## **Tell me a little bit about yourself**

My name is Jason Seto, grew up in Southern California, I’m a graduate of UCSD’s Management Science Program and Rady’s School of Management’s undergrad program.

I held a variety of roles with a local environmental sustainability and optimization firm the Alliance to Save Energy, and also worked in the financial engineering team at Qualcomm while in San Diego.

From there I moved east, abroad, and all across the country as an internal consultant with the Department of the Treasury engaging in international projects ranging from ATO, identity theft, security, fraud detection, and strategy for the Office of Applied Analytics and Statistics. Working in fraud prevention at the Service, I have the dubious honor of detecting and analyzing the most substantial electronic fraud and intrusion event to ever face the organization (you can check out CSPAN for some of my work!)

Today, I’m an analyst with Elevate’s Data Science team in San Diego, where we serve as internal consultants to the business to find ways we can leverage models, feature engineering, and third party data sources to enhance our business.

And to tie it all together – when I look at my experiences, and I’m happy to give more specific examples at each position –my greatest moments, passions, and strengths have been the ability to work with my business partners and clients to develop innovative strategic visions for a project, while also being able to transform that vision through quantitative techniques.

This is why I was pretty excited when I saw the opportunity with Uber, since it seems like a great blend of my interests as well as the needs of the company. What about yourself? Would you mind telling me about yourself, the team, and why you felt like I might be a good fit?

## **Why Uber?**

1. I spent some time thinking about this, and really it boils down to the three critical pieces for why: people, mission, and the role.
2. People:
   1. I think the opportunity to work with some of the best and brightest in my field is a huge draw. I’ve taken some time to listen to interviews of people who have worked at Uber, looked at some of the bios of the fraud analysts on the teams, and spoken with an old friend of mine who works there now Yixin Zhu, and the consensus is clear. And the cool thing is that it’s not just in the analysts of scientists in the fraud cohort: when I look at the talent of engineers, data scientists, and analysts in the company, I quickly realize that I’m looking at some of the leading experts and technologists in the world… and the potential to work, mentor, and learn alongside those individuals is an opportunity that really speaks volumes to the people there.
3. Mission:
   1. Uber is an app on my phone RIGHT NOW. Travis put out an interesting quote in one his speechs for a Global Square speech on Uber back in 2014: I think it went something like: “transportation should be as reliable as running water, often and everywhere” I think the opportunity to work at the scale and breadth of a company that touches the lives of some many people is extremely appealing as well.
4. Role:
   1. I think we all grow up wanting to be super heroes to some extent, and even though I never managed to shoot lasers out of my eyes, catching bad guys with numbers and analytics is even cooler!

## **What do you see yourself doing?**

1. Asking a lot of questions
2. Dean Silverman, a partner with McKinsey and one of my mentors while I worked with the IRS. His favorite quote was: asking the right question is 75% of finding the right answer to a hard problem. I’m a firm believer in the ideology, and whenever I begin work with an analytic team, I spend a considerable time to problem frame: what are we trying to solve.
   1. At Elevate, we had a classic example when I entered the company in the Fraud, Strategy, and Analytics team, we had an incomplete scope of what fraud actually was at the company.
3. What about when customers are exactly who they say they are, but they choose to lie? First Party Fraud
4. What about customers that don’t actually exist, Synthetic?
5. What about
6. And what ended up happening was a scope that initially spanned 20-30MM in losses, quickly grew to 200M, and the opportunity to find solutions for this problem grew as well.
   * 1. The question went from: how can we build a better rule, to how can we reduce the likelihood that customers take advantage of our platform?
        1. Soft behavioral economic adjustments in our application flow
        2. Account takeover prevention strategies
        3. Modelling
        4. Catch and release mechanisms (RFAI)
7. The way you do that is by challenging the existing quo of the “Why?” and layering on peripheral expertise in industry and experience.

## **Why are you leaving your job?**

1. A big part of why I’m leaving is Uber’s business model: Transportation should flow like water, all the time, and everywhere. I think Uber is a once in a lifetime opportunity, and the ability to work with a company that has impact on every single person on the planet is something I’m absolutely excited about.

## **What compensation are you expecting?**

1. I generally weigh the opportunity to grow both skill-wise and professionally very heavily as well as the culture of the analytic teams
2. Would you be comfortable with sharing the expected range for the position?
   1. No
      1. Given considerations in terms of cost of living increases, relocation and current RSU of my company, I’m looking for a base salary of around 120K, and that would be dependent on offers in terms of equity, stock, benefits in addition to the opportunities in skill and professional growth.

## **Questions for you**

1. I know there’s a variety of potential vectors for fraud: first party, third party, synthetic fraud: what do you see as the top priorities for someone entering the role?
   1. What about my background, from a quantitative and management perspective, do you think would be used to address those roles?
2. Can you describe the organizational structure, and how the Risk teams fit into it?
3. If I were to step in as a senior analyst, what would the trajectory look like for me?
4. I’m really passionate about this opportunity, and I want to make sure you have all the information you need and concerns addressed. Is there anything that I’ve said or haven’t said that might lead you to believe I’m anything but an ideal candidate?

## **Types of fraud at Uber**

1. Driver Fraud
   1. Compliance/criminal
      1. Underage
      2. Other driver
      3. Soliciting other business
      4. Ineligible to drive (suspended license, DUI, criminals)
   2. Third Party
      1. Fake docs
   3. First Party
      1. Fake docs
      2. Upcharges
      3. Fake cleaning fees
      4. Self rides
   4. Other car
2. Customer Fraud
   1. Compliance/criminal
      1. Underage
   2. Competitor Fraud
      1. Excessive cancellation
   3. Promotion Fraud
      1. Rider creates a bunch of accounts trying to get free rides
   4. Refund/Credit abuse
      1. Multiple requests for refunds
   5. Chargeback fraud
      1. Developing confidence around fraud signatures
      2. Third Party
         1. High confidence
            1. Fraud rings identified
         2. Medium confidence
            1. Customer IDT researched and verified by agent
         3. Low confidence
            1. Existing fraud defenses stopped the transactions
      3. First Party Fraud
         1. Driver and customer disagree on charge
         2. Customer
         3. Mitigation strategy
            1. Assign a risk score for the customer
            2. Ask for confirmation about intended route prior to starting
            3. Display fun facts about driver prior to starting off
            4. Have drivers that the rider may be more empathetic less-likely to chargeback on accept the ride in peak supply times
      4. NSF
         1. Credit card limit issues

Uber – David, Amy from Risk. 2 heads of risk, xin ge … jiao

1. 2 or 3 days
2. Once I come onsite, they’ll arrange the hotel and travel
3. 6 people – 30 / 45 minutes per person. 4.5 hours
   1. Technical skills
   2. Analytical skills
   3. Knowledge of risk
   4. Think on my feet, prior knowledge, things that uber specific
   5. Business Communication skills
      1. How passionate you are about Uber, how motivated I am to join
      2. Short term and long term goals
4. Peggy Peng,
   1. Role fit
   2. Technical aptitude
5. Uber
   1. A bar raiser
6. Lunch
   1. Before 12 at the cafeteria
   2. After the onsite walk us out
   3. What went well, what didn’t go well
7. Favorite teams
   1. 15,000 learning advancements
   2. Best of the best
   3. Ze and Xin Ge (jee), 50
      1. Legends in the risk and fraud space
   4. Uber moves with the interview process
      1. Decision in the next steps within 2-3 business days
      2. Offer in the next two days
      3. Offer within 48 hours to make the decision
   5. Friends and bonded, and a lot of team bonding
   6. Peggy Peng, Manager
      1. Peggy can do review
      2. TJ – Xin
   7. 40 people
8. Energy – Uber
   1. The energy within Uber, momentum, and speed. You are all working together
9. Interviewer
   1. Split between Palo alto and san Francisco

## Uber

1. Schedule
2. Replying back
   1. Dietary restrictions
3. Dress
   1. Casual
4. Arrival
   1. Sign in on Ipad
   2. Meet with kevin
5. Interview
   1. Bring a laptop, resume, cards
   2. Read news about the company [Uber's Newsroom](https://newsroom.uber.com/)
   3. Hacker Rank
      1. <https://codepair.hackerrank.com/paper/yzvtyqktiiwjkslmhjcatxqyxqmosrac?b=eyJpbnRlcnZpZXdfaWQiOjM4MTI5MCwicm9sZSI6ImludGVydmlld2VyIiwic2hvcnRfdXJsIjoiaHR0cDovL2hyLmdzLzFiYjlkYSJ9>
6. Additional Followups
   1. No more than $60 per day
   2. UberX to and from the interview

  Your **legal name**as it appears on your identification**:**

a.      **First:**

b.     **Middle:**

c.      **Last name:**

2.     **Date of birth:**

3.     **Gender:**

4.     **Cell phone number:**

5.     **Preferred departure city with date and time/return time**: