



Melton Knight

Senior Business Consultant
Experian Advisory Services



Education:

- The University of South Carolina, Columbia, South Carolina

Consulting expertise:

27 years experience in the financial services industry, with deep expertise in life cycle credit risk management. Direct product management includes:

- Mortgage and Home Equity
- MC/Visa Credit Cards
- Indirect Auto
- Consumer Lines and Loans
- Small Business Lines, Loans, and Cards
- Private Label Credit Cards

Selected Speaking Engagements:

- Experian's Vision Conference (2015, 2016 & 2017)
- CUNA Lending Conference (2016)

"In order to provide real value for Clients, my goal is to enable them to grow their portfolios via controlled, data driven decisions, and execution across the entire product lifecycle."

Melton Knight is a business consultant with expertise in credit risk and regulatory compliance. Melton has effectively developed strategies to attract, retain and manage profitable customers.

As a Senior Business Consultant, Melton (1) provides consulting and ongoing support for clients by identifying areas of opportunity that can be leveraged to improve effectiveness and increase return, (2) guides clients on business issues across the account and customer lifecycle, (3) works with cross functional teams to develop strategies, reporting, and monitoring processes that track the value and effectiveness of advanced solutions/capabilities.

Melton Knight has 27 years of Credit Risk experience across the entire credit life cycle and has developed new account acquisition credit policy for use in direct mail marketing, internet, and point-of-sale credit for a retail environment. In the area of account management, Melton has developed strategies for products on both major credit card platforms, FDR and TSYS.

Melton has held key risk management positions with several firms within the Financial Services industry including MasterCard Worldwide, CRMA, a subsidiary of Fair Isaac Corporation, First North American National Bank (now JP Morgan, Chase), The Associates (now Citigroup) and Sears Credit.