



Cherian Abraham

Senior Business Consultant

Experian's Global Consulting Practice



“As financial services & retail sectors grapple with changing customer behaviors around mobile, I help our clients in articulating and prioritizing strategies to acquire, grow and retain those customers in the mobile channel”

Education:

- Annamalai University, India, Masters in Computer applications

Consulting expertise:

- Mobile commerce & payments
- Mobile fraud risk & identity management
- Mobile engagement in retail & financial services

With over 15 years of experience, Cherian Abraham brings a deep understanding of mobile and emerging payments industry and trends, helping financial services and retailers to develop and execute on strategies to increase market penetration and creating customer centric solutions for the digital channel. Abraham's knowledge of both marketing and credit risk affords him the ability to provide rounded support encompassing mobile commerce & emerging revenue models, closed loop loyalty programs, and transactional marketing.

Prior to joining Experian, Abraham founded DROP Labs, a mobile payments strategy and advisory practice focused on banking and retail. He is an advisor at ModoPayments – a mobile commerce platform, and a member of Editorial Board at E-Finance & Payments Law and Policy, a U.K based legal journal.

Selected Industry Publications:

- Emerging Mobile Payments Landscape – A Whitepaper
- Mobile Payments Discussion Series - [Google Hangout](#)
- Blogs for [Analytics & Credit Decisions Community](#)