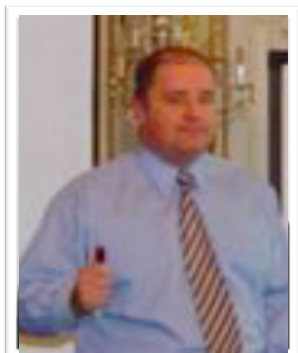




World Credit Congress & Exhibition
The Global Summit for Credit and Collection Professionals
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Tony Lythgoe

Tony Lythgoe began his career in the financial services industry as a lending officer within a leading UK high street bank, then moving to a major international bank with roles as a senior credit officer and retail portfolio manager. 1992 he moved to CCN / Experian as a credit scoring consultant specializing in bureau scores and application processing / strategy management. 1995 Tony helped to establish Equifax Europe's Decision Solutions business. 1999 Tony was invited to take charge of the decisioning business of the Australian credit bureau (Veda Advantage) and as CEO of the International business was responsible for both credit bureau and scoring solutions in partner countries throughout Asia. Tony began working with the IFC in 2002 as a technical advisor and consultant on credit risk management and credit bureau operations for China, Mongolia, Philippines, Sri Lanka, Egypt, South Africa, Kenya, and Vietnam. He is now the Global Head of Financial Infrastructure, IFC Advisory Services, incorporating the Global Credit Reporting Program, Secured Transactions and Collateral Registries, Mobile Banking and Securities Markets. A key aspect of this work focuses on Responsible Financial Inclusion and the use of financial infrastructure to expand access to financial services to the underserved. Tony currently lives with his wife and two children in Melbourne, Australia.