



Curriculum vitae

PERSONAL DETAILS

Name	Johnathan Hadlow
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Email	johnhadlow@me.com
Marital status	Living together

PROFILE

An experienced developer of new businesses for credit referencing, financial services software, and scoring analytics in 6 continents. During these developments I negotiated complex multi-party contracts, licenses and advised institutions. I have consulted for the European Commission, Central Banks, Regulators and Multi-national Banks and Telecom providers over my 28 year career.

WORK EXPERIENCE

Sep 2018 - Present

Senior Director - Scores

Fair Isaac Deutschland GmbH known as FICO, Based from Darmstadt, Germany

- Reviewing and filtering new FICO Scores projects for New Markets.
- Developing concept and plan for alternative data for risk assessment, cloud based scores services. (SaaS)
- Advised on scoring and CRA best practice.
- Researched and developed concept risk assessment for crypto based lending including identifying key partners.
- Developed concept, pilot for Open Banking/Finance driven scoring analytics for Scores as a Service including terms for the first distribution partners.

Aug 2011 - Sep 2018

Senior Director - International

Fair Isaac then branded FICO, Based from Darmstadt, Germany

- Managing EMEA region then Leading FICO's international Scores and credit bureau distributor business in Europe, Asia, Latin America and Africa.
- Managed team of up to 12 business development and account managers for profitable high margin business of €15M/year
- Best practices training for Peoples Bank of China.
- Provided expert advice for cross border data and scoring for the European Commission.
- Managed and selected the start of licensed parter businesses in additional markets including Japan, Taiwan, Thailand, Malaysia, Philippines, India, Qatar, Tanzania and Nigeria, now worth an additional c.\$10M/year.

Feb 2007 - Aug 2011

Director Credit Bureaus and Scoring

Fair Isaac UK Limited, Based from Birmingham UK then Darmstadt, Germany

- Running and establishing successful EMEA Scoring and Bureaus business including Russia, Saudi Arabia, Egypt, Romania, Mexico with long term revenues of €7M/year.
- Managed a team of business developers and account managers.

1996 - 2006	Business Development Director <i>Experian, Nottingham UK</i> <ul style="list-style-type: none"> Adapted financial services software from banks to insurance sector for international markets, Participated and led acquisitions, due diligence and strategy development for international markets. Successfully started new businesses in international markets such for fraud prevention (Hunter), application processing, customer management. Gained complex JV experience starting new businesses. Successfully set up and managed a credit bureau JV in Russia from concept to production and delivery of services to clients. Carried out consulting to governments for Worldbank and USAID on contract.
Jan 1994 - Dec 1995	Manager <i>Glass's Information Services Limited, Weybridge, United Kingdom</i> <ul style="list-style-type: none"> Developed new digital information sales to financial services and the motor industry, replacing paper.
1990 - 1995	Regional Manager <i>Automotive Financial then LeasePlan, Worthing, United Kingdom</i> Set up large contracts to acquire and leaseback government assets of c. GBP10M.
Jan 1980 - Apr 1989	Officer <i>Royal Navy, UK and International</i> Active service as Seaman Branch Executive Officer in various geographies. Managed teams of 5-100 personnel

SKILLS

Starting New Businesses	Expert
Contract Negotiation	Expert
Creating and Managing a Team	Expert

EDUCATION

- St John’s Royal Latin School, Buckingham
- Britannia Royal Naval College, Dartmouth
- Henley Management College