
Professional Employment

Director, Credit and Risk Management, Barclay Card, 9/2008 – present

Manage High Risk Accounts in economic recession period, including line reduction, authorization and payment strategy.

Manage and communicate credit and targeting strategy for business card on acquisition, and portfolio management. Overhauled and built from scratch all portfolio management strategy. Within 10 months on the job, turn around the credit performance.

Strategies include –

- Targeting, acquisition and line management strategy
- Authorization strategy that balances both risk and potential revenue opportunity, over-limit authorizing customers with the high fee and financial revenue
- Line reduction strategy to curtail risk in the high unemployment recession
- Line increase strategy that targets and differentiates businesses with higher potentials and low risk
- Min due strategy that provides lower min due options to certain targeted customers to maximize the profit during the economic recession
- Constantly evaluate the bureau information and manage the relationship to improve the asset quality

Director, Risk and Decision Management, Global Network Services, American Express, New York 1/2006 – 9/2008

- Provided market and partner assessment for bidding, signing and renewing contract with issuing banks of America region, and Asian-pacific regions
- Consulted existing member banks to improve targeting, consumer spending, cross-selling, retention and servicing in American and Asian-pacific regions. Life style segmentation, local bureau information, demographics and other bank related information were researched and used
 - Helped a major bank in N America to increase the customer annual spend by \$4 billion by lifting the response and value assessment and also build a network optimization strategy for the client
 - Helped a major bank in Asia to build an authorization engine to improve the 20% spend by building the capability and leveraging transactional info
 - Proposed a deal in Pacific region to acquire a major portfolio
 - Proposed a road map to acquire merchant in the network to increase the potential billings by \$20 billion in Asia-Pacific region by leveraging client's transaction information
- Managed a team of 5 and supervised three employees on other teams

Senior Manager, OPEN (Small Business) Risk and Information Management, American Express, New York 2/2001 – 1/2006

Insider and hands-on experience on small business product, spend centric product, charge card (pay-in-full product) and lending product of corporate liability, joint liability and personal liability.

Internal Acquisition:

Cross sold OPEN card product to existing Amex customers to increase shareholder value and customer loyalty

- Revitalized the cross sell criteria and expand the universe by 25%. An incremental \$3.5 mm pre-tax income and 20K new accounts are realized
- Proposed, designed and launched a decisioning framework in OPEN that provides a customer level incremental value assessment and a consistent objective function on product optimization for existing customer retention. It's also used for inbound call routing and operation staffing decision. It provides a thought leadership for other Amex loyalty programs. Business impact is \$15mm annual PTI. **Chairman Award for Innovation**

- Constantly evaluated the impact of different new source information on targeting, risk management and loyalty strategies such as evolving commercial bureaus, and Paynet
- Supervised a modeling team in India on all profitability modeling and decisioning

High Value Customers:

Managed high spenders, and high balance customers on all spending needs by better line assignment, product offering and authorization decisioning that leverages customer-level transaction behaviors, firmographics, business income/balance sheet/tax information and commercial bureau information.

- Led cross-functional team that enhanced customer segmentation and implemented more profit based line management strategy for all customers.
- Launched Commercial Credit Relationship Management, positioning Amex OPEN towards more profit - oriented proactive line management Operation management.

Collection & Portfolio Reporting:

Designed strategies and partnered with external agents to improve OPEN collection performance; reviewed portfolio credit performance for the team and senior management

- Developed and implemented OPEN Lending Recovery Loans, a debt liquidation solution to lower writeoff rate, OA fees and hence increase portfolio profitability.
- Designed the collection incentive program for operation team. It has been proven to improve the Lending and overall collections.

Business Analyst, Strategic Targeting, Department of Complementary Product, Fleet Credit Service, 8/1999 – 3/2001

Lead analyst who built segmentation, response and retention models of complementary products and improved annual revenue by \$1 million.

Risk Analyst/Modeler, Division of Risk Analysis & Model Development, Freddie Mac Corp, 9/1997 – 8/1999

- Key modeler who designed and developed a property assessment engine with tools; partnered with Microsoft and Axiom to release Home Advisor and Home Estimate, two leading online home price forecast engines. Annual revenue was \$10 million. Chairman Award
- Key modeler who developed and maintained a new version of House Price Index, the quarterly house trend forecast of HUD.

Education

- MS in Statistics, MS in Economics, Iowa State University, Ames, IA
- BA in Economics, Jilin University, China