STEVE ROUSE

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# Summary

I am a seasoned executive with 20+ years of experience in payments, ecommerce, and fraud prevention. In my C-Level and Director roles I have become a payments industry leader from three unique perspectives as: 1) a payment processor and acquirer; 2) a global online merchant; and 3) a fraud prevention vendor with clients in countries around the world.

*Amazon Pay (2020 – 2021)*

*Senior Program Manager, GTM*

* Global influencer in a highly matrixed environment.
* Identified product enhancements and improvements to meet merchant needs and better serve customers.
* Initiated projects to improve financial performance, including revenue growth (opening new product categories such as gaming and CBD products)
* Worked with internal stakeholders to simplify existing payment operations and compliance methodologies in support of prudent expansion of our customer base and product mix.

*Rouse Consulting Group (2013 – 2020)*

*Principal*

* I trained and taught employees courses such as Credit Cards 101 and effective methods to reduce chargebacks. I also provided payments industry consulting to entrepreneurs and private equity investors. As a serial entrepreneur I am currently a founder of several payments, digital marketing, and ecommerce startups.

*Kount Inc. (2006 – 2013) Chief Operating Officer*

* **Business Planning.** Developed the financial business case supporting the startup rationale, and secured funding from the parent company. Launched in 2008 and acquired by Equifax for $640 million, Kount has become a global leader in the payment fraud prevention vertical.
* **Hiring and Execution.** Hired, aligned, and managed all key leadership to achieve rapid market adoption, streamline operational efficiencies, and drive the product mix. Signed major retailers including Staples, Virgin Mobile,

Bodybuilding.com, Newegg, Blizzard Entertainment, Crocs, Crate and Barrel, and Allstate, as well as channel partners such as MasterCard, Chase Paymentech, Lexis Nexis, WorldPay, Planet Payment, Magento, and others in the payments ecosystem.

*ClickBank.com (2002 – 2005) Chief Operating Officer*

* **Growth.** Developed and executed growth strategies to increase annual sales from $25 million to over $500 million, and increased gross fee revenues from $9.5 million to over $50 million. Transaction volume from 190 countries representing 35% of total processed volume.
* **Fraud Management.** Managed fraud chargeback/refund rates to optimal target range. Commercialized home-grown technologies to win the fraud war while maximizing sales, including device fingerprinting, proxy piercing, geolocation triangulation analysis, real-time transaction clustering, and affiliate tracking.
* **Payment Processing.** Successfully managed major transition to new payment processor, Chase Paymentech, which improved reliability and lowered costs. Added PayPal as a new payment type. Managed IT development of internal payment gateway to allow direct connections to payment networks to reduce costs and improve reliability.

*First Data Corp. (1992 – 2001)*

*Director*

* **Payment Processing.** Managed direct staff of 35 and influenced another 100+ people delivering highly profitable processing services to high-risk merchant clientele. Responsible for all aspects of authorization, settlement, and fraud reduction strategies in both batch and real-time modes.

* **Merchant Risk Reduction.** Developed and executed chargeback reduction plans for merchants with fraud rates exceeding 1%. Regularly met with our largest clients to implement Visa/MasterCard compliance measures. Tracked and reported merchant performance metrics and adjusted fraud scorecards to ensure compliance. Acted as executive liaison between merchants, FFB, and the card brands to manage risk and protect our respective brands.
* **Direct P&L Responsibility.** Doubled revenues in 2 years through intensive re-branding, trade show attendance, advertising, and increased sales efficiencies. *Education*
* **Brigham Young University** – B.S. Business Management, with a focus on finance, accounting, and economics.