

Moody's Analytics Credit Coach

IDENTIFYING AND CLOSING PERFORMANCE GAPS



DURATION

2 hours



DELIVERY CHANNEL

Online
Diagnostic



Credit Segments
Covered:

- » Small and Medium Enterprise
- » Commercial
- » Corporate
- » Consumer / Retail
- » Agribusiness
- » Commercial Real Estate
- » Personal Banking
- » Business Accounting (from the credit professional's perspective)
- » Problem Loan Identification and Management

OVERVIEW & BENEFITS

Your organization's credit professionals are educated and experienced. Nonetheless, there are gaps in their performance and their adherence to ever-evolving best practices has slipped. These lapses affect the quality of their credit assessments and decision-making.

Moody's Analytics Credit Coach (MACC) is an innovative online tool that immerses credit professionals in real-world lending scenarios in order to assess their performance and decision-making abilities. Using artificial intelligence, it diagnoses the root cause of errors and provides immediate access to targeted remediation training.

Credit Coach users and their managers benefit from:

- **Scenarios that assess knowledge and decision-making:** Credit Coach is unique because it assesses not only technical knowledge, but also the ability to synthesize quantitative and qualitative data, perform integrated analyses, and make sound lending decisions.
- **Personalized training paths:** Credit Coach provides immediate access to targeted eLearning modules and activities to remediate the identified skills gaps.
- **Detailed reporting:** Administrative reports highlight specific knowledge, skill and performance gaps at the individual and group levels, and the completion status of individual learners' remediation training.
- **Efficient use of training time:** Most experienced lenders can complete a Credit Coach scenario in approximately two hours. Remediation training modules also take about two hours each to complete.

LEARNING OBJECTIVE

Ensure that employees maintain their professional currency by diagnosing and closing their individual skills gaps.

COMPETENCIES MEASURED

Participants have:

- Strong technical knowledge of key analytical factors and considerations
- The ability to synthesize and arrive at a holistic analysis of key information
- Good judgment and decision-making skills when arriving at a loan recommendation

INTENDED AUDIENCE

MACC can be deployed to credit professionals in nearly any role across a variety of credit related segments.