detection into the lending workflow.
- **Case Study:** Deploying a layered defense strategy against document forgery.

Module 4: Regulatory Compliance & Fair Lending

- Navigating evolving Section 1071 and consumer protection laws.
- Strengthening fair lending risk assessments.
- Automating regulatory reporting and data governance.
- **Case Study:** Lessons from a peer bank's regulatory consent order recovery.

Module 5: Portfolio Risk & Stress Testing

- Dynamic stress testing for volatile macroeconomic environments.
- Monitoring concentration risk in retail portfolios.
- Strategic capital allocation using risk-adjusted return models.
- **Case Study:** Implementing a multi-scenario stress test during a liquidity crunch.

Module 6: Collections & Recovery Excellence

- Predictive modeling for early-stage delinquency.
- Digital-first, non-intrusive collection strategies.
- Managing customer financial distress with empathy.
- **Case Study:** Redesigning a collection strategy using behavioral science "nudges."

Module 7: Innovation in Product Design (BNPL & Embedded Finance)

- Managing risk in short-term financing products.
- Embedded credit in retail partner ecosystems.
- Strategic pricing for complex, multi-channel loans.
- **Case Study:** Managing risk for a high-growth BNPL retail partnership.

Module 8: Governance & The "10x" Culture

- Establishing a proactive risk culture across departments.
- Human-AI collaboration: The "10x" banker model.
- Continuous monitoring and feedback loops.
- **Case Study:** A bank's transformation of the "three lines of defense" model.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

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Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com