

Shubham Sah

Principal Business Data Analyst

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Highly motivated RISK professional with over 12 years of experience in the consumer and small business lending, payments, and payroll space. Experienced in US and EUROPE markets working for industry leaders such as PAYPAL, INTUIT & WELLS FARGO. Hands-on with widely used technical tools with END-TO-END knowledge of implementing acquisition and portfolio management strategies.

Technical Proficiencies

Programming: Python, SAS, Java

Database: SQL, Microsoft SQL Server, MySQL, Oracle SQL, Cassandra

Tools: Drools, IDB ODM and ILOG, Tableau, Excel, Git, GitHub, Zoot Webrules

Professional Experience

Intuit, Mountain View

January 2022 - Present

Principal Fraud Policy Analyst

Lead the policy development and implementation for QuickBooks Payments, Payroll and Capital products acting as the subject matter expert on fraud risk. Work with engineering, data science and product teams to innovate and implement more efficient fraud risk controls. Interact with stakeholders and senior leadership to manage business expectations and to create innovative solutions which can help reduce risk exposure and monetary loss.

- Drive big bets for the business and deliver successful products while solving for QB customer problems
- Lead end to end Policy development and implementation to evaluate and mitigate fraud risk exposure for payments product offerings

Intuit, Los Angeles

January 2018 – January 2022

Principal Technical Data Analyst

Lead the policy implementation for QuickBooks Payments, Payroll and Capital products as the subject matter expert on the business rule engine for compliance, fraud and credit policies. Work with policy, engineering, data science and product teams to innovate and implement more efficient business logic. Interact with stakeholders and senior leadership to manage business expectations and to understand and translate requirements to develop disruptive and successful products.

- Work closely with data science, engineering, and product teams for policy implementation
- Evaluate and integrate several vendors that provide attributes for assessing risk (Email Age, GIACT, LexisNexis, Experian, Equifax, Neuro ID, IOVATION etc.)
- Supervise and mentor junior rule authors to ensure the successful delivery of requirements.

Wells Fargo, Frederick, MD

December 2016 – January 2018

Credit Portfolio Consultant

Helped with the migration of business flows, policies and rules from a legacy system to Zoot Webrules. Developed documentation and data dictionaries for close to a thousand credit bureau attributes from scratch. Supervised a team of highly expert professionals in developing and validating business models and scorecards.

- Collaborated and coordinated with professionals in requirements gathering long with consolidating technical specifications document.
- Lead the migration of refreshing credit scorecards and model.

PayPal, Timonium, MD and Luxembourg

February 2012 – December 2016

Credit Risk Analyst

Developed and maintained credit risk strategies, scorecards, and models for the BML portfolio. Relocated to Luxembourg to help launch the credit offerings in UK and Germany. Built several tools to monitor the portfolios and set up automated alerts and dashboard for monitoring. Took part in policy governance exercise and understand the CSSF regulations. Interacted with senior management and key stakeholders to identify, evaluate, and translate organizational requirements for developing and maintaining credit products and services. to store Alumni Information for the IS Program at the University.

- Implement risk management strategies to improve business profitability in the areas of underwriting and credit line management for consumer lending
- Subject matter expert for compliance, fraud, and credit acquisition strategies for BML, UK and DE portfolios
- Lead developer for the business rule engine and helped migrate rules from Zoot to ILOG
- Monitor credit performance of external portfolios to ensure compliance to established policy and CSSF regulations.
- Automation of monitoring and alert processes via SAS and other tools.
- Loss forecasting and credit loss provisioning for BillSafe Germany.
- Built several guard rails, alerts and dashboard and performed ad-hoc analysis of consumer portfolios

Discover Financial Services, Chicago, IL
Senior Associate

June 2010 – February 2012

Helped test several credit strategies in the risk management team for a FICO Blaze rule engine setup. Managed a business specific application for marketing teams along with contributing technical design, development, and implementation of various policies. Uncovered multiple data issues and resolved technical problems using SQL and Shell scripts without disturbing existing business processes.

- Testing new development and ongoing maintenance of existing strategies within the Business Rules Engine
- Utilize knowledge of business processes and policies as well as various data sources. • Designed various automation tools (SAS, Perl, VBA and Unix) for process improvement
- Produced database queries using MS SQL to fetch and transform the required data for senior management reporting.
- Automated Daily Activity Reports that reduced manual labor cost by 600%
- Efficiently designed an automated alert for presenting real-time data using HTML and CSS.

Education

Master of Science in Industrial Engineering

University of Cincinnati, OH,

June 2010

Bachelor of Engineering

Bharati Vidyapeeth College of Engineering. Pune, India

August 2006

Areas of Expertise

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|---------------------------------------|---------------------------------------|----------------------------|
| • Policy Implementation and Design | • Data Gathering & Analysis | • Business Rule Design |
| • Data Visualization & Interpretation | • Third Party Vendor Data Integration | • Production Validation |
| • Requirement Gathering & Analysis | • AGILE Methodology | • Cross-Team Collaboration |
| • Quality Assurance and Control | • Analytics and Rule Performance | • AB Tests and Experiments |

Achievements

Perfect GRE score and full scholarship for the Graduate program at University of Cincinnati