

- **Passionate, achievement oriented** Advanced Analytics professional with extensive experience in creating business value in diverse environments: Industrial IoT, Marketing, Credit Risk, Collections and Customer Experience.
- Proven track record of delivering **actionable, data driven business insights** through creative and innovative application of Advanced Analytics and Data Science (patent holder)
- **Accomplished thought leader**, excelling in ability to rally teams around business goals and analytic innovation
- **Cross-functional facilitator**, comfortable bridging the gap between business leaders and technical experts

PROFESSIONAL EXPERIENCE

HONEYWELL DATA SCIENCE COE: ANALYTICS SOLUTION ARCHITECT 2016 - 2018

Design and Deployment of Predictive Analytics Solutions

- Developed predictive analytics solutions for Industrial Internet of Things (IIoT) use cases for Honeywell Strategic Business Units

PwC ANALYTICS ADVISORY PRACTICE: BUSINESS CONSULTANT 2013 – 2016

Analytics support for PwC clients in financial sector

- Regulatory: PPNR/CCAR model development and validation, 2016 Department of Labor Fiduciary Ruling impact
- Customer Experience analytics
- Dynamic pricing of financial products

MASTERCARD ADVISORS, ADVANCED ANALYTICS: BUSINESS LEADER 2012 – 2013

Analytics support for MasterCard business units

- Identifying areas of profitability through mining MasterCard transactions data
- Transactional data monetization strategies

D&B, GLOBAL ANALYTICS: SENIOR DIRECTOR, STATISTICAL CONSULTING 2006 – 2012

Leader of International Scoring Division responsible for oversight of D&B Commercial Scores world-wide

- Grew a dedicated International Scoring team to meet D&B analytic needs globally, including model governance, regulatory compliance and the local markets' business needs.
- Developed Modeling Standards and Best Practice process for D&B branded risk scores
- Developed and implemented monitoring process for D&B branded and Co-branded scores in all markets.
- Assisted D&B global clients in their analytic undertakings such as Credit Risk & Risk Based Pricing

JUNIPER BANK/BARCLAYS: DIRECTOR, ACQUISITION RISK MODELING 2002 – 2006

Built from the ground up Acquisition Risk Modeling for a start-up credit card company

- Identified modeling needs, developed, documented and maintained consumer models, including acquisition risk, attrition and customer profitability for Juniper Brand and Co-Branded products
- Innovated analytic techniques, including dual objective modeling and time series clustering for segmentation
- Interfaced with cross functional teams for successful model deployment and utilization, including Credit Policy Analysts, Technology, Campaign Management and Compliance

FLEET FINANCIAL, DATABASE MARKETING: SENIOR ANALYTIC CONSULTANT 2001 – 2002

- Responsible for identifying and developing analytic opportunities for Fleet Small Business Division
- Predictive Analytics for Consumer Acquisition, Cross Sell and Attrition employing innovative techniques including Behavioral Clusters, Neural Networks and Heckman's two stage models.

FIRST USA/CUSTOMER SUPPORT DIVISION/COLLECTIONS: CREDIT CARD OFFICER 1999 – 2001

Strategic and analytical support for Optimizing Collections Operations:

- Developed Yield Management approach to optimizing collections strategies
- Built and implemented Forecasting Model for inbound call volume for Collections Call Centers

BELL LABS/AT&T: BUSINESS OPERATIONS ANALYSIS: MANAGEMENT CONSULTANT 1995 – 1999

Business Optimization: Identified business needs, developed and executed projects for AT&T Business Units

- Profiling and recognizing AT&T customers through their call pattern - Project Manager & Principal Investigator. Project lead on three registered patents
- Call Centers Optimization including process design and improvement through optimization and simulation methods

BUSINESS SKILLS

- Business Optimization • Forecasting • Marketing Analytics • Risk Management Solutions • Collections Solutions
- Thought Leadership • Team Cohesiveness • Process Improvement • Regulatory Compliance

EDUCATION AND TRAINING

RUTCOR, RUTGERS UNIVERSITY:	<i>Ph.D. Candidate (ABD)</i>	Operations Research
	<i>Concentration in Machine Learning & Data Mining</i>	
UNIVERSITY OF WARSAW, Poland:	<i>Master of Science</i>	Mathematics
HARVARD MANAGE MENTOR		Series of Management Courses
SCHOOL OF BANK CARD MANAGEMENT		Credit Card Operations

MODELING TECHNIQUES

- DATA SCIENCE: *Logistic Regression, Decision Trees, Clustering Algorithms, Neural Networks, Dual Objective, Heckman's*
OPTIMIZATION: *Revenue Management, Efficient Frontier, Discrete Event Simulation, Dynamic Systems, Monte Carlo, etc.*

SOFTWARE

SAS, SAS ENTERPRISE MINER, SAS OR, GUROBI OPTIMIZATION, ANGOS KNOWLEDGE SEEKER, EXCEL, ARENA, ANYLOGIC

PROFESSIONAL INVOLVEMENT

INFORMS EDELMAN COMPETITION	Selection Committee	2016 - 2018 2001 - 2006
CPMS - PRACTICE SECTION OF INFORMS	Board Member	2017 - 2018 2001 - 2006
CPMS PRACTICE ISSUES FORUM	Program Chair	1998 - 2000
MAA MATHEMATIC COMPETITION	Advisory Panel	1994 - 1996

PUBLICATIONS

Beyond Classification: Challenges of Data Mining For Credit Scoring; Chapter in "Knowledge Discovery and Data Mining: Challenges and Realities with Real World Data"; *IGI Global, April 2008*

Customers Identification through Call Pattern Matching; AT&T Labs Technical Memorandum, *Middletown, NJ, 1999*

Stability of Complex Systems; in Mathematical Modeling, Woodrow Wilson National Fellowship Foundation, *Princeton, N.J., 1987 (Co-authored)*

SPEAKING ENGAGEMENTS

Industrial IoT Panel Speaker; Equinix IoT panel at Interdependence Day, *Miami, FL, June 2017*

Industrial IoT Panel Chair; INFORMS Business Analytics Conference, *Houston TX, April 2017*

Multistage Clustering Deepens Understanding of Consumer Banking Behavior in A Rising Rate Environment; INFORMS Business Analytic Conference, *Orlando FL, April 2016*

Evaluating Classifiers' Performance in a Constrained Environment; KDD 2002 Poster Session, *Alberta, Canada; July 2002*

Profiling AT&T Customers through Their Calling Pattern; Operations Research Society, *Edinburgh, U.K 1999*

Local Optimization Algorithm for Large Scale Fleet Assignment; INFORMS Meeting, *Montreal, Canada, 1998 (Co-authored with Lei Lei)*

PATENTS

US PATENTS # 6483908, # 6700960 & #7079634
Tracking Connection (...) via Customer Usage Patterns

Principal Investigator

PERSONAL INTERESTS

Animal Rescue, Travel, Scuba Diving