

**Vernon Marshall**, *Functional Risk Officer, American Express*

Mr. Marshall leads a team of more than 250 risk professionals and is responsible for decision science for all of the company's consumer and commercial products, fraud protection, central rating and underwriting and global credit bureau functions.

Mr. Marshall has been with American Express for more than 25 years and has had various positions in risk management and technologies in the United States and Europe. Prior to his current position, Mr. Marshall was chief credit officer for OPEN, Global Corporate Payments and Global Merchant Services and chaired the Institutional Risk Committee.