Marcelo Alves Pereira

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EDUCATION

Springboard

Data Science Career Track 2021

- 550+ hours of hands-on curriculum, with 1:1 industry expert mentor oversight, and completion of 2 in-depth capstone projects.
- Mastering skills in Python, SQL, data analysis, data visualization, hypothesis testing, and machine learning.

University of São Paulo (Brazil) / McMaster University (Canada)

Ph.D. Applied Physics 2012

SUMMARY

I'm a data scientist expert in solving business problems with data-driven strategies with more than 10 years of experience in analytics in Banking, Finance, and Sales.

Core Qualifications

- Project evaluation and communication with multiple areas to achieve the needs of the business
- Data transformation and model development
- Presenting the models' results to stakeholders, technical and non-technical audience

SKILLS

Software and Programming language: Python (Pandas, Numpy, Scikit-Learn, Tensorflow, Keras, Maplotlib, Seaborn), SQL, SAS, SAS Miner, VBA, Matlab, C, Oracle

Machine learning: classification, regression, clustering, deep learn, feature engineering

Data visualization: Tableau
CRM: Salesforce
Cloud: AWS Redshift
Others: Windows, Linux, GitHub, Shell Scripting

EMPLOYMENT

EXL Service   **2021 – Present**

PROJECT MANAGER ANALYTICS

- Designs, builds, and deploys advanced analytics models to improve fraud and loss risk models adopting the technologies provided by the client (SAS, SAS Miner, SQL, Python, Tableau). Presents the results for the technical and non-technical public across business functions and clients
- Exploratory data analyst evaluating data quality and usability for the model development, from data provided by the client and third-party sources
- Owns the project, including the definition of objectives, oversight of execution, evaluation of performance, and assuring timely and accurate deliverables by a hands-on activity and leading a team of 3 or more consultants
- Acts as the primary contact for the client, ensuring that client needs are understood, defined, and achieved. Interlocutor between senior client management and EXL engagement manager
- The project used a decision tree whose performance shows a target population with a chance of having a future loss seven times higher than the actual methodology, increasing the potential preventable loss by 40%

Springboard   **2021**

DATA SCIENCE STUDENT

- Mastering Python, SQL, data analysis, data visualization, hypothesis testing, and machine learning
- Completing +550 hours of data science curriculum and training while working with established industry experts and building 2 in-depth capstone projects

ADP Inc.   **2019 – 2021**

DATA ANALYST

- Performed exploratory data analysis to gather insights and solve business challenges improving the sales effectiveness with new strategies
- Identified the patterns of won deals from data from the Gong Revenue Intelligence platform and designed a Tableau dashboard to showcase its usage with insights to non-technical partners
- Reduced in more than 80% of the time spent to update multiple Sales Reports by simplifying the process with SQL data aggregations on Alation - AWS. Included a data validation process for the data mining and presentation, checking the data integrity
- Established best-in-class standardized reports consolidating and analyzing Salesforce data on SQL to support all Business Units

Eastern Union Funding   **2018**

DATA ANALYST

- Collected, cleansed, and integrated information from rent rolls, accounting statements, profit and loss reports, tax records, financial statements, appraisals, and offering memorandums into financial reports for loan applications of Commercial Real Estate (acquisition, refinance, equity, bridge loans)
- Automated the data extraction and validation with VBA and Excel formulas

Ineligible to work - Green Card Process   **2017**

HSBC / Bradesco   2014 –2016

CREDIT RISK AND DATA ANALYTICS MANAGER / CREDIT RISK SPECIALIST

- Increased USD 5mi/year on profits, 10pp of the approval rate, 4pp of automated decisions, and decreased the default rate by 0.3pp with a new credit approval strategy for Car Loans. The strategy combined three risk models in a decision tree (SAS Miner)
- During the implementation, kept active communication and collaboration with the deployment team. Tested the model, validating it with contingency tables (confusion matrix)
- Led the team and actively worked on the development of a Management Information System (MIS) used to support the decision process for the Business Banking products
- Summarized the KPI's for delinquency and sales volume joining large and complex databases from different systems. Created a VBA to summarize all the pivot tables, charts, and PowerPoint presentations used in the C-suite meetings

Bank Itaú Unibanco Holding S.A.   2012 - 2014

CREDIT POLICY ANALYST / DATA ANALYST

- Created a new credit risk strategy using decision trees, linear and logistic regression that increased from 29% to 98% the automation rate of credit decisions for Small Business Banking clients. Improved the decision time SLA from 2 days to real-time decision
- Designed a new assessment of the credit risk model for corporate clients with a Credit Score in the threshold of approval or rejection
- Participated actively in developing the MIS for credit analysis of Small Corporate clients using SQL, SAS, Excel/Access files, and VBA macros. The MIS was used to analyze the impact of projected scenarios and monitor the portfolio performance
- Team representative in the Kaizen project for ongoing or continuous improvement of processes, always looking for new ideas for the business