## **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.

My first job in undergraduate was working with the Alliance to Save Energy, an engineering optimization and sustainability firm (if you’re ever at any of the UC Campuses, and find yourself really loving the optimal lighting configurations– you can thank me now!)

Shortly thereafter, really found myself enjoying the quantitative modelling side of the work and became an associate with Qualcomm’s Financial Engineering organization working on core financial analysis and forecasting

Had a few close friends talk about some of the work I was doing, and gentleman by the name of Jack Lew, former White House Chief of Staff and our Secretary of the Treasury at the time, overheard. Next thing you know, I was getting the recruiting call of the year from the White House asking if I wanted to continue doing what I love for my country. I answered the call and worked as an Operations Research Analyst for the next few years within a consulting unit called the Office of Applied Analytics and Statistics and that’s where I found my calling. Working in fraud prevention, I have the dubious honor of building a team that detected and analyzed the most substantial electronic fraud event to ever face the federal service (you can check out CSPAN for some of my work!)

And as administrations move, so do their analysts, and I took up work with Elevate, a financial technology startup that recently IPO’d out in San Diego where I’ve spent time in the fraud operations, strategy, and analytics team tackling the $300M fraud loss portfolio as well as serving as the company Data Assets Lead within the Data Science team where we serve as consultants for the business to figure out new ways to leverage third party data, analytical techniques, and modelling to improve the 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 vision for a project, while also being able to transform that vision through deep quantitative analytics.

This is why I was pretty excited when I saw this opportunity with the Risk team at Uber, since it seems like a great blend of my interests and the needs of the company.

What about yourself? Would you mind telling me about yourself?

## **Why Uber?**

1. Mission:
   1. Uber is an app on my phone RIGHT NOW. Travis put out an interesting quote in one his speechs on Uber back in 2016: I think the motto of “transportation should flow like 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.
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 a 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 analyst of 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 why.
3. 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 that is Uber’s business model: Transportation should flow like water, all the time, and everywhere. I think Uber is a once in a lifetime type of company, and the ability to work with a company that impacts every single person on the planet is something I’m really thrilled about.

## **Compensation**

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
   2. 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 115K, 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 would you see as my top priorities entering into this role?
2. What about my background, from a quantitative and management perspective, do you think would be used to address those roles?
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?

# Job Description

**Uber Overview**

Uber’s Risk Team is at the forefront of one of the world’s biggest challenges. Every day we process millions of mobile transactions in over 75 different countries, while also issuing driver-partner payouts on weekly, and in some cases, daily basis. As we grow and rapidly expand our transaction base across emerging products, we face new and interesting situations that many companies have never encountered. Our goal is to deliver innovative risk management in the two-sided marketplace to maximize legitimate revenue and sustainable growth.

**Job Description**

This is a fast-paced, hands-on role for an experienced fraud or risk professional who can successfully manage large projects across product, engineering, data science, finance, security, and operations stakeholders in a complex environment. As an owner of key loss metrics, you should have the analytics experience, intellectual curiosity, and resourcefulness to identify, measure, and mitigate new and emerging loss vectors. In this role, you will serve as the global subject matter expert and thought leader on techniques that mitigate risk of financial losses while also maintaining a positive user experience and enabling Uber to continue making big bold bets.

**What You’ll Do**

Establish a Foundation by designing, coordinating, and implementing Uber’s framework for mitigating the risk of fraud and financial abuse across riders, drivers, merchants, and affiliates financial abuse across riders, drivers, merchants, and affiliates

Build Our Business Strategy by collaborating with product and engineering teams to define product roadmaps and strategy, while designing solutions that prevent, detect, or action against fraudulent or suspicious user behavior

Deep Dive into Data through systematic and ad hoc analyses that identify root causes of loss segments and estimate the impact of new products and processes

Analyze and Design Rules that introduce appropriate amounts of friction for suspicious Uber users based on high risk user characteristics and machine learning models

Communicate Results on a regular basis to stakeholders around the world, including executive leadership

Execute on Projects by implementing policy proposals, developing the user support experience, and coordinating work across teams to deliver on short- and long-term risk, fraud, and payments efforts

**What We’re Looking For In You**

4+ years experience in Risk Management (payment fraud, Incentive or Promotion abuse, collusion). Experience with merchant, seller, or publisher fraud.

* Application, transaction, and account management side
* Collusion
* Promotion abuse
  + I see it as a subset of first party fraud
* Payment fraud
  + I’ve worked at companies where we do some of the riskiest things imaginable – like lending thousands of dollars to complete strangers over the internet and hoping they pay us back
  + Chargeback fraud

Quantitative background in statistics, math, computer science, business, or related disciplines

* My undergraduate was in management science, which many universities refer to as operations research, and basically it’s a quantitative and mathematical approach to answering business and economics questions. We had sequences in actual linear programming, optimization, econometrics, forecasting, etc.

Strong analytical skillset and experience with analytics tools (Excel, SQL, R, Python, Tableau, and other statistical or data analysis packages)

* My motto for tools is to use the one that’s most ubiquitous in the business, but keep the eye on industry
* ELVT’s portfolio and analytic teams leverage SAS, SQL Server, and some R. The data science team leveraging primarily R and Python. And our

Exceptional communication and presentation skills

Creative problem solving and critical thinking skills

Ability to take initiative in a fast-moving environment and independently make decisions or take risks with incomplete information

Experience leading a team a plus

* Leading tactical quantitative teams is easily where I’m most at home. At the service . And it’s really something that I’ve made into a highlight everywhere I go. At Elevate I host a bi-weekly analytics methodology collaboration. I was also responsible for training and working with
* When I worked at Elevate I trained two junior analysts

1. I’m fascinated by the developments going on in the world of machine learning and modeling, I know Uber has a robust data science team and I wanted to ask what opportunities
2. What excites you about the work you do, and the team here at Uber?
3. Is there anything that I’ve said or haven’t said that might make you 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**: