



David Smith

EVP and President, U.S. Information Solutions

David Smith is President of U.S. Information Solutions (USIS) at Equifax. In this role, Smith is responsible for driving USIS post-cloud transformation growth, leveraging EFX.AI and the company's proprietary data to create innovative solutions that bring decision intelligence to Equifax customers and help create new financial opportunities for consumers.

Smith joined Equifax from Truist Financial Corporation, where he led the creation of the Consumer Lending division, integrating multiple businesses to drive growth and enhance the customer experience. As Head of Consumer Lending, he was responsible for a \$4 billion business spanning real estate lending, unsecured personal lending, indirect lending, and consumer capital markets. While at Truist, Smith oversaw improvements in the usage of AI scoring models, data aggregation, and decisioning for lending to improve underwriter productivity as well as approval and loss rates.

Prior to Truist, Smith served in a number of leadership roles, including President of Financial Services at KWx, a holding company for affiliated businesses to Keller Williams Realty International. His industry experience also includes 13 years at Citi, where he held several mortgage and retail banking leadership positions, culminating his career there as Managing Director, CEO and President of CitiMortgage.

Smith received a Bachelor of Science from the University of Utah and a Master of Business Administration from the University of Colorado Denver.