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As Chief Financial Architect, Clark Abrahams formulates new frameworks and paradigms in risk, finance and compliance across all industry verticals, worldwide, and serves as subject matter expert in risk and compliance for SAS. He co-developed the Comprehensive Credit Assessment Framework and brought the SAS Fair Banking Solution to market. Abrahams is a former bank CRO possessing over 30 years of experience with financial institutions, including Bank of America and Fair, Isaac, and Company. Abrahams holds a B.A with majors in Mathematics and Computer Science from the UC Berkeley and an M.S. in Engineering from Stanford University. He is an inventor on six SAS patents that are currently pending and co-author of "*Fair Lending Compliance – Intelligence and Implications for Credit Risk Management*," published by John Wiley in 2008.