



# Mike Pfeifer

Senior Business Consultant  
Experian Advisory Services



## Education:

- Towson University, BS in Sociology and Political Science

## Consulting expertise:

- Credit Risk Lifecycle
- Risk Operations
- Strategy Deployment
- Deploying a Culture of Learning
- Card, Retail Banking, Auto, Telco

## Selected Speaking Engagements:

- FICO's InterAct conference  
~ Strategy Development and Deployment,  
Best Practices in Loss Forecasting
- TRMA  
~ Collections Operations Capacity Planning
- Experian Vision Conference 2015  
~ Risk architecture - best practices in  
organizational alignment and staff sizing
- Card Forum & Expo 2015  
~ Data Governance - What is it and does  
social media change the field?

***"I bring an appreciation of the blending of empirically derived insights to the measurable treatment of customers within a vision of profitability. The need to insure the organization is constantly learning is a driving force in sustained profitability."***

Mike Pfeifer has over 30 years of financial services experience, most recently working as a consultant for FICO, where he provided risk policy and risk operations improvement services for clients in North America as well as internationally.

Pfeifer has deep and varied industry knowledge in bankcard, auto, utilities and telecomm having completed consulting engagements and software/analytics deliveries for clients including Capital One Auto, Citi, JPMorgan Chase, Bank of America, HSBC, Alltel, and Verizon.

Pfeifer is an innovative financial services leader with proven success in risk policy development and bank operations improvement. He has experience in working with senior level stakeholders across the product lifecycle to identify revenue opportunities while delivering an improved customer experience. He has proven team building and cross-organization skills to deliver initiatives within time and budget. The breadth of his background enables him to quickly identify a prioritized list of opportunities and to provide guidance for the quick deployment of enhancements delivering measurable business value.

Prior to FICO, Pfeifer worked as a consultant for CRMA (Credit and Risk Management Associates) providing credit risk management expertise to over 60 clients. He also held senior leadership positions domestically and internationally as Vice President of Bankcard operations with Chase, Citibank and The Associates.



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## Case Study

**Client:** Leading North American financial institution. Small business lending

**Challenge:** Alignment of risk insights to pricing in a decentralized sales and lending culture. The institution had insufficient MI structure to insure Risk guidelines were being followed.

Additionally, vintage tracking revealed a worsening of performance outcomes while bookings were surpassing targets.

**Strategy:** Review of field level policies and operations. Detailed interviews of field management and documentation of field operations. Developed reporting platform to deliver improved MI and comprehensive risk reporting by vintage and operational unit.

**Result:** Delivered comprehensive report to the institution's management committee detailing findings of excessive field variances to standard pricing to meet sales objectives.

Recommendations included a revised management structure to insure field level pricing followed management goals balancing risk and growth for targeted ROI.

Improved operations and risk reporting deployed for ongoing monitoring. Periodic audit schedule implemented.