



# Cherian Abraham

Senior Business Consultant  
Experian Advisory Services



## Education:

- Annamalai University, India, Masters in Computer applications

## Consulting expertise:

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

## Selected Speaking Engagements:

- Experian's Vision Conference
- Experian's Vision Conference 2013  
~ "Wallet wars — payments beyond 2013"  
~ "Banking on mobile payments while dealing with disruption — a case study on successful market entry"
- Atlanta Electronic Commerce Forum  
~ "Mobile commerce / Payments (panel session)"
- Money 2020 Conference

*"As financial services and 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"*

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 location based marketing.

Prior to joining Experian, Abraham founded DROP Labs, a mobile payments strategy and advisory practice focused on banking and retail. He is a member of Editorial Board at E-Finance & Payments Law and Policy, a U.K based legal journal and blogs frequently on mobile, emerging payments, fraud and risk related topics.

## Selected Industry Publications:

- Emerging Mobile Payments Landscape – A Whitepaper
- Wake Up, Google – Monetization on Android is key to Google's success
- On the road with Google Wallet – An analysis of Google's Wallet strategy