

# 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.