



# Andrea Dal Pozzolo, PhD

Born in Schio (Italy) on August 19, 1987  
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## SUMMARY

My passion is to turn data into insights and products. Many problems can be solved by asking the right questions and using data to answer them, but many data sources are still untapped. I like working out the questions with the experts and digging down the data to find those gems. Overall, I've more than 6 years of experience in applying statistical and Machine Learning techniques to build prediction models for diverse business and research projects. I've led a team of 3/4 people in several ML projects where we used different Big Data technologies.

## ACHIEVEMENTS

Built a Machine Learning AML solution in 3 weeks providing savings for up to 2.6M CHF a year.  
Leading several analytic projects with a team of 3/4 people after 1 year.  
Provided training on Machine Learning to EY consultants across Europe (> 100 participants).  
Promoted to Senior Consultant at EY after 1 year.  
Obtained a PhD, published several research papers and visited research labs in USA and Europe.  
Completed Master studies while working full time at Directa Sim.

## WORK EXPERIENCE

### **Philp Morris International**, Lausanne, Switzerland

Enterprise Data Scientist

Since Jan 2018

- Identification of consumption patterns of Reduced Risk Products.
- Clustering of users with similar behaviour (early adopters Vs experienced users)
- Detection of anomalous user experiences

### **Ernst & Young**, Zurich, Switzerland

Senior Consultant | Quant & Analytics team

Apr 2016 – Dec 2017

- Nordea Bank: event triage of fraud alerts using Spark ML.
- EY: prediction of employees most likely to leave the company.
- UBS: detection of Money Laundering activities using Machine Learning techniques.
- Global Format: clustering-based anomaly detection of Balance Sheets and Income statements.
- Credit-Suisse: PnL calculation and analysis of fraudulent External Assets Managers.
- UBS: methodology and implementation audit of credit risk factor model for VaR and SVaR.
- Zurich Insurance Group: treasury fraud pattern identification using Machine Learning algorithms.

### **VASCO Data Security**, Wemmel, Belgium

Decision Analytics Consultant

Jan 2016 – Mar 2016

- Implementation of Fraud Detection Systems based on Machine Learning algorithms.
- Development of a Link Analysis application supporting fraud investigations.

### **Machine Learning Group - ULB**, Brussels, Belgium

Researcher

Jan 2012 – Dec 2015

- Development of Machine Learning algorithms for Fraud Detection in credit cards.
- Collaboration with the fraud detection team of Worldline S.A (Brussels, Belgium).
- Supervision and coaching of master students.

### **Directa Sim**, Turin, Italy

Analyst

Aug 2009 – Jul 2011

- Supervision of VisualTrader development (online trading platform).
- Development of trading systems and market scanners.
- Customer support for the trading platform.

## SOFT SKILLS

Data analysis, Statistical modelling, Machine Learning, Scientific writing and Project Management

## IT SKILLS

R, Python, SQL, Java, C++, Git, SAS, Tableau, Unix/Linux, L<sup>A</sup>T<sub>E</sub>X, Microsoft Office suite.

## ML LIBRARIES

H2O, Spark ML/MLlib, TensorFlow, Scikit-Learn, XGBoost, Mlr, Caret, Rapidminer, Weka.

## EDUCATION

### **Université Libre de Bruxelles**, Brussels, Belgium

Doctor of Philosophy (Ph.D.) in Computer Science

Jan 2012 – Dec 2015

- Thesis: Adaptive Machine Learning for Credit Card Fraud Detection
- Adviser: Prof. Gianluca Bontempi
- Research areas: Machine Learning, Data Mining, Statistics and Fraud Detection.

**Università di Bologna, Bologna, Italy**

Master of Science (M.S.) in Applied Statistics and Actuarial Science Sep 2009 – Dec 2011

- Thesis: Comparison of Data Mining Techniques for Insurance Claim Prediction
- Final grade: 110/110 Summa Cum Laude

Bachelor of Science (B.S.) in Statistics for Finance and Insurance Sep 2006 – Jul 2009

- Second year at University of Glasgow (UK), Erasmus student
- Final grade: 110/110 Summa Cum Laude

**COLLABORATIONS Politecnico di Milano, Milan, Italy**

Visiting researcher at Dipartimento Elettronica e Informazione (DEI) Apr 2015 – Jun 2015

- Supervisors: Prof. Giacomo Boracchi
- Research areas: Credit Card Fraud Detection, Concept Drift, Active Learning.

**University of Notre Dame, Notre Dame, Indiana, USA**

Visiting researcher at Data Inference Analytics and Learning Lab (DIAL). May 2014 – Jun 2014

- Supervisors: Prof. Nitesh V Chawla
- Research areas: Unbalanced Classification, Concept Drift, Data Streams.

**ACADEMIC AWARDS**

BruFence project (total 1M 192K €), Innoviris (Brussels Region). 2015 – 2018

Doctiris PhD scholarship (320K €), Innoviris (Brussels Region). 2012 – 2015

Travel Grant for 2015 IJCNN conference (800 \$), IEEE Jul 2015

Travel Grant for research collaborations (1500 €), Université Libre de Bruxelles Apr 2015

Master Thesis scholarship (2000 €), Università di Bologna Sep 2011

Erasmus mundus exchange scholarship (3000 €), Università di Bologna Sep 2007

**PUBLICATIONS**

A. Dal Pozzolo, G. Boracchi, O. Caelen, C. Alippi and G. Bontempi, “Credit Card Fraud Detection: a Realistic Modeling and a Novel Learning Strategy” to appear in *IEEE Transactions on Neural Networks and Learning Systems (TNNLS)*, 2017.

F. Carcillo, A. Dal Pozzolo, Y. Le Borgne, O. Caelen, Y. Mazzer and G. Bontempi, “SCARFF: a Scalable Framework for Streaming Credit Card Fraud Detection with Spark” to appear in *Information Fusion (INFFUS)*, 2017.

A. Dal Pozzolo, O. Caelen, and G. Bontempi, “When is undersampling effective in unbalanced classification tasks?,” in *Machine Learning and Knowledge Discovery in Databases (ECML-PKDD)*, Porto, Portugal, 2015.

A. Dal Pozzolo, O. Caelen, R. A Johnson and G. Bontempi, “Calibrating Probability with Undersampling for Unbalanced Classification,” in *Proceedings of 2015 IEEE Symposium Series on Computational Intelligence (SSCI)*, Cape Town, South Africa, 2015.

A. Dal Pozzolo, G. Boracchi, O. Caelen, C. Alippi and G. Bontempi, “Credit Card Fraud Detection and Concept-Drift Adaptation with Delayed Supervised Information,” in *Proceedings of 2015 International Joint Conference on Neural Networks (IJCNN)*, Killarney, Ireland, 2015.

A. Dal Pozzolo, O. Caelen, Y. Le Borgne, S. Waterschoot, and G. Bontempi, “Learned lessons in credit card fraud detection from a practitioner perspective,” *Expert Systems with Applications*, vol. 41, no. 10, pp. 4915–4928, 2014.

A. Dal Pozzolo, R. A Johnson, O. Caelen, S. Waterschoot, N. V Chawla, and G. Bontempi, “Using HDDT to avoid instances propagation in unbalanced and evolving data streams,” in *Proceedings of 2014 International Joint Conference on Neural Networks (IJCNN)*, Beijing, China, 2014.

A. Dal Pozzolo, O. Caelen, S. Waterschoot, and G. Bontempi, “Racing for unbalanced methods selection,” in *Proceedings of the 14th International Conference on Intelligent Data Engineering and Automated Learning (IDEAL)*, Hefei, China, 2013.

**LANGUAGES**

Mother tongue: Italian      Fluent: English, French      Beginner: German, Spanish

**INTERESTS**

Technology, Open-Source, Programming, Cycling, Digital photography.

[Last update on 2018-02-11]