



Bobbie Paul

Principal Consultant

Experian Advisory Services



Education:

- Shippensburg University

Consulting expertise:

- Fraud and Risk Management
- Identity Proofing
- Operational Effectiveness and Efficiency
- Regulatory Compliance
- Product Management

Selected Speaking Engagements:

- First Party Fraud Forum
- Payroll Fraud Prevention Conference
- Automotive Lending Advisory Council
- Experian's Vision Conference
- Fraud Advisory Board
- iovation Fraud Prevention Seminar

"I believe in bringing value to clients through an objective and trust based partnership. Having been a peer, I have faced and understand their challenges. I customize strategic solutions and processes that meet their business goals; ones that enable them to leverage their investment, increase their competitive advantage and their brand credibility. My driving goal is to provoke enthusiasm and action."

Bobbie has worked with many clients and guided them in utilizing Experian and other industry solutions to mitigate fraud losses, promote portfolio growth and maintain regulatory compliance.

Bobbie has 25 years of experience across Bankcard (issuer/acquirer), Private Label, Retail, Consumer Lending, Auto, Communications, and Service verticals. Her expertise includes risk management, loss mitigation, operations, analytics, policy, compliance, vendor management and product integration.

Prior to joining Experian, Bobbie held various leadership roles at Citi and Dell Financial Services. She had global strategic and leadership responsibility for the Financial Services, Asset Protection, Risk Operations, and Program Management divisions. Key accomplishments included: new product and operation launches, championing enterprise solutions for global servicing, facilitating implementations of real-time authorization platforms across verticals and products, product and vendor integrations, and mentoring and developing future leaders.

With a passion for establishing strong client relationships built on trust and respect, Bobbie services a diverse client base; large FIs, regional banks, credit unions, auto lenders, retail, and communications. Bobbie utilizes her knowledge and experience as a client to establish collaborative partnerships, creating a culture of respect and ownership of business success.

Bobbie has facilitated industry forums and webinars, shares her expertise and insight at conferences, advisory boards, and has contributed to multiple industry source and whitepapers.



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Case Study

Client: A large regional bank

Challenge: A large regional bank was preparing to launch a national card product online.

They needed a multi-layered solution that supported their application Fraud Policy, RedFlag, and CIP programs and that could be integrated with multiple vendor partners. Due to time and resource constraints, the bank also required support with the identification of industry best practices, building a fraud organization, creation and documentation of governance documents, process flows, and procedures

Strategy: Experian was uniquely capable of providing a robust and complete solution that supports their online launch and the growth of this new product.

Our team worked closely with the bank to build risk based strategies, driven by data, that fulfilled their business and regulatory requirements and has remained engaged during the early stages of the product maturity to ensure tool, model and strategy performance.