



Christopher Kotes

Business Consultant

Experian Advisory Services



Education:

- Bachelor of Arts in Statistics from Columbia University

Consulting expertise:

- Credit risk management
- Fraud operations and strategy
- Collections operations and strategy
- Data analytics

“Consulting is balancing industry experience expertise, industry insights, and most importantly understanding the needs of our clients. Strong communication internally, as well as with our clients, allows us to meet our objectives and deliver to our clients and improve their business.”

After 2 years consulting and over 15 years with major financial institutions, Chris joined Experian in December 2015 as a Business Consultant. During his consulting engagements, Chris assisted clients in distressed mortgages, bankruptcy, system migrations, and fraud systems. His balance of client facing, analyst level, and management level roles helps Chris interact with all levels of associates to understand the objectives of the project and deliver on a high level for the clients.

His experience on the client side allows him to quickly understand the issues that Experian clients are facing and start to develop solutions that can be implemented to maximize profitability and reduce losses, within both credit and fraud. He has a deep understanding of the key risk factors that need to be evaluated to constantly strive to exceed clients' expectations.

While with Experian, Chris has been focusing on Collections Operations for the Utility sector as well as assisting financial institutions with new product roll outs. In working with the Utility companies, he has been able to identify opportunities as it relates to process flows, account segmentation and reporting. Chris was part of a few teams that assisted in working with some of Experian's clients in the roll out of new products in developing test plans and pricing strategies. He also supported and presented on Collections in the Utility sector webinar for Experian clients.

Prior to joining Experian, Chris has held various positions at Equifax, Chase, AIG, Columbia University, MBNA, Bank of America, and Bridgeforce. His background has involved products from Mortgage, Credit Cards, ATM/Debit, to Deposits and Online.