

Robert E. Davis

Managing Director, CRIF North America Corp.. Dr. Davis is responsible for managing CRIF decision solutions development and delivery in the Americas. He joined CRIF in 1999. His areas of expertise have been developed through more than fourteen years experience in consulting and various positions in the financial services industry. Before joining the CRIF Group, Dr. Davis was a senior consultant at Decision Technologies, Inc and has also worked with AT&T, Citibank and PricewaterhouseCoopers.

He has developed scoring models and decision systems for several major U.S. & International financial institutions. Dr. Davis' work has covered consumer finance from a wide variety of applications including: credit cards, auto finance, personal loans, mortgages, and bank lending.

He has managed several key process and underwriting redesigns for top ten U.S. credit card issuers, including implementing comprehensive model review and validation documentation standards, improving direct mail solicitation targeting and new card member acquisition underwriting processes, overseeing the operating platform conversion of hundreds of behavioral risk and collection models and their corresponding portfolio management and collections strategies.

Dr. Davis holds a bachelor's degree in economics and mathematics from Jacksonville State University, and a master's degree in statistics from Virginia Polytechnic Institute and State University. He also earned a doctorate degree in applied statistics from the University of Alabama.



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