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Summary

- 13+ years of Marketing Analytics, Credit Risk and BI in Consumer Finance & Banking
- Hands-on in Data Science, programming in SAS/SQL and Python (numpy, pandas, sklearn).
- Technical leadership & client facing role with strong quantitative background.
- Product knowledge: Bankcard (Credit/Debit/Prepaid), Consumer Loans (Subprime), DDA.
- Business Functions: Loan Management, Collections, Risk, Fraud, Marketing ROI, Champion/Challenger testing, Call Center, Business Case, Team Development, Agile Development and Project Management.
- Data Science: Supervised/Unsupervised machine learning (Regression, Classification, Clustering, and Segmentation), and Data Visualization.

Working Experience

VP, Bankcard Marketing Analytics Mgr at Fifth Third Bank

Cincinnati, OH

Decision Science Group

2016.01~2018.02

- Led analytic projects to support \$2.5+B consumer credit card portfolios in terms of segmentation, card profit & loss analytics, CRM and risk on portfolio/customer/account level.
- Focused on Marketing & Product lifecycle's key decision points and ran analytics & the implementations. Key projects include cards conversion/closure/reissuance, marketing foundational testing. My role covered the business case, TSYS/IT implementation, reviewing with Legal & Marketing and BI Reporting.
- Performed due diligence on ensuring bankcard models' technical soundness from modeling data extract/sampling, methodologies, challenge models, model validation, on-going monitoring perspectives. Models include Pre-Approved Mailing model, Balance Transfers Response model and Balance Transfer Amount model.
- Provided customer & campaign analytics for Bankcard Operations & Retail LOBs. Projects include Foundational mailing testing, EMV fallback, Branch Sales, and Card Utilizations.
- As the expert of Bankcard Analytic, participated the Bank-wide Big Data (Hadoop Datalake) initiatives including BRD, UAT with respect to card data ingestion and reconciliation.

Manager of Collection Analytics at Axxess Financial

Cincinnati, OH

Decision Sciences

2013.04 ~ 2015.12

- Grew the team from ground zero to 3 FTE and supported \$500M/Year Installment/Payday debt placement. Designed and tested debt recovery and contact center strategies.
- Built Collection Predictive Models to predict Right Party Contact(Y/N) and Payers (Y/N) and Payment Amount (actual dollars) for U.S. and U.K. units. Tested 2500+ credit bureaus attributes (Experian & TransUnion) and utilized Logistic Regression/Gradient Boosting Decision Tree in SAS Base/E-miner and *Python* environment.
- Led payment mitigation projects to increase ACH and Debit Card's collection efficiency.
- Managed vendor relationship around credit bureau data, Collections Skip Tracing, Repo, Call Center tools.

VP, Client Insight Manager at KeyBank**Cleveland, OH***Client Insight Analytics-Decision Support*

2009.11 ~ 2013.04

- Led marketing analytics for initiatives including Client On-boarding and Branch Expansion (DeNovo)'s contact strategy. Managed expectation, built roadmaps and implemented DM/Phone contact streams.
- Managed modelers for model development & validation, and served as SME for B2C marketing campaigns, including DDA acquisition, balance growth, and CD retention.

Sr. Modeling Analyst at KeyBank**Cleveland, OH***Marketing Analytics-Decision Support*

2008.04~ 2009.11

- Independently built/implemented CD retention and DDA balance growth models.
- Designed campaign setup, waterfall, tested sample size & power, and worked on post-event analysis including Dispositions/ Conversion/ROI, and model validations;
- Acted as the point of contact for vendors (IXI, FICO, Epsilon) on projects including data study and Market Mix model.

Sr. R&D analyst at Progressive Insurance**Mayfield, OH***Marketing & Product Pricing dept.*

2006.10 ~ 2008.04

- Developed models for personal auto's rating factors.
- Enhanced factor performance such as Territory, Vehicle Model Year, Points and Credit.
- Acted as R&D data and SAS expert and created ad-hoc reports;

Pricing analyst at Progressive Insurance**Mayfield, OH***Marketing & Product Pricing dept.*

2005.02~ 2006.10

- Performed pricing indemnity analysis by pulling claim/premium data via SAS; Implemented pricing changes in production and prepared/reviewed regulatory filings for state regulators.

Education

- **Master of Science in Applied Statistics** (Aug 2003~Feb 2005)
The Applied Statistics & Operations Research Department
Bowling Green State University, Bowling Green, OH, 43403
- **Master of Arts in Economics** (Sep 2000~Jul 2003)
Business School of Economics and Management,
Central University of Finance & Economics, Beijing, P.R. China, 100081
- **Bachelor Degree in Accounting** (Sep 1996~Jul 2000)
Hunan University, Changsha, P.R. China, 410079

Certificate and Achievements:

- *On the Spot Award* by Dept. of Marketing & Communication (KeyBank 2012);
- *Spirit of the Pin Award* (Fifth Third Bank 2017);
- *Advance Predictive Modeling* (SAS 2014); *Python for Data Science* (DataCamp 2018);
- CPA (CICPA 2003).

Programming Skills & Bank Systems:

- Expert level in SAS (Base/E-Guide/E-miner/JMP) and SQL;
- Python (Pandas, Numpy, Scikit-learn, Matplotlib).
- Systems/tools: EDW/ACAP/MDM/Pega/Datalake(Hadoop), Five9 and CallMiner.
- Familiar with credit data, payment processing, marketing data and fraud data vendors.

Misc.: U.S. Green Card holder.