
The credit grant decisions are crucial for risk management. Financial institutions have developed and used credit scoring models for automating and standardizing credit granting. However, in the literature it is not common to find a methodology to be applied to clients without previous credit experience, in other words those who lack information in the national credit bureaus. In this paper a basic methodology to build a scorecard model is presented, considering that the Latin-American banks have been incremented the credit policies in favor of this kind of population. We use demographic information for an objective population from a small Mexican bank to illustrate the methodology.

**Keywords:** score card, CHAID, logit, risk administration, credit.

**JEL:** C14, C18, C25, G21.