

RACHEL TONG

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PROFESSIONAL EXPERIENCE

MASTERCARD DATA & SERVICES

Toronto, ON

Consultant

Aug 2021 – present

The Client Services Team within Mastercard Data & Services is an external strategy and data analytics consulting group focused on solving core challenges of financial institutions (FIs) and using a proprietary Test & Learn analytics engine to help clients make data driven decisions.

- Deliver credit risk and portfolio management strategies, profitability analyses, and other value-add services for FIs
- Lead client relationships for long-term data analytics engagements for FI and retail clients including managing key stakeholders, working with complex datasets, conducting T&L platform/data/problem solving trainings for client users, and collaborating on analytics test design, results analysis, and recommendations of multimillion-dollar initiatives
- Collaborate with non-profit foundation with over \$3.3bn in assets to quantify and evaluate real economic impact of community investments and initiatives in the Chicago area using innovative data analytics and economic spend tracking

SELECTED ENGAGEMENT EXPERIENCE

Undisclosed U.S. Top 10 Bank | Creating a comprehensive credit risk management strategy for SMB credit card portfolio

- Evaluate the existing credit risk management strategy of a U.S. Top 10 Bank's SMB credit card portfolio through stakeholder interviews, document analyses, and univariate and bivariate analysis of historical portfolio data
- Develop risk-based decision tree matrices for credit line increase/decrease and portfolio optimization recommendations for future credit risk management; recommendations will improve profitability of a \$1bn+ credit portfolio
- Analyze complex client datasets using SAS, SQL, and python to retrieve and manipulate data for strategy development

Undisclosed Top 6 Canadian Bank | Advising National Sales Enablement team on data-driven decision analytics

- Support client analysis on an in-branch initiative to test the incremental impact of adding a branch dialer on outbound calling and incremental sales. Final recommendation against national rollout led to cost savings of \$3MM
- Design A/B testing of pilot initiative to assess the financial impact of different business hours strategies across 1K+ bank branches; insights will drive subsequent detailed testing and national optimization strategy
- Build analytics capability for client team to institutionalize the testing and analysis of business initiatives across the bank

Undisclosed U.S. Regional Bank | Developing a Buy-Now-Pay-Later (BNPL) offering from product construct to launch

- Research BNPL market landscape and extract insights to analyze product norms, differentiators, and revenue levers
- Build 5-Yr profitability projections to validate the revenue potential/cost implication of 3 different product constructs
- Lead presentation of revenue model and opportunity sizing to CEO and other executives during the final deliverable

ONOVA INNOVATION CONSULTING

Toronto, ON

Innovation Consultant

May 2020 – Dec 2020

- Advised McDonald's and HSBC to design and launch the companies' largest global product innovation sprint for 1000+ employees in over 20+ countries, which resulted in 160+ product prototypes to solve core business challenges
- Sourced and managed relevant start up partnerships for innovation sprints to provide technology and resources
- Oversaw and managed tech partnerships with Google, AWS, Salesforce, Microsoft and more for HSBC global projects

ADDITIONAL EXPERIENCES

- Research Assistant at New York University, Leonard N. Stern, Department of Economics, 2020, New York, NY
- Research Analyst at Caixin Insight Group, CEBM Advisory Firm (China's leading finance publication), 2019, Shanghai, ROC
- Financial Analyst, Royal Bank of Canada, Technology & Operations, 2018, Toronto, ON

EDUCATION

New York University, Leonard N. Stern School of Business

New York, NY

BSc. in Business and Political Economy, Concentration in Finance, Minor in Mathematics | Cum Laude

Sep 2017 – May 2021

- **GPA:** 3.7/4.0 | **IB:** 41/45 | **ACT:** 34/36 | **Study Abroad:** NYU London (Fall 2018), NYU Shanghai (Spring 2019)
- **Activities/Honors:** John Stevenson Leadership and Community Building Award, NYU Stern Inter-Club Council (President)
- **Coursework:** Equity Valuations, Corporate Finance, Strategic Analysis, Foundations of Finance, Data Bootcamp

SKILLS & INTERESTS

Skills: Financial Modeling, Data Analysis, Excel, Project Management, Credit Risk Analysis, SQL, Python, SAS, A/B Testing

Interests: Music Production, Data Science, Travel, Eating Spicy Food, Cooking, Reading Fiction, Mushroom Cultivation

Certification In Progress: DataCamp Professional Data Scientist Certificate