Credit Control Data Science Training Course: Risk Segments, Automated Reminders and Dispute Flow

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Kuala Lumpur

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Programme Summary

Credit control data science is the subject of this one-week training course for credit control managers, finance directors and heads of collections, taught at managerial level and ending in a collections analytics plan. Late payment ties up cash, while manual chasing spreads collector effort evenly across customers who differ widely in risk. The programme moves from ledger evidence to payment prediction, prioritised worklists, automated reminders and dispute flow, using prepared receivables records from a distribution business and a services provider. Mars Training Centre UK delivers this programme on credit control data science to mixed-organisation cohorts.

The Business Case

Leaders who can read payment behaviour, group customers by risk and direct reminders and collector time on evidence make sounder decisions about cash. Without that discipline, effort follows the largest balances, good customers receive harsh reminders and disputes sit unresolved. The programme works on the measures below.

- Days Sales Outstanding: Falls when late payers are identified early and approached in a suitable way.
- Collector Productivity: Improves when worklists follow risk and expected value, not balance size alone.
- Dispute Cycle Time: Reduces when disputes are classified and routed on arrival.

Principles and Evidence Base

- Days sales outstanding and ageing analysis: The common measures of receivables performance, applied in Sessions 1 and 5 to set a baseline and judge progress.
- Risk-based customer segmentation: The practice of grouping customers by payment behaviour, applied in Sessions 2 and 3 to match treatment to risk.
- Model explainability: The principle that a score must be traceable to inputs a reviewer can inspect, applied in Sessions 2 and 4 to support fair treatment and human review.
- Collection effectiveness measurement: The practice of tracking what is recovered against what was due, applied in Sessions 1 and 3 to test reminder sequences.

Intended Participants

- Credit control managers who set the contact approach for overdue accounts.
- Finance directors who answer for cash flow and the cost of late payment.
- Heads of collections who allocate collector time and judge team results.
- Receivables and billing leads who own ledger quality and cash application.
- Commercial managers who balance collection pressure against customer relationships.

Typical settings include wholesale distribution, professional services, utilities and healthcare supply.

Learning Outcomes

1. Participants will be able to evaluate the quality of a receivables ledger for predictive use.
2. Participants will be able to diagnose late-payment patterns from ageing and payment records.
3. Participants will be able to construct risk segments with a treatment for each.
4. Participants will be able to prioritise collector worklists by risk and expected recovery.
5. Participants will be able to design a reminder sequence with human review and escalation limits.
6. Participants will be able to justify a collections analytics plan to a finance director.

Programme Structure

Day 1: Credit Control Data Science Foundations and Ledger Evidence

What must a receivables ledger show before a payment model can be trusted?

- Days Sales Outstanding and Ageing Analysis
- Receivables Ledger Data Quality Checklist
- Payment Behaviour Variable Inventory
- Collection Effectiveness Measure Sheet
- Credit Control Data Science Scope Statement

Day 2: Predicting Late Payment and Segmenting Risk

Which customers are likely to pay late, and how is that risk grouped?

- Propensity to Pay Late Scoring Outline
- Risk-Based Customer Segmentation Grid
- Score Explainability Note
- Model Accuracy and Drift Review
- Segment Treatment Matrix

Day 3: Designing Prioritised Worklists and Automated Reminders

How are collector effort and reminder messages directed where they matter?

- Collector Worklist Ranking Rule
- Dunning Sequence Design Sheet
- Personalised Message Frame
- Contact Timing and Channel Table
- Promise-to-Pay Tracking Log

Day 4: Disputes, Cash Application and Oversight

How do disputes and unmatched payments flow through without stalling cash?

- Dispute Classification and Routing Map
- Cash Application Matching Rules
- Human Review and Escalation Threshold
- Fair Treatment Check for Automated Contact
- Collections Team Role and Skills Plan

Day 5: Credit Control Data Science Review for One Receivables Portfolio

Do the earlier findings join into a plan that a finance director can approve?

- Applying the Session 1 Ledger Checklist
- Testing the Session 2 Segment Grid
- Checking the Session 3 Reminder Sequence
- Reviewing the Session 4 Dispute Map
- Completing the Collections Analytics Plan

Methodology

The programme is a data workshop built on prepared ledger extracts, ageing reports and payment histories from a distribution business and a services provider. Participants read the records, group customers, rank worklists and draft reminder sequences, then defend the plan to peers acting as a finance leadership panel.

- Suggested activity: Reading an ageing report to name the first three accounts to contact.
- Suggested activity: Grouping fifty customers into risk segments and assigning a treatment.
- Suggested activity: Rewriting a harsh reminder for a reliable customer who paid late once.

Capstone Output

Each participant completes a collections analytics plan for one receivables portfolio. It holds a ledger baseline, a segment grid, a worklist rule, a reminder sequence and a dispute map. At work it goes to the finance director for approval and sets the routine for judging later results.

Frequently Asked Questions

Is credit control data science training suitable for managers who are not data analysts?

Yes. Credit control data science is taught through prepared ledger records and templates. You need responsibility for collections, credit or cash flow, but no programming or statistics background.

Which measures does credit control data science training rest on?

Credit control data science here rests on days sales outstanding, ageing analysis and risk-based segmentation, with model explainability and collection effectiveness guiding each decision.

How is the plan from credit control data science training used at work?

You take the collections analytics plan to your finance director, use its segment grid to direct collector time, and keep its reminder sequence as the standard for overdue contact.