



Armando Ramos

Senior Business Consultant
Experian Advisory Services



Education:

- Certificate in Application Programming in five different languages
- Control Data Institute, Anaheim, Calif.

Consulting expertise:

- Credit Risk Lifecycle
- Data center operations
- Data reporting
- Application programming
- Operational and programmer management
- Marketing/Portfolio management strategy and fulfilment
- Data center workflow management
- Business solution (online and batch)
- Software solutions
- Analytical Data Warehouse development
- Prospect Data Base Platform design

Selected Speaking Engagements:

- Experian Vision Conference
- Lexis Nexis CAM Conference

“Today’s tight economic conditions, increased competition and new business strategies require organizations to look for ways to improve their operational effectiveness. Tackling these issues requires an organization to rethink and redesign its core processes to support current business goals and optimize existing and future technology investments. This requires an approach that challenges today’s norm, leverages the best ideas from inside the organization and looks outside for innovation. Organizations lacking such an approach often miss opportunities to add value to their bottom line.”

Armando Ramos brings more than 40 years of experience in the credit industry, with in-depth knowledge of information technology (IT), data center operations, workflow management and direct-marketing strategies. He serves Experian clients as a trusted adviser by providing strategies and guidance on how to improve operational efficiencies through workflow management and process improvement software for managing the consumer credit life cycle.

Ramos has experience in helping organizations envision and build business models that integrate strategy, people, processes, customers, suppliers and technology. His focused and collaborative approach quickly identifies initiatives that deliver measureable business value. He also has the ability to help clients implement new business and technology designs so they can realize their planned return on investment much more rapidly and efficiently.

Prior to coming to Experian, Ramos spent 17 years at TRW (formally part of Experian) as an IT professional. He also held a number of technology positions throughout his tenure at TRW.



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Case Study

Client: Leading Bank Card Issuer

Challenge: The client needed a flexible marketing platform that could increase the speed to market with decisioning strategies based on relevant and actionable data

Strategy: Ramos created workflow processes to deliver data when relevant changes to the data occurred by utilizing triggering technology. He also assisted with the creation of weekly campaigns based on the migration of data with applied client thresholds. In addition to delivering the new marketing platform, he created a temporary analytical repository where new strategies were rapidly developed based on new data

Result: The new flexible marketing platform allowed the client to shift focus from marketing to portfolio management. The platform was used by the client to mitigate risk on the portfolio by delivering timely, relevant and fresh data.