

**Patrick Reemts,
Vice President of Credit Risk Solutions, ID Analytics**

Patrick Reemts defines, packages, and delivers credit risk solutions for ID Analytics. Previously, Reemts worked at Discover Financial Services, where he launched the credit industry's first-ever credit bureau trigger prescreen program with Experian. He was integral in designing and implementing Discover's prospect database and managed all marketing, risk data and score purchases, overseeing credit bureau attributes, score usage and statistical studies. He also designed and built the prospect database for Wells Fargo's National Home Equity Group and was responsible for assessing and acquiring data, model development and scoring design. Reemts pioneered the use of FICO's Strategy-Ware for making large decision-tree and score-based credit decisions for HSBC's credit card division.