



JAD MIKHAIL

SENIOR CREDIT SERVICES PROGRAM MANAGER

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EDUCATION

IT Project Management Certification
Thoughtful, In Progress

Master of Business Administration
Marquette University, 2006

Bachelor in Business Administration
Austin Peay State University, 2002

CORE COMPETENCIES

Fraud Risk Strategy & Operations
Collections Strategy & Operations
Regulatory Compliance
Product Development
Business Analytics
Credit Operations Management
Process Efficiency Improvement
Financial Reporting Management
Data-Driven Decision Making
Budget Oversight
Relationship Building
Cross-Functional Team Leadership
Project Management
Quality Integration & Strategy Planning
Continuous Improvement
Predictive Analytics
Statistical Reporting
Quality Assurance
Forecasting
Risk Management
KPI Dashboards & Scorecards

TECHNICAL SKILLS

SQL
LiveVox Dialer Systems
Genesys Dialer Systems
Tableau
Adobe Analytics
Word, Excel, Outlook, PowerPoint
Video Conferencing Platforms

PROFESSIONAL SUMMARY

Strategic and solutions-driven **Senior Credit Operations and Program Manager** with over 15 years of large operations management experience, project management, and credit risk mitigation strategies within credit industry. Proven expertise designing and implementing strategies resulting in credit portfolio growth and reduced credit losses while ensuring all operations abide by federal rules and regulations. Collaborative and motivated relationship builder with ability to demonstrate leadership across all company levels to facilitate corporate achievement, organizational effectiveness, and employee satisfaction. Exceptional analytical and critical thinking skills with proven ability to solve complex business challenges while fueling revenue growth and executing critical business decisions.

EMPLOYMENT EXPERIENCE

Kohl's Credit Services 1/2007 – Present
Senior Credit Services Program Manager 8/2022 – Present

- Lead and influence tactical and strategic decision making across all Business Units and Product Teams.
- Lead the creation of actionable insights and understanding through the analysis of quantitative and qualitative data.
- Create and translate end user business requirements into technology requirements and provide data standards and principles.

Senior Risk Management Operations Manager 6/2018 – 7/2022
Risk Management Operations Manager 12/2013 – 6/2018

- Collaborated with internal Product and Program senior leadership to execute key fraud mitigation strategies resulting in reducing losses by 70% without compromising the customer experience.
- Lead complex business systems projects that modernized user and back-end processes to improve cost effectiveness.
- Conducted root cause analyses and oversaw product strategy development, improved policies and procedures, and relationship management to mitigate operational and regulatory risk.
- Created workflows and processes to monitor trends and implemented systemic products to remediate gaps.
- Developed and implemented new operational business systems controls through data analytics to enhance existing systems to meet all federal regulations.
- Managed user and business processes for all dialer systems to maintain associate efficiency and improved pre-charge off collections and post-charge off recoveries.

Risk Management Operations Assistant Manager 11/2011 – 12/2013
Risk Management Operations Supervisor 6/2010 – 11/2011

- Analyzed and interpreted data to improve operations processes to improve user and customer experiences.
- Introduced innovative workflows yielding improved loss mitigation and operational cost management.
- Partnered regularly with Legal and Compliance leaders to ensure operational strategies remained compliant according to all federal regulations including FDCPA, TCPA, and Regulation Z.
- Managed relationships and reporting with internal business partners and collections agencies to maintain operational effectiveness.

Senior Financial Analyst 1/2007 – 6/2010

- Spearheaded significant improvements of forecasting models by proactively creating capacity plans for key staffing and budgetary decisions.
- Developed budgetary models to implement new revenue streams utilized by call centers and company website.
- Launched new site development forecast facilitated by SVP and CFO to support third site expansion.
- Prepared, analyzed and ensured accuracy of monthly budgets, forecasting and financial statements.