



# Craig Wilson

Principal Consultant  
Experian Advisory Services



## Education:

- University of Delaware, Bachelor of Science in business administration with concentration in finance

## Consulting expertise:

- Analytics
- Marketing strategy
- Fraud detection and prevention
- Operational planning
- Risk management
- Collections and recovery
- New product launch
- Pricing strategy
- Risk based authentication
- Personal Loan Launch

## Selected Speaking Engagements:

- Experian's Vision Conference
- CSRSA
- TRMA

*“Today, clients are grappling with attaining profitable growth, strategically managing costs and intelligently navigating risk. Such challenges require more than identifying new possibilities and making tough choices. They also require bridging the gap between vision and execution. With that in mind, I provide my clients with strategy- and operations-based planning combined with deep industry experience, analytical capabilities and a practical approach to solving their most complex business problems.”*

Craig Wilson delivers consulting services that increase productivity and profitability. He provides Experian clients with the in-depth analytics and tools they need to mitigate their risk and gain a competitive advantage in the automotive; telecommunication, energy and cable; retail; and financial services markets.

With more than 20 years of real-world experience, Wilson provides practical advice and products and services based on firsthand knowledge of the issues facing Experian clients. His strategies have been successfully deployed to maximize profitability at a number of large blue-chip organizations.

Wilson has a deep understanding of all credit products, including credit cards, consumer loans, and auto loans. So whether it is creating analytics and modeling strategies for collections and recovery or recommending a fraud prevention solutions he can help Experian clients establish a road map across the customer life cycle to make their operations best in class, including quick wins and medium- to long-term initiatives.

Wilson gained his operational and strategy experience working in senior roles with market leaders in the industry. This experience enables him to assess and truly understand a client's objectives. This unparalleled insight into his clients' business allows him to effectively recommend strategies that clients can realistically implement and that will produce their desired outcomes.

Prior to joining Experian, he was Senior Vice President of Consumer Products and Recovery Strategies and Senior Vice President of Fraud Prevention Strategies for Bank of America. Before that, he held positions with Canada Collections Operations for MBNA Canada.



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## Case Study

**Client:** Leading North American Energy Supplier

**Challenge:** Understanding current customer base, improving marketing performance and a successful migration to a digital acquisition strategy.

**Strategy:** Leverage marketing data in combination with credit attributes to develop detailed customer profiles and prospects within each retail market served. Drive targeting based on profiles for high use and high take rate consumer populations across direct mail and digital channels.

**Results:** Wilson leveraged proprietary segmentation tools and custom strategies using CART/CHAID that resulted in doubling take-rates from ~2% to ~4%. Such dramatic improvements in effectiveness drove much higher acquisition volumes in addition to a reduction in cost per account. Additionally, the strategies were then successfully migrated to a digital targeting strategy in partnership with the clients advertising agency to realize further cost reductions.