

Interim Working Group (IWG) biographies

IWG representatives (alphabetical)

Neil Allen, Head of Credit Risk Strategy, LexisNexis Risk Solutions (Crediva)

Challenger credit referencing agency representative

Neil represents Crediva, part of LexisNexis Risk Solutions, a leader in providing essential information to help customers across industry and government assess, predict and manage risk.

He began his career at Lloyds Banking, helping to grow their specialist mortgage brand to a market leader, before joining direct-to-consumer insurance company HomeServe. Transitioning across to credit referencing, he spent more than ten years at a range of product management and consultancy roles at Experian and Equifax, working on credit and identity verification initiatives. A passionate fair finance advocate, Neil believes that the credit industry can be a force for positive change in people's lives.

Paul Cresswell, Director of Privacy and External Governance, Experian

Large credit referencing agency representative

Paul has a financial services and consumer marketing background and is a data savvy senior leader with over 35 years of commercial consulting and analytics experience in the development, application and governance of data and analytics across financial services and marketing. His experience also spans product management, data strategy and data protection.

As Director of Data Privacy & External Governance in the UKI Data Office (who manages the lifecycle for all Experian data), his current focus is on data protection and data governance, having worked extensively on the requirements and impact of regulation, such as the GDPR. He has also been heavily involved in Experian's response to the FCA's Credit Information Market Study Interim Report.

Paul is also responsible for the team that manages Experian's external governance engagements with industry bodies, trade associations and advisory boards, ensuring Experian play an influential role in defining guidance, standards and best practise around data sharing and financial services industry issues. These include the Steering Committee on Reciprocity (SCOR), UK Finance, and the Finance and Leasing Association (FLA). He is also a member of the Data Protection Finance Group, techUK's Financial Services Council and sits on the Customer Data Council of the Data & Marketing Association (DMA).

Faizan Haq, Senior Policy Manager, Finance & Leasing Association (FLA)

Trade association (mainstream credit providers) representative

Faizan has over 15 years of experience stemming from work in the legal, consulting and financial services sectors. In his capacity at the FLA, he regularly engages with member firms, regulators and other market participants on issues linked to mortgage regulation, technology and credit information. He is an active

participant at SCOR meetings and alongside FLA colleagues, has represented the views of his members on various workstreams considered by the group. He is keen to help FLA member firms to navigate change, particularly in relation to the FCA's reforms of the Credit Information market.

Adam Jackson, Head of Policy, Innovate Finance

Alternative lenders representative

Adam leads industry, government and regulatory engagement, insights and advocacy on policy issues at Innovate Finance, the industry body for global fintech in the UK. He is a member of the Bank of England's Central Bank Digital Currency advisory panel, the FCA's Innovation Advisory Board and the UK Government's Smart Data Council. From 2008-2013 Adam was in charge of the UK Government policy and programmes for start-ups, scale-ups and SME finance. He has led public affairs and sustainability at Grant Thornton and Tesco; was a member of the UK National Advisory Board on Impact Investing; and has advised clients across financial services on strategy and public policy.

Sally Matthews, Senior Counsel, TransUnion

Large credit referencing agency representative

Sally is a solicitor with over 10 years of experience who joined TransUnion in 2016 and is Senior Counsel in the legal regulatory team. Her focus is on regulatory and external affairs, currently working on a range of matters including the FCA Credit Information Market Study, the upcoming regulation of Buy-Now Pay-Later and the role of credit information in the current cost of living crisis. She participates in several internal and external governance bodies, including SCOR, as well as engaging with Government, regulators and other internal and external stakeholders on key policy matters.

Paul McCarron, Principal, Consumer Credit, UK Finance

Trade association (mainstream credit providers) representative

Paul has worked within the financial services sector for almost 40 years, with 25 years of experience with one of the major retail banks and subsequently across a number of trade associations. He has been involved in credit data sharing within a number of these roles, including in the early stages of the creation of the Principles of Reciprocity and the evolution of the Steering Committee on Reciprocity. He has worked with trade association members and other industry partners on a broad range of areas across the consumer credit landscape, including the FCA's credit card market study, the industry-level response to the pandemic and the Credit Information Market Study.

Toke Myers, Head of Legal, Equifax

Large credit referencing agency representative

Toke is an experienced lawyer with particular expertise in privacy, data protection and cybersecurity. Toke joined Equifax 4 years ago, after nearly 10 years at Eversheds Sutherland where he was a senior associate.

Fionn Sharpe, Policy Manager, Fair4All Finance

Consumer representative (consumer finance)

Fionn is responsible for Fair4All Finance's policy programme, which aims to improve access to fair and affordable financial products for excluded customers. Before joining Fair4All Finance in 2019, he worked at the Money and Pensions Service and anti-poverty charity Toynbee Hall.

Pedro Sousa, Head of Risk and Compliance, ClearScore

Credit information service provider (CISP) representative

Pedro is the Head of Risk and Compliance (SMF16) for ClearScore, having previously also held the position of Head of Legal and DPO. His background is in law, and he began his career as a lawyer in Portugal, where he exercised the profession for 5 years, mainly providing legal services to large financial institutions. After moving to the UK, he joined Revolut as a Legal and Compliance manager, following which he joined ClearScore in 2017.

Peter Tutton, Head of Policy, Research, and Public Affairs, StepChange

Consumer representative (debt advice)

Peter has nearly 20 years of experience working on debt, consumer finance and related policy issues, both at StepChange and at Citizens Advice. He has been a consumer representative on many working groups, including the 2000's cross government over indebtedness working group, the post 2008 HMT Home Finance Forum, the government stakeholder working group on the Consumer Credit Directive, the Homeowner Mortgage Support working group and previous government stakeholder groups on credit information issues. He has participated in consumer finance industry code reviews and review groups and numerous stakeholder groups on subjects including insolvency, civil justice procedure rules, pre action protocols, domestic energy, water and council tax.

Recently, Peter played a key role in creating an independent oversight body for the enforcement sector, working with firms to design a structure, mandate and objectives for this organisation (now the Enforcement Conduct Board). He also played a key role in the development of the statutory Breathing Space Scheme. He has a deep knowledge of issues in consumer finance and a considerable skill set on policy analysis, communication and creating and supporting multi-organisation and cross sector partnerships that deliver policy change.

Jason Wassell, Chief Executive, Consumer Credit Trade Association (CCTA)

Trade association (small and specialist credit providers) representative

Jason Wassell serves as the Chief Executive of the Consumer Credit Trade Association (CCTA), a position he has held for the past two years. Before his role at CCTA, he held the position of Chief Executive for two trade associations representing smaller lenders for an additional five years. His current post involves leading a small team that advocates for alternative lenders, working as an advocate, sharing industry insight and fostering a community amongst members.

With an extensive background spanning twenty years, Jason has experience in policy, risk management and communications. He was among the first professionals in the UK to achieve the designation of Chartered PR practitioner

and has crafted strategies in challenging environments for both public and private sectors.

Within the not-for-profit environment, he has contributed to the development of anti-racism policies for the Scottish Government. As well as actively participated in campaigns addressing pressing issues such as fuel poverty and domestic violence, both nationally and internationally. His work in this regard also includes collaborations with organizations like the British Council.

Furthermore, Jason has honed his skills through his tenure in the government sector, where he played a vital role in pandemic planning and addressing potential threats such as radicalization. This experience has provided him with a deep understanding of risk assessment and effective mitigation strategies.

Within the private sector, he has worked for firms involved in energy, infrastructure development and housing. He worked during the banking crisis with one of the largest UK banks, and then a challenger bank, which led to his involvement in the consumer credit sector, including supporting firms seeking FCA authorisation.

Jason continues to lead CCTA in advancing the interests of alternative lenders while contributing to the growth and responsible practices of the consumer credit industry.

The CCTA has been a long-time member of SCOR and sought to represent the interest of smaller lenders. It is fair to say that they are sceptical as to whether the current credit information market truly works well.

IWG alternates (alphabetical)

Naveed Asif, Head of Policy & Advice, Consumer Credit Trade Association
Alternate to Jason Wassell, Trade association (small and specialist credit providers) representative

Naveed currently holds the role of Head of Policy & Advice at the Consumer Credit Trade Association, a position which he has held for just over 1 year. His role and responsibilities include advice and guidance to members in relation to legislative and regulatory matters.

Since joining the CCTA, he has been involved in the majority of BAU SCOR meetings but also with wider stakeholders ie trade associations, charities and Money Advice Liaison Group (MALG). He is also involved in regular dialogue with various teams at the Financial Conduct Authority (FCA), the Financial Ombudsman Service (FOS) and HM Treasury.

He has extensive experience and knowledge in Consumer Credit. Prior to joining CCTA, Naveed worked as a Compliance Consultant/Advisor for many years at various firms, supporting portfolios of clients with FCA regulation and compliance.

Sharon Evans, General Counsel, TotallyMoney

Alternate to Pedro Sousa, Credit information service provider (CISP) representative

Sharon is a solicitor with 20 years of post-qualification experience. She is a member of the management team and has been responsible for the legal and compliance functions at TotallyMoney for approximately eight years. She also provides company secretarial, board and risk support. Prior to her role at TotallyMoney, she held senior legal positions at Expedia Group and the Guardian.

Ian Fiddeman, Principal, Personal Credit Policy, UK Finance

Alternate to Paul McCarron, Trade association (mainstream credit providers) representative

Ian has over 40 years of experience in banking, including over 30 years' working within one of the major retail banks. This has enabled him to gain an extensive knowledge of all aspects of risk management, covering consumer and business lending in both UK and International markets. He has been closely involved in all aspects of credit data across a number of his roles, including the development and governance of databases and the subsequent use of credit data in modelling and decisioning. Ian has been working in the trade association environment for eight years and has policy responsibility for consumer credit risk policy and personal debt management at UK Finance. He is an associate member of The London Institute of Banking & Finance.

Clinton Hook, Director of Data Insights & Management, Experian UK&I

Alternate to Paul Cresswell, Large credit referencing agency representative

Clint has over 25 years' experience working with data in the UK Financial Services market, and has had a varied career covering Customer Services, Project Management, Product Management, Strategy and Data Management. Clint now leads Experian's UK&I Data Office Data Insights and Management team, consisting of over 40 Data professionals, focusing on improving data quality within the financial ecosystem, the governance of that data and our engagement with industry bodies.

Fiona Hoyle, Director of Consumer & Mortgage Finance and Inclusion, Finance & Leasing Association (FLA)

Alternate to Faizan Haq, Trade association (mainstream credit providers) representative

Fiona has over 30 years of experience of working in the financial services industry, primarily in the retail finance sectors. She qualified as a lawyer and leads the FLA's work on regulatory reform including all aspects of FCA regulation, credit data sharing, financial difficulty, the future regulatory landscape, consumer protection and promoting greater diversity and inclusion. Fiona has been an active member of SCOR for 15 years and, together with colleagues, has responded to the Credit Information Market Study consultations.

Jane Keyword, Head of Data Governance & Frameworks, Equifax

Alternate to Toke Myers, Large credit referencing agency representative

Jane has 25 years of experience in the credit data sector, and is responsible for Equifax's data governance, and regularly represents Equifax on SCOR. She has also worked in privacy and compliance roles for Equifax and Experian.

Richard Lane, Director of External Affairs, StepChange

Alternate to Peter Tutton, Consumer representative (debt advice)

Richard leads StepChange's External Affairs department, which covers their policy, campaigning, communications and digital functions. He also oversees StepChange's two operating subsidiaries – StepChange Financial Solutions and StepChange Voluntary Arrangements. He has worked across the charity sector in a number of roles, notably leading the communications and campaigns teams at the national disability charity, Scope, and working on campaigns and public affairs at the LGBT charity Stonewall.

Eric Leenders, Managing Director, Personal Finance, UK Finance

Alternate to Paul McCarron, Trade association (mainstream credit providers) representative

In his role as managing director of personal finance, Eric is responsible for all personal finance matters, including cards, complaints handling, conduct regulation, consumer credit, payments, savings and supporting vulnerable customers across retail and private banking portfolios. Eric is accountable to retail, private and mid-tier bank CEOs for the development and delivery of sector specific strategies, maintaining active senior-level engagement with politicians, regulators, consumer advocates and policy makers on a range of issues to support the economy, serve customers better and earn trust in the sector. He is a chartered banker and a non-executive director at the Buckinghamshire Building Society (chair of risk), Registry Trust Limited and also holds non-executive roles on the government's Credit Union Expansion Project and Regional Growth Fund.

Will Mason, Founder, Infact Systems

Alternate to Neil Allen, Challenger credit referencing agency representative

Will has spent over 10 years in the credit markets along the full spectrum of the credit lifecycle. He has a wealth of experience across all areas of credit information ingestion, management, governance and distribution, whether that is for credit assessments or D2C CISP propositions, managing vulnerable customers, or data correction processes. Much of this was learned during his 4 years at Experian in a number of product roles building, selling, and operating B2B2C solutions in Open Banking, Credit Information Services, Credit Referencing, and Affordability.

Grainne O'Driscoll, Legal Counsel, Credit Karma

Alternate to Pedro Sousa, Credit information service provider (CISP) representative

Grainne is an advisory lawyer on product and marketing compliance and government relations for Credit Karma's UK Legal & Compliance team. Her experience before joining Credit Karma is mainly in the public sector, holding posts as a senior government lawyer (BEIS and HM Treasury), and prior to that, she worked in the Financial Ombudsman Service.

Colin Rutter, Consultant, TransUnion

Alternate to Sally Matthews, Large credit referencing agency representative

Colin is a consultant for TransUnion, having been Chief Risk Officer and General Counsel for TransUnion UK for 2016-2020. Colin has enjoyed a distinguished legal career that includes extensive commercial, legal, compliance, risk, government affairs and regulatory experience. He has worked in the credit reference industry both in the UK and overseas markets, not only at TransUnion but also over 10 years at Experian, including as General Counsel.

Luke Seaman, Head of Public Affairs (UK), Klarna

Alternate to Adam Jackson, Alternative lenders representative

Luke Seaman leads UK public affairs for Klarna, the Swedish bank and global payments provider. Luke has been involved in politics and public policy for over 10 years and was formerly Private Secretary to Ministers at HM Treasury and the Chief Executive of the Financial Conduct Authority. Prior to joining Klarna, Luke headed up the Fintech and payments practice within a public affairs consultancy.

Matt Steele, Director, Credit Risk, PayPal

Alternate to Adam Jackson, Alternative lenders representative

Matt is a credit risk director who joined PayPal in June 2015 with 17 years of experience in credit risk. His team has been responsible for the building and deployment of acquisition and customer management lending policies as the business has grown from tens of thousands of customers to 2.5M in 2023. Matt and the team are the key consumer of CRA data at PayPal UK for the assessment of both affordability and credit risk.

Jonathan Turner, Technology, Strategy & Innovations Lead, Fair4All Finance

Alternate to Fionn Sharpe, Consumer representative (consumer finance)

Jonathan has led technology strategy for Fair4All Finance since 2019, bringing 20 years of experience of working with FS technology primarily in the role of consultant. His focus at Fair4All Finance has been to help organisations who are tackling financial exclusion to optimise their use of technology and bring innovative technologies or solutions to the sector.

Iana Vidal, Head of UK Public Policy, Clearpay

Alternate to Adam Jackson, Alternative lenders representative

Iana Vidal is Head of UK Public Policy for Block. She leads the company's engagement with government, regulators and other key stakeholders, to influence policy and regulation that drives economic empowerment and supports innovation in financial services. She was previously Head of Policy and Government Affairs at Innovate Finance, the UK's leading FinTech trade body.

Neil Williams, Managing Director & Chief Technology Officer, Lending Metrics

Alternate to Neil Allen, Challenger credit referencing agency representative