



**World Credit Congress & Exhibition**  
The Global Summit for Credit and Collection Professionals  
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## Noël Gilmer

Noël holds a BA (Hons) in Business Information Management and was appointed in 2011 as managing director, EMEA business development of Harland Financial Solutions Worldwide. He is responsible for the market strategy and sales initiatives specific to Europe, the Middle East and Africa. Noël continues to serve in the capacity as a director on the Harland Financial Solutions Worldwide board, and will be based in Dublin, Ireland. He is a well-recognized and respected expert in the areas of credit risk and emerging markets. He has a diverse and impressive background, having worked for several years at Moody's KMV, a provider of credit risk software tools, where he most recently served as director of emerging markets. Prior to that, he held a variety of project management, sales consulting and client support roles.

