

STRATEGIC FINANCIAL OPERATIONS EXECUTIVE Risk Management | Strategic Partnerships | Regulatory Compliance

- Solutions-oriented Financial Executive with an established track record of developing and implementing strategies to reduce costs, increase revenue, strengthen customer relationships, and drive profitable growth through the development lifecycle from initial feasibility analysis to completion.
- Broad-based, decisive management expertise with strong planning, communication, organizational, and process analysis/improvement abilities to successfully direct and deliver concurrent projects, ensuring compliance with government mandates to minimize risk exposure for stakeholders.
- Excellent leadership and interpersonal skills. Highly effective at identifying and developing diverse, top-performing talent. Demonstrated ability to align workforce and workflow to capture critical data, utilizing talents and expertise to deliver effective and streamlined direction to financial operations.

“The buyer protection project has been a monstrous endeavor. You were recognized with an “Out of this World Award.” Your oversight here has enabled us to get out of the gate smoothly and to deliver ahead of target. Given the short scale rollout and limited at best resources, what you have accomplished is impressive.”

Distinctions and Qualifications

- Regulatory Compliance
- Cost/Benefit Analysis
- Project Management
- Vendor & Staff Management
- Logistics & Troubleshooting
- Strategic Collaborations
- Resource Allocation
- Complex Negotiations
- Decisive Business Leadership
- Financial Planning & Analysis
- Corporate & Financial Risk Management
- Profit & Loss Projections
- Analytical Optimizations
- Global Strategy

Executive Background

2016 to Present: Inuit. Woodland Hills, CA — Senior Manager, Risk

Serve a critical role in the payments group, directing and controlling merchant risk while leading a team of 50 top-performing cross-functional professionals.

- Onboard new clients and manage existing accounts to align payment processing operations with the Inuit platform.
- Protect stakeholder interests by directing managers and analysts through in-depth and comprehensive reviews of financials and batches to minimize/eliminate risk of fraudulent merchants.
- Expertly direct group-wide operations with a budget of \$1M while ensuring continuous operations, strict controls, and streamlined payment processing.
 - Consistently review approximately 7,000 to 10,000 accounts monthly, flagging 10% to 15% for more in-depth review.
- Restructured customer communications and escalation path to foster a more confident customer transaction.
- Combined superior business and strategy acumen with financial industry expertise to create and implement a comprehensive scorecard system that measures transactions from a metrics perspective to target higher risk transactions and streamline payment releases for customers.
 - Decreased funding time by 46% within the first 120 days of launch; reduced customer complaints to zero within 6 months; increased employee NPS by 32 points during first 6 months.

2014 to 2016: Funding Circle, USA. San Francisco, CA — Head of Servicing & Collections

Instrumental in the successful launch and management of a start-up operation serving person-to-person loan platforms with an average loan size between \$25K and \$500K, directing enterprise-wide collections and account servicing while directing a team of 7 professionals.

- Contributed in-depth and comprehensive knowledge on UCC regulations, as well as the bankruptcy code to establish creditor position throughout borrower bankruptcy actions.

- Implemented technology tools to develop the Servicing platform that managed collections, fraud detection, high-touch and low-losses identification, and to deliver timely reporting to investors.
- Instrumental in reducing annual fraud losses by 95% within 90 days.
- Launched NPS measurement process for all funded borrowers, transitioning entire loan portfolio for zero customer facing incidents within 60 days.
- Developed and implemented a high-risk review process for then-current at-risk businesses to test pre-delinquent strategies.
- Identified and vetted 4 additional collection agencies that resulted in zero complaints from borrowers and no regulatory complaints.

2005 to 2013: eBay, Santa Monica & San Jose, CA/Phoenix, AZ — Senior Manager – Global Production

Launched and managed key projects that included cost-savings initiatives and process improvements for global collections supporting B2B and B2C transactions involving Rent.com, Half.com, Stubhub.com, and PayPal.com.

- Identified a process gap that allowed \$10MM to flow through untreated and partnered with the engineering team to close process gap, leading to \$2MM in annual revenue increases.
- Gained stakeholder buy-in for reengineering inflexible collections, communications and actions processes, delivering significant change adjustments based upon then-current economic conditions.
- Secured an additional \$1.2M within 90 days of program launch supporting Half.com collection strategies, developing and implementing a methodology incorporating stakeholders, business unit accounting, collection agencies and FP&A despite no additional funding support.
- Enhanced performance agencies by 20% within 60 days and decreased unnecessary meetings with OCAs by increasing PayPal global collections strategies to incorporate 50% of the agencies in the U.S./U.K.
- Reduced bad debt by 70% by creating and launching a Buyer Protection Collection Process to protect buyers from “Item Not Received” or “Item Significantly not as Described” scenarios.
- Increased liquidation rates and reduced inbound email volume by 35% that resulted in a 40% increase in productivity by assuming ownership of vendor management strategies across various technology solutions impacting 6 vendors.
- Reduced merchant risk by 25% within 6 months by spearheading assimilation of risk data between eBay Marketplaces and PayPal.
- Hired, trained and mentored staff across 2 locations, mentoring members through advancement opportunities and career development that improved turnover from 6 months to 2 years.
- Strategized a 30% decrease in large merchant losses YOY by maintaining transparent, comprehensive and timely reporting abilities that incorporated detailed training to Account Managers on P&L statement reviews, D&B reports and follow-up risk training to establish/review credit line limits for enterprise sellers.

Additional Career Experience: AVP/Senior Operations Risk Manager – Bank of America. Phoenix AZ

Education & Professional Development

MBA, Marketing | American Intercontinental University, Hoffman Estates, IL
B.S., Information Technology | American Intercontinental University, Hoffman Estates, IL

Six Sigma Training & Zenger-Miller Frontline Leadership

Technologies:

Salesforce ♦ JIRA ♦ Zendesk ♦ SQL ♦ Great Plains ♦ SAP ♦ Microstrategy ♦ Tableau ♦ HTML ♦ CSS ♦ WordPress