



# Richard De Oliveira

## Senior Business Consultant

### Experian Advisory Services



#### Education

- East Carolina University, Bachelor of Science in Finance

#### Consulting Expertise

- Risk management
- Credit underwriting
- Data analytics
- Operations management

Richard De Oliveira has over 10 years of risk management, analytics, and lending operations experience in the financial services industry. His background includes experience in a diverse group of lending products including mortgage servicing, retail consumer lending, and captive automotive financing as an accomplished leader in strategic risk management, credit underwriting, and data analytics. As a trusted advisor and subject matter expert in credit risk and operations management, Richard provides tremendous experience in effectively providing senior leaders across multiple business lines financial insight and strategic support to establish goals, and measure performance of the company's portfolio to ensure optimal decision making.

Prior to joining Experian, Richard was a Consultant for Data and Risk Management at Brick Data Technology in South Florida as well as the Risk Manager for Southeast Toyota Finance, where he managed retail originations strategy and collections reporting for 192 automobile dealerships in the Southeast. Before that, he spent 10 years in various leadership roles at Wells Fargo including Vice President Tax Review Lending Manager for Wells Fargo Consumer Lending Group and High Impact Resolutions Lending Manager for Wells Fargo Home Mortgage.

Richard has spent most of his career on the client side of the business and is uniquely positioned to leverage his diverse retail lending experience as a leader and innovator in the development and implementation of several successful credit programs, tools, and high-impact business plans able to ensure the delivery of superior organizational growth results.