

REJO Z MATHEW

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Senior data and analytics executive with 18+ years of experience driving **enterprise data strategy, platform modernization, and analytics transformation** across financial services. Proven record of building **scalable data ecosystems** and **governance frameworks** that accelerate insight generation, compliance readiness, and AI/ML innovation. Combines **technical fluency** with **strategic leadership** to translate business priorities into actionable data capabilities. Experienced in leading **global, cross-functional teams** to deliver measurable impact through data-driven decision-making, efficiency, and innovation.

CORE COMPETENCIES

- **Enterprise Data Strategy & Architecture**
- **Analytics Product & Platform Development**
- **Data Governance, Metadata & Lineage Management**
- **Regulatory Compliance & Data Quality Assurance**
- **AI / ML Innovation & Operationalization** (MLOps | Feature Stores | Model Governance | Python)
- **Cloud & Data Platforms** (AWS | Snowflake | Spark | Neo4j | SQL)
- **Cross-Functional Leadership** (Data Science | BI | Engineering | Technology | Risk)
- **Global Team Development & Change Leadership**

PROFESSIONAL EXPERIENCE

Capital One Financial (formerly Discover Financial Services), Chicago Apr 2012 – Till Date
SR. DIRECTOR, Data Science & Data Infrastructure Management, DNA June 2022 – Till Date

- Directed a multi-year **data modernization** program, delivering a hybrid-cloud (AWS, Snowflake) analytics platform that improved scalability, interoperability, and compliance readiness across Discover.
- Developed Discover's **Enterprise Identity Graph** and **Customer 360** platform, unifying **foundational customer data** across business units to enhance regulatory reporting and enterprise analytics.
- Partnered across business and technology teams to integrate **MarTech** platforms with **core banking data** (customers, accounts, transactions, and applications), enabling **AI-driven personalization, journey orchestration, and channel optimization** that drove ~\$100 M in performance gains.
- Led data workstreams for **Discover's student-loan portfolio migration and divestiture**, ensuring data integrity, lineage, and end-to-end reconciliation of customer and loan data during transition.
- Partnered with C-level executives to define **enterprise data strategy**, oversee execution progress, and drive **data literacy and adoption** across the organization.
- 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.

DIRECTOR, Data Science, CB Oct 2018 – June 2022

- Built generalized **ML feature datastore** leveraged across Discover products for use cases including credit risk, customer retention / customer lifetime value (CLV), and prepayment modeling.
- Delivered **self-service BI** capabilities for all four business areas in Consumer Banking, leading to significant democratization of analytics across the organization.
- Built enterprise-wide data and reporting frameworks supporting **Consent Order** and **regulatory remediation** programs, enhancing issue traceability and data transparency across all lines of defense.
- Developed an **enterprise control environment** with a centralized control library and **ServiceNow-based exception management**, improving control visibility and **compliance monitoring**.
- Served as **Chief Data Steward for Consumer Banking**, advancing governance frameworks, data-quality standards, and control policies to strengthen regulatory compliance and analytic reliability.

- 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*

REFERENCES

Available on request