

CHIEF STRATEGY, PRODUCT, OPERATIONS, MARKETING, DIGITAL, INNOVATION OFFICER

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| <ul style="list-style-type: none"> • Current: leverage cutting-edge tech advances, Fintech partners, and M&A to modernize KeyBank's technology, servicing, originations, and risk management. • Previous: P&L leader with 25+ years of experience as a Chief Marketing / Operations / Product / Digital / Strategy executive in financial services, with a specialty on launches, transformations, and innovation. • Reputation: strategy/analytics, coaching / talent development, leading large cross-functional and cross-company teams (200+ employees). | <ul style="list-style-type: none"> • Go-to-market / Product development • Tech/Digital Transformation • AI/GenAI Machine-Learning • Post-M&A transition success • Ops/Retail Banking Transformation • Fraud & IDV Innovation • Human-Centered Design |
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KEYBANK Cleveland, OH

2018-Present

Sr Dir Business & Technology Optimization, report to President of Real Estate Capital

- Re-architected Commercial Real Estate lending solution for tech delivery savings of \$22MM-\$26MM

Head of Fintech Strategy & Innovation, reported to Chief Transformation Officer

- Evaluated and proposed 150+ process improvement recommendations to overhaul Escalations/Complaints handling
- Discovered and launched sandbox environment for onboarding Fintech partnerships; shrunk go-to-market time to <14 days

COO – Laurel Road (KeyBank's Fintech Division), reported to Laurel Road President

- Oversaw department of 90 in originations/onboarding, credit/underwriting, contact center/back-office servicing, loan operations, risk management, partnerships, and omnichannel; migrated to Ujet's AI-powered CCaaS platform
- Enacted \$4MM in cost savings and achieved +65% in SLAs YOY with 20% fewer staff
- Transformed operations from single-loan product Fintech to a National Digital Bank

Head of Commercial Digital, reported to Chief Digital Officer

- Oversaw \$10MM budget/20 Product Owners for digital properties in KeyBank's Commercial Bank / Payments businesses
- Implemented a \$10MM transformation in bio and other "strong-factor" user authentication
- Created a digital innovation lab (UX/UI POCs, reusable componentry/MFEs, stream processing, user adoption)

SVP – Digital Originations & Consumer Banking Strategy, reported to EVP of Consumer Banking

- Crafted / launched strategy around financial wellness, contextualized/personalized selling, and digital lending
- Scaled digital engagement of Financial Wellness tactics and tools from 140k to 1.1MM unique annual users

NATIONWIDE BANK (division of Nationwide Insurance) Columbus, OH

2016-2018

Chief Product Officer, reported to the Bank President

- Directed Digital and Product of a \$10B bank balance sheet; discontinued unprofitable product lines while launching new student loan partnership; served on Bank's Balance Sheet, Risk, ALCO committees

DISCOVER FINANCIAL SERVICES Riverwoods, IL

2010-2016

Marketing Director – Rewards, eWallets/Mobile Payments, Card Benefits, reported to SVP of Marketing

- Launched Loyalty and Pay With Rewards programs in Apple Pay et al; overhauled card benefits to drive 100%+ in NPS

Business Development Director – M&A & Corporate Partnerships, reported to President of Card

- Launched Discover into private label, cobrand, agent banking, subprime, and affinity markets

ENOVA FINANCIAL Chicago, IL

2008-2010

Marketing Director – US/UK markets, reported to CMO**DISCOVER FINANCIAL SERVICES**, Riverwoods, IL

2004-2008

Senior Manager – Credit Ops/Acquisition (new acquisition fraud, lending partnerships), reported to VP Credit Operations**Technology consulting boutiques, MBNA America** Philadelphia, PA and Wilmington, DE

1997-2004

Tech Consultant, Client Services, Full-stack Developer, Marketing, Ops, Proofs-of-Concept, Corporate Strategy

- **Additional highlights:** See personal website for: AI POCs | Prod Dev | Behavioral Psychology | ELT&ETL | Omnichannel CX | instant credit | personalization at scale | engagement in Mobile Wallets | neural-net IDV | \$70MM lending partnership
- **Education:** Georgetown University – BS Business Administration (Finance/Accounting)
- **Author/presenter/panelist:** Banking Transformation, Digital Innovation, AI & GenAI, APIs, Fraud/IDV, Rewards, Multi-branded Banking, Mobile Payments; DE&I, Personal Branding, Psychological Safety, Highly Effective Teams
- **Awards:** 8x winner of President's Plate, etc. at various companies; OCA Corp. Achievement; White House Initiative on Asian Americans & Pacific Islanders; NQAPIA Community Catalyst; 70 recommendations/782 Skill Endorsements on LinkedIn (Strategy=142, Analytics=99, Leadership=85)
- **Tech:** self-taught in Java, Python, Ruby Rails, SQL/SAS, Oracle, SQL Server, Postgres
- **Boards/leadership roles:** President-elect-Shaker Schools Foundation; Dev Chair-Minds Matter CLE; Jr Achievement Central OH; Chair Asian ERGs at KeyBank/Discover; President KeyBank Toastmasters; play 20 musical instruments