

## WORK EXPERIENCE

Director, E-Commerce Fraud  
GameStop

03/2022 to Present  
Grapevine, TX

- I'm the global head of e-commerce fraud for the company. I lead a team of analysts and managers who specialize in fraud prevention, chargeback mitigation and overall payment security.
- My team is integrated in the payment flow and is responsible for creating strategies to prevent fraud and payment exploits such as ATO, card testing, AML and transaction fraud. I work side by side with our CISO in creating tools and strategies to prevent all types of risk for our global companies and clients.
- I'm responsible for creating reports, dashboards and presentations that explain company losses at the c-level. Since joining the company, the processes and solutions I put in place have reduced our fraud rate by over 68%. Our current state of the art strategy relies on a combination of machine learning, fraud trend rules and policy rules and has been very effective. I also manage all relationships with payment providers and networks.
- Having a technical background and many years of experience in the fraud industry gives me an advantage. I'm one of the few leaders in the industry who not only can create the vision but also the implementation and decisioning necessary to achieve success. I can design, manage, implement and work all aspects of fraud, chargeback fighting and payment security.

Solution Productization Architect  
Accertify, An American Express Company

01/2014 to 03/2022  
Itasca, IL

- Leader of Solution Productization team. Responsible for design and standardization of anti-fraud systems across Retail, Digital, Travel, Airline and Ticketing industries.
- During my time at Accertify, I designed tools and strategies that affected all Accertify clients. My team was responsible for creating replicable strategies that were used across merchants from all industries and affected all clients globally.
- One of my biggest accomplishments was creating a way to add reusable fraud and chargeback components that could be tested across all clients in real time. This allowed Accertify to go from months on implementation to minutes and allowed Accertify to grow the number of clients exponentially, making it one of the most recognizable names in the fraud industry.
- Winner of the prestigious Presidents Award given to the top 1% performers across the globe.

## Flavio Smirne

Director, E-Commerce Fraud

Orlando Metropolitan Area, FL

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## PROFILE

Distinguished fraud and chargebacks expert with over 15 years of experience.

I come from a technical background and I love to rise up to difficult challenges.

Two things I enjoy the most in my career are automation and optimization. I strive to find simple solutions to challenging problems and look to create solutions that are easy to understand and replicate.

I know how to translate complex problems into simple solutions.

## SKILLS

### Management

- Leadership
- Guidance
- Mentorship
- Team Building
- Critical Thinking
- ROI
- Contract Negotiation

### Fraud Technologies

- Accertify
- CyberSource
- Dispute Management Systems
- Payment Gateways
- Chargeback
- AML
- Identify Verification

Lead Developer (Mobile / Web)  
State Farm Insurance

04/2008 to 01/2014  
Bloomington, IL

- Lead Software Developer for State Farm Pocket Agent for Windows Phone 7 and 8. Backend developer for all mobile functionality used in State Farm's mobile applications.
- Co-designer, co-architect and co-developer of the service aggregation portal for all mobile applications, including iPhone, Android, mobile web and Windows Phone.
- Winner of State Farm Hack Day 2 years in a row (2009 – 2010)
- Built and interacted a vast variety of REST APIs and micro services that provide the user experience for insurance products
- Worked with C#, LINQ, Visual Studio, Java, HTML, JavaScript, Databases and other technology creating different types of software.

CTO  
Realinked.com

02/2010 to 08/2011  
Chicago, IL

- Founder of Realinked.com, an online real estate brokerage focused on the metropolitan Chicago market.
- Responsible for all technical aspects of the business including design, development and maintenance of the online presence from the backend to presentation layer.
- Exposed to all aspects of the business and ability to wear multiple hats to ensure business success.
- Sold business after one year and becoming profitable.

Software Engineering Manager  
Wolfram Research

03/2004 to 04/2008  
Champaign, IL

- Climbed the corporate ladder right out of college from tech support to software engineer to software engineering manager.
- Was responsible for several key aspects of Mathematica, the main software developed at Wolfram Research, including the design from the ground up of the Image Processing Framework and functionality, several components of the Import and Export framework including 2D and 3D Graphics, Bio-Informatics and GIS, and contributed to the 3D Graphics Framework using OpenGL and Direct3D.
- Wrote cross platform C++ code for Windows, Linux and MacOSX in very large code base (several millions of lines of code between the Kernel and User interface).

## Analytics

- Web Development
- App Development
- Scripts / Tools
- Database Design
- MVC
- SQL
- LINQ
- Charts
- Excel
- Reporting
- Splunk
- Google BigQuery
- Machine Learning

## Education

Bachelor of Science 2003  
Computer Engineering

University of Illinois,  
Champaign-Urbana  
\*Named to Dean's List\*

Bachelor of Science 1999  
Civil Engineering

University of São Paulo,  
São Carlos - SP - Brazil

## Languages

- English
- Portuguese
- Spanish