



# Erik Svensen

Managing Director

Experian Advisory Services



## Education:

- Bryant University, BS in Business Administration, concentration in marketing & economics
- Six Sigma Blackbelt

## Consulting Expertise:

- Credit risk management
- Credit lifecycle
- Portfolio strategy management
- Business process improvement
- Collection operations
- Platform conversions

## Selected Speaking Engagements:

- GE EMEA Card Conf (Munich) – 2006
- GE Asia Card Conf (Bangkok) - 2007
- HyundaiCard (S Korea) - 2008
- Experian Vision Conference - 2010

**"As a former client having managed credit risk and operations for many years, I know full well the challenges facing todays credit risk and marketing executives. From a challenging and ever changing regulatory landscape, to new threats posed by fraud, as well as the competition, all while trying to attain portfolio performance targets and meet budget. To address those needs, I take a holistic approach to challenges and dive deep to understand the underlying issues of cause and effect. This ensures our consultative effort not only addresses the clients immediate concern, but positions them to anticipate potential challenges in the future"**

With over 25 years of experience and having held diverse roles in risk management, operations, compliance and information technology, Erik brings a wealth of knowledge of the consumer finance industry to our clients.

Erik is an industry expert on the credit card industry with deep domain knowledge in PLCC and general purpose cards. He has proven success in optimizing processes, driving growth and maximizing profitability. Erik is also known as a leader in innovation having developed and brought to market payroll deduction and big ticket programs to the sub-prime arena.

Prior to joining Experian, Erik was Vice President Credit Portfolio Management for Bluestem Brands, a top 50 e-retailer specializing in the deep subprime. Before that, he held various positions at GE Capital consumer finance divisions in both domestic and international capacities. Erik is also a Six Sigma Blackbelt, whose process management expertise was leveraged to successfully orchestrate several major card platform conversions.