



Andrew Beddoes

Principal Consultant
Experian Advisory Services



Education:

- Metropolitan University of Manchester, United Kingdom, BA in economics

Consulting expertise:

- Credit risk management
- Portfolio strategy management
- Credit life cycle

Selected Speaking Engagements:

- Experian's Vision Conference (2012 - 2013)
 - ~ *"One customer, one bank — a holistic view of the customer in new business originations for retail banks"*
 - ~ *"Unlocking the value of customer intelligence through advanced technologies and domain expertise"*
- CSRSA
- TSYS Risk Conference

"I value the trust that I build with our clients and the opportunity to engage with them as a business partner who is truly invested in their success and to offer my knowledge and expertise to produce maximum value for them."

With nearly 15 years of experience, Andrew Beddoes brings deep expertise in consumer credit risk management covering the complete Customer Life Cycle. His specialty areas include originations, acquisitions, portfolio management and collections, with an expertise in customer-level decision management for retail banking, credit cards and retail credit.

Beddoes has the unique ability to understand how predictive models can be used in decision strategies to transform analytics into customer treatments that help organizations grow profitably in a controlled environment. He has redesigned a customer-level acquisitions suite of strategies, including a scorecard redesign, and deployed decision management product and services across the Customer Life Cycle.

Prior to joining Experian, Beddoes served as director of Credit Performance for the Electronic Payment Solutions division of National Bank of Canada. Before that, he was a risk analyst at Associates Capital Corporation UK.

Beddoes is fluent in both English and French.



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Case Study

Client: A large retailer

Challenge: To enhance the client's capabilities in decision management

Strategy: Beyond recommending an enterprise-wide decision engine, Beddoes identified a set of core programs that included customized strategic initiatives illustrating how the decision engine could be used to generate significant customer value.

Detailed return of investment models enabled the client to promote the project internally and obtain prioritization and funding

Results: The client saw a \$50 million net benefit over a five-year period