# Michael Pezely

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## Trust & Safety | Strategy | AI & Risk | Leadership

Senior Trust & Safety and Risk Strategy Leader with 20+ years of experience architecting global fraud prevention, policy enforcement, and platform integrity programs at scale. Proven track record of building cross-functional teams, designing data-driven enforcement systems, and reducing platform abuse at companies like eBay, OfferUp, and Signifyd.

An early adopter of machine learning in risk detection, with hands-on experience evolving AI capabilities from rule-based systems to agentic, LLM-driven frameworks. Recent work includes designing AI-native fraud intelligence platforms that empower non-technical users through autonomous agents, Python-based analysis, and custom tooling.

**Career Highlights:**

- **Pioneered scalable trust enforcement systems at eBay**
  Designed and implemented eBay's first proactive content detection workflows, establishing an operational foundation that evolved into one of the platform's most mature systems. Leveraged early AI and machine learning techniques to support over 1 billion automated trust decisions weekly across global markets.
- **Built OfferUp's end-to-end Trust & Safety program from the ground up**
  Transitioned risk operations from reactive to proactive by architecting real-time fraud detection infrastructure that combined rule-based logic, advanced analytics, and machine learning. Scaled cross-functional teams from 1 to 50+ and achieved a 95% reduction in abusive user interactions.
- **Led strategic fraud intelligence and risk policy at Signifyd**
  Defined the vision for an AI-powered Risk Intelligence organization, supporting real-time detection across 10,000+ merchants. Developed detection frameworks and mitigation programs that reduced flash fraud response times by 60%, aligning platform enforcement with business risk objectives.

## PROFESSIONAL EXPERIENCE

Fravity (Agentic Copilot) - **Independent Consultant**                                     July 2025 – Present
(Remote / Contract)

- Advising an early-stage startup on the architecture and launch of an agentic fraud and risk intelligence platform that leverages LLMs and autonomous agents for scalable policy enforcement and real-time abuse detection.
- Designing frameworks for risk decisioning, fraud mitigation, and enforcement logic, integrating AI-native tooling with Python-based infrastructure to accelerate detection pipelines.
- Providing strategic guidance on system design, trust policy alignment, and go-to-market risk considerations, drawing on 20+ years of experience in Trust & Safety leadership.

Signifyd - **Senior Director Risk Intelligence**                                     Feb 2023 - June 2025

- Built and scaled Risk Intelligence team with expanded technical capabilities to address fraud and enforcement trends. Improved productivity by 50% through automation, skill development, and performance process improvements.
- Developed AI-powered Model Context Protocol (MCP) using Cursor, enabling non-technical analysts to perform Python-based data analysis and deploy AI agents, improving documentation workflows across fragmented sources.
- Delivered KPI-driven insights and threat intelligence to C-suite through the Risk Operating Group, informing policy-enforcement strategy and protecting underwriting margin from fraud-related losses.
- Acted as a key advisor in Signifyd's C-level Risk Operating Group, delivering real-time fraud trend analysis and KPI insights that informed policy enforcement strategy and protected underwriting margins against fraud losses.

Signifyd - **Director Risk Intelligence**                                         Sept 2021 - Jan 2023
- Established KPIs and data reporting frameworks to improve transparency and accountability in global risk ops, supporting scalable policy enforcement for 10,000+ merchants.
- Restructured team organization and workflows to align with evolving trust and safety policy pillars, accelerating fraud detection speed by 60% through deployment of new anomaly detection models and standardized operating procedures.
- Provided strategic guidance on machine learning model performance to enhance risk decisioning accuracy, strengthen fraud prevention outcomes, and ensure tight alignment between Data Science, Operations, and business objectives.

OfferUp - **Head of Trust and Safety**                                         Feb 2017 - Sept 2021

- Designed and executed proactive trust & safety strategy, implementing scalable policy frameworks that reduced platform risk and increased community integrity and marketplace liquidity.
- Defined and led Trust & Safety OKRs/KPIs; collaborated with C-level, Product, and Legal to shape risk policy and influence roadmap. Delivered actionable trust metrics to guide strategic decisions.
- Directed regular executive reviews, presenting trust metrics and aligning senior stakeholders on risk priorities, resulting in a 95% reduction in policy violations and scam related user incidents.
- Collaborated cross-functionally to design and implement scalable trust interventions, enhancing user safety and supporting marketplace growth.
- Managed multi-million dollar trust & safety budget, optimizing spend across strategic programs and technology investments to maximize impact and efficiency.

OfferUp - **Sr Manager Risk Technology**                                         Nov 2015 - Jan 2017

- Built and executed 18-month roadmap to scale Trust & Safety operations by integrating frontend product enhancements with backend enforcement systems. Led change management across internal teams.
- Owned strategic partnerships with key external risk vendors, influencing their product roadmaps to align with evolving policy needs and delivering $6M+ in cost savings through sustained collaboration.
- Led design and deployment of behavioral risk models to detect platform abuse and support scalable policy enforcement; launched a targeted model for in-person meetup crimes, achieving an 80% reduction in verified crime reports.
- Drove adoption of advanced ML techniques (NLP, computer vision, social graph analysis), expanding enforcement capabilities and improving operational productivity by 1,600%.

eBay - **Sr Manager, Risk Management - Detection & Platforms**                     Mar 2009 – Oct 2015

- Led a global team of 20 analysts and engineers to design and maintain rule-based enforcement systems supporting scalable policy control across diverse user activities and markets.
- Drove cross-functional alignment with Product, Engineering, and Ops to prioritize risk tooling and accelerate deployment of platform-wide enforcement capabilities
- Introduced early machine learning and AI techniques to optimize rule scoring, detect behavioral anomalies, and support automated enforcement workflows in high-volume risk environments.
- Co-developed eBay's rules platform (v1–v3), building analyst tools and signal detection systems that enhanced enforcement accuracy and supported scalable policy implementation.
- Established robust governance processes to oversee more than 30,000 annual rule updates, reducing production risk and ensuring seamless execution of integrity policies across millions of transactions.

**Skills**

- **Trust & Safety:** Policy Design, Risk Operations, Enforcement Systems, Rule Engines, Platform Integrity
- **AI & ML:** LLMs, Agentic Systems, Model Context Protocol, NLP, Computer Vision, Anomaly Detection
- **Data & Engineering:** Python, AI-native IDEs (e.g., Cursor), Full-Stack Web Development, Automation
- **Leadership & Strategy:** Executive Communication, KPI/OKR Design, Cross-functional Team Scaling, Budget Ownership