

CX-Analytics Key Management / Persch

Philip Persch

Philip Persch joined CX-Analytics in September 2007 with responsibility for delivery of CX-Analytics' product and services. CX-Analytics specializes in the development of analytic reporting and financial modeling applications for the credit card and consumer lending industry. The company's products are based on its proprietary CX-Account Level Profit methodology which enables a deep understanding of profit and profit drivers at the customer and account levels.



17 Years in Financial and Consumer Lending Roles

Mr. Persch has gained a broad range of experience through 17 years in the finance and consumer lending field with positions at GTE Directories, The Associates, Ace Cash Express, Barclays Bank PLC and CX-Analytics.

Mr. Persch began his career at GTE Directories where he worked within the Revenue Accounting and Finance departments. He also gained project management experience as Finance Lead, delivering a new billing, accounts receivable and collections system for the company.

At The Associates, Mr. Persch transitioned from a finance focus and gained direct experience in multiple disciplines of the consumer finance market including Analytics, Marketing and Risk Management. Within his Risk Management responsibilities for a \$1.7B college credit card portfolio, Mr. Persch implemented channel specific underwriting strategies that reduced 1st year losses by 10%. He also developed comprehensive lifecycle management strategies for the portfolio and delivered a reporting framework which allowed for dynamic segmentation of the portfolio for performance analysis.

Mr. Persch worked at Ace Cash Express as Director of Marketing for their short-term loan product, implementing an underwriting and customer level MI framework before being recruited by Barclaycard in the UK.

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During his six year term at Barclays, Mr. Persch held various positions which allowed him to leverage his broad experience to advance the financial performance, analytic and technical capability of the company. This included heading the Performance Management Department where he headed a 60+ person organization responsible for all facets of planning, MI and the telephone channel for the Sales and Service organization. In this role he improved the telephony channel self-service performance by 10% and reduced customer complaints by 48%, was Accountable Executive for 2 major capability programs comprising £18M of investment, and delivered a 15% improvement on the departmental cost base. Prior to this position, as Channel Optimization Manager, Mr. Persch delivered a new marketing channel for Barclaycard which generated £7.5M in incremental income and a sales targeting process which supported the realization of £48M in annualized income.

Mr. Persch joined CX-Analytics in 2007 to apply his broad background in the consumer lending industry, technology and project management to develop and deliver specialized analytic products and services. In this capacity he successfully delivered CX-Analytics' first major engagement within Europe.

Education

Mr. Persch attended the University of North Texas and earned a Master of Business Administration degree in Finance in 1997. He also holds a Bachelor of Science in Accounting degree from the University of North Texas.