PIERRE GERGIS

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EXPERIENCE

SMYTE, SAN FRANCISCO, CA | *ANTI-ABUSE ENGINEER* – MAY 2017-OCT 2017

Built anti-financial fraud components of product rules engine; worked with clients to optimize 'blocks' and allows' to meet their goals and improve quality of life for their risk management teams; added features to proprietary querying and rule generation language.

SIGNAL TO NEWS, BERKELEY INSTITUTE OF DATA SCIENCE, UC BERKELEY | OCT 2016-OCT 2017

Consulted for researchers on best methods for building and going to market with a tool to promote scientific literacy, especially for application to analyzing news media.

STRIPE, SAN FRANCISCO, CA | *RISK ANALYST* – FEB 2014-FEB 2017

Through account-level intervention and improvements to product and process, my team minimizes Stripe's financial exposure to fraudulent and high credit-risk merchants. I am currently the most senior member of the team, and specialize in credit risk management, for hardware and manufacturing startups.

- *Product management*: Led research, design, and building of new product designed to streamline and automate parts of the chargeback response flow. Projected impacts include >20% reduction in Stripe losses, significant time and money savings to the vast majority of users, and likely to be a top revenue driver. Developed process for evaluating default risk, designed mitigation techniques, and trained a team to implement new credit risk policies. Built vendor-facing labeling tool, designed, and ran effort to add robust industry tags to our portfolio.

- *Data analysis*: Developed and published SQL queries and iPython notebooks studying analyst work load, efficiency, and fraud and credit risk patterns. Built CoffeeScript forms and dashboards to make it easier for teammates to generate reports and field requests from stakeholders, such as our financial partners.

- *Account investigation*: Underwrote minimum of 500 accounts per week, fielded 100 plus support tickets per week, and reviewed 100 potentially fraudulent transactions per week on a continuous basis.

- *People management*: Trained, audited, and mentored the quality performance and professional development of 6 new hires over ~1 year, and guided up to 20 more analysts on an ongoing basis. Contributed data to headcount and project prioritization models. Represented team in various capacities to execs, new hires, other teams, as well as to external parties in high stakes negotiations.

- *Account management*: Consulted some of our largest users on technical and operational best practices to improve their fraud and chargeback rates, and to maintain favor of card networks and acquiring banks. Supported Stripe users large and small in integrating with Stripe in ways that are most compliant and safest from fraud and abuse.

- *Fraud and credit-risk control*: Developed improved infrastructure to support higher credit risk business models, such as preorder and event campaigns. Regularly monitored fraudulent spikes and credit risk trends following open beta launches in Australia and the Nordics, establishing precedent for controlled expansion to new markets.

- *Banking partner relations and compliance*: Engaged with banking partners globally to negotiate support for users, and establish review processes that balance their and Stripe's internal needs. Advocated and negotiated on behalf of some of our largest users to reduce up to $500k in regulatory fines per user, and successfully supported Stripe users with unique business models as they navigated anachronistic compliance landscapes.

- *Internal process improvement*: Investigated ways to streamline team workload with minimal financial impact, resulting in a 30% overall decrease in manual account reviews on a 90 day rolling basis.

IBM, NEW YORK, NY | *CONSULTANT* – JUL 2012-OCT 2013

Supported a variety of client engagements across the financial, retail, and technology sectors, on projects ranging from research, strategy, and financial analysis, to large-scale ERP integration testing.

EDUCATION

COLUMBIA UNIVERSITY, PHILOSOPHY+COMPUTER SCIENCE (CONC.) | NEW YORK, NY – 2008-2012

SKILLS

Fluent: Arabic, Python, C, SQL, Unix tools, MS Office, Adobe CS
Conversant: Ruby, HTML/CSS, Visual Basic, various ERP / CRM tools
Literate: Haskell, Java, French, Italian