

# REJO Z MATHEW

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**Senior data, analytics, and AI platform leader** with **18+ years of experience** modernizing **enterprise data ecosystems**, building scalable **cloud-native data platforms**, and driving **AI/ML-powered transformation** across financial services, with deep exposure to **consumer banking and lending products**. Expert in integrating **foundational data capabilities** and **governance** to deliver scalable, compliant, high-performance data environments, and enabling advanced analytics and decisioning at enterprise scale. Recognized for **leading global teams**, partnering with **C-suite stakeholders** to shape **enterprise data & AI strategy**, and delivering **customer-centric, data-driven capabilities** that enhance experiences and business performance.

## CORE COMPETENCIES

- **Enterprise Data & AI Strategy, Architecture & Modernization**
- **Cloud-Native Data Platforms & Analytics Ecosystems** (AWS, Snowflake, Spark)
- **AI/ML Enablement & Operationalization** (MLOps, Feature Stores, Model Governance)
- **Knowledge Graph & Semantic Layer Design for Advanced Analytics and Generative AI** (Neo4j, AtScale)
- **Predictive Analytics & Decision Intelligence** (Segmentation, Propensity, Optimization)
- **Data Governance, Quality, Controls & Regulatory Compliance**
- **Customer-Centric Analytics & Personalization Frameworks**
- **Metadata, Lineage, Observability & Platform Reliability**
- **Cross-Functional Leadership** (Technology, Risk, Product, Marketing, Business)
- **Global Team Development, Data Literacy, & Change Leadership**

## PROFESSIONAL EXPERIENCE

<b>Capital One Financial (formerly Discover Financial Services), Chicago</b> <b>SR. DIRECTOR, Data Science &amp; Data Infrastructure Management, DNA</b>	<b>Apr 2012 – Till Date</b> June 2022 – Till Date
<ul style="list-style-type: none"><li>• Led Discover's <b>enterprise data &amp; AI platform</b> transformation, delivering a modern cloud-native analytics environment (AWS, Snowflake) with improved scalability, interoperability, and AI/ML readiness.</li><li>• Developed Discover's <b>Enterprise Identity Knowledge Graph (neo4j)</b> and <b>Customer 360</b> platform, unifying <b>foundational customer data</b> across business units to enhance regulatory reporting and enterprise analytics.</li><li>• Integrated <b>MarTech, CRM, digital, and core banking</b> data into the enterprise platform, enabling <b>AI-driven personalization</b> and decisioning that delivered <b>~\$100M</b> in business gains.</li><li>• Led data workstreams for Discover's student-loan <b>portfolio migration</b> and divestiture, ensuring data integrity, governance, lineage, and end-to-end reconciliation of customer and loan data.</li><li>• Partnered with C-level executives to shape <b>enterprise data &amp; AI strategy</b>, guide execution, and drive <b>data literacy and AI adoption</b> across the organization.</li><li>• Communicated complex data, AI, and platform concepts to non-technical executives, translating architecture and model capabilities into clear business strategies and measurable outcomes.</li><li>• Oversaw a global, full-stack data organization of ~75 professionals, including ~25 employees and 50+ contractors across data science, analytics, and engineering, driving high performance and innovation.</li></ul>	

<b>DIRECTOR, Data Science, CB</b>	<b>Oct 2018 – June 2022</b>
<ul style="list-style-type: none"><li>• Built and scaled a generalized <b>ML feature store</b> supporting enterprise AI/ML use cases, enabling consistent, production-ready features for credit risk, retention, CLV, and other customer analytics.</li><li>• Delivered <b>self-service BI</b> capabilities for all Consumer Banking business lines, significantly accelerating insight delivery and democratizing access to curated data assets.</li><li>• Strengthened enterprise governance by designing <b>regulatory remediation and reporting</b> frameworks and implementing a centralized control and exception management environment (ServiceNow), improving traceability, control visibility, and compliance across all lines of defense.</li><li>• Served as <b>Chief Data Steward for Consumer Banking</b>, advancing <b>governance frameworks</b>, data-quality standards, and control policies to strengthen regulatory compliance and analytic reliability.</li></ul>	

**SR. MANAGER, Analytics, BI & Pricing - Discover Financial Services** Jul 2016 – Oct 2018

- Built the **analytical data environment** and **BI infrastructure** from the ground up following an origination **system migration**, enabling enterprise reporting and marketing analytics for Discover Home Loans.
- Developed and operationalized the organization's **multi-touch attribution (MTA)** model, quantifying channel contribution and informing marketing investment decisions across digital and offline campaigns.
- Redesigned **risk-based pricing models** and product structures, improving loan portfolio profitability and driving a **20% increase in ROE** while enhancing conversion performance.

**MANAGER, Analytics & Data Management** Jul 2014 – Jul 2016  
Managed operational analytics and business management reporting functions within strategy and operations group of Discover Home Loans (DHL).

**PROJECT MANAGER, Analytics** Apr 2012 – Jul 2014  
Delivered business analytics and management reporting for Discover Home Loans (DHL).

## PREVIOUS EXPERIENCE SUMMARY

**SENIOR BUSINESS ANALYST, American Express, Phoenix** Apr 2010 – Apr 2012  
Managed multi-million-dollar analytics and reporting projects for the Membership Rewards team, driving insights to enhance customer engagement and program profitability.

**SENIOR CONSULTANT, Summer Associate, Deloitte Consulting LLP, Chicago** Jun 2008 – Aug 2008  
Developed a \$40M business reengineering plan for a major healthcare insurer to transform its client BI reporting ecosystem.

**ASSISTANT SYSTEM ENGINEER, Tata Consultancy Services, India** Feb 2007 – Jul 2007  
Responsible for a team to analyze & develop technology solutions for various products of American Express.

**SENIOR SOFTWARE ENGINEER, UST Global, India** Dec 2003 – Oct 2006  
Designed and developed enterprise software solutions for clients in the insurance/finance domain.

## EDUCATION

**Chief Digital Officer Program, Executive Education | 2024**  
Kellogg School of Management, Northwestern University - *Chicago, IL*

**MBA, Concentration in Finance, Marketing & Operations Management | 2009**  
Kelley School of Business, Indiana University - *Bloomington, IN*

**B.Tech., Electrical & Electronics Engineering | 2003**  
College of Engineering, University of Kerala - *Trivandrum, India*

## CERTIFICATIONS

- **Certified Data Management Professional (CDMP) | DAMA International**
- **AWS Certified Cloud Practitioner | Amazon Web Services**
- **Machine Learning Engineering for Production (MLOps) | DeepLearning.AI**

## KNOWLEDGE ARTICLES & PORTFOLIO

- **Enterprise Identity Graph:** Explains how enterprise knowledge graphs (Neo4j) use identity to unify customer data, enabling omni-channel analytics, AI-driven personalization, and regulatory reporting.
- **Self-Service BI & Analytics Enablement** – Explores semantic modeling and governance patterns for scalable self-service BI, balancing business-user agility with data quality, consistency, and trust.

Full portfolio and articles available at: [www.rejozmathew.com](http://www.rejozmathew.com)