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Objectives

Seeking a full-time, strategic product management role in Fraud Prevention and Risk Mitigation within a high growth environment.

Professional Summary

A seasoned product management professional with extensive experience in defining roadmaps, assessing controls, and tuning policies to reduce fraud and mitigate risk. With early career experience as a developer and holding both a Bachelor's and Master's degree in Electrical Engineering and Computer Science from MIT, I possess a strong technical background. I have extensive product management expertise and am passionate about fraud prevention. Proven track record in execution, as well as data analysis and collaboration with data scientists to detect fraud, optimize policies, and implement new controls and ML fraud prediction models.

Experience

BMO (Acquired Bank of the West in 2023) – San Francisco, CA   2023 to present

Sr. Product Manager/Vice President – Global Authentication Strategy, Enterprise Fraud Management

- Specifying multiple roadmaps across consumer online, branch, and small business channels, focusing on fraud control vulnerabilities at onboarding and new account fraud as well as traditional policy-based and ML detection.
- Driving requirements for new fraud KPI dashboards to assess efficacy and enhance fraud control performance.
- Collaborating with vendors to fine-tune policies, improving fraud operations performance by 1-2X.
- Conceptualizing, socializing, and managing fraud initiatives with internal and external stakeholders including LOBs, Development, Compliance, Legal, Fraud, Loss Prevention, BSA/AML partners, and third-party vendors.
- Mentoring teammates and speaking at industry events on fraud prevention within financial institutions.

Bank of the West – San Francisco, CA   2017 to 2023

Sr. Product Manager/Vice President – Fraud Prevention

- Led product roadmaps, projects, and initiatives for fraud prevention and risk mitigation.
- Defined dashboard requirements for data scientists and established KPIs to gauge the performance of fraud controls.
- Worked with third-party vendors and internal developers to integrate new fraud and risk solutions.
- Implemented an ML fraud prediction model in production in collaboration with data scientists, gaining alignment and approvals within Fraud Prevention, Loss Prevention, LOBs, Legal, Compliance (UDAAP), and model risk teams.
- Defined requirements and maintained a fraud datastore in Splunk, serving as the basis for ML and fraud analysis.
- Built partnerships and trust with key stakeholders across various functions including LOBs, Development, Legal, Compliance, and 2LOD to accelerate the delivery of fraud initiatives.

Sr. Product Manager/Vice President – Digital Channel Group, Online Account Open

- Reinvented the digital online application process, bringing it entirely in-house with full-stack requirements from front-end UI user flow to technical requirements for a modular backend orchestration engine. Also payments flows for funding.
- Owned the fraud stack and decisioning engine for the Online Account Open (OAO) platform, which helps identify and authenticate customers, mitigate fraud, and manage related risks for deposit-DDA applications submitted digitally.
- Evaluated vendor performance for new fraud and risk mitigation onboarding controls. Act as a liaison between Dev and the vendor, managing fraud controls, credit/debit worthiness, and cards and ACH transaction risk for funding.
- Created and documented requirements and strategy, setting and socializing strategy and policy to maintain fraud solutions. Optimized policy, reducing the number of applications sent to the contact center review queue.
- Established a new automated process to detect suspected fraud and close accounts *post*-account opening.

Intel Corporation – San Francisco, CA   **2015 to 2016**

Sr. Program Manager – New Devices Group, Wristworn BU, fitness and IoT devices, cloud data services

- Managed multiple wearable, wristworn, IoT products under the Basis division, including software apps to the consumer-based Basis Peak fitness band and Basis Peak user data for Enterprises, a security device used in identification and multi-factor authentication, and future generation sport and fitness wearables.
- Oversaw agile scrum, kanban, and waterfall processes as a project and scrum master for various teams.
- Advocated for process improvements & continuous integration. Configuring program tools, customizing Jira workflows.
- Acted as product owner for features without product representation. Assisted product owners to scope, write, and groom stories. Focused on backend cloud platform, application software (iOS, Android, & Windows) and firmware.

Visa Inc., Foster City, CA - Contract   **2014 to 2015**

Sr. Technical Product Manager – Digital and Developing Markets, Innovation Group, mobile banking & contactless payments

- Managed front-end apps for Visa Digital Commerce App, a white-label mobile product, targeting small to medium sized banks. Product features include onboarding, mobile alerts, card offers, contactless payments and banking transactions which leverage the Visa network. Specified design for the initial 1.0 and subsequent releases to 40+ client institutions.
- Collaborated with business partners on product roadmap. Worked with UX to test usability, gather requirements for each feature, determine UX flows, and prepare wires and mocks and coordinate API integrations with multiple backend teams.
- Owned requirements as product owner for 3 separate design channels and development teams, including native iOS, Android, and Web Responsive (desktop, mobile, & tablet devices) designs.
- Responsible for grooming items at a story, feature, and release-level, communication to leadership and external stakeholders.

Wells Fargo, San Francisco, CA - Contract   **2013 to 2014**

Sr. Product Manager – Digital Channel Group, cross-channel integration, omni-channel sales

- Managed multi- and omni-channel products requiring web, mobile, retail, and phone banking integration.
- Released an online application for assessing customer needs as part of the customer sales funnel, used by store bankers as the go-to resource for engaging walk-in customers. The app assists with KYC and helps store bankers make better product recommendations, resulting in a gain in sales of additional cross-product purchases each customer visit.
- Launched mobile app feature, enabling customers to set appointments with bankers via iOS, Android, & mobile web.
- Developed business cases for next generation 2016 multi-channel revenue and omni-banking initiatives for Wells Fargo.

Education

Massachusetts Institute of Technology, Cambridge, MA

Earned a Bachelor's and Master's Degree in Electrical Engineering and Computer Science, EECS
Master's thesis: **Device Modelling of Field Emission Displays** (GPA 4.7/5.0)

Certifications

- PMP Certification 2011 (PMI)
- Certified Scrum Master 2012
- Certified Scrum Product Owner 2013 (Scrum Alliance)
- Salesforce Admin Certification 2019 (201)

Skills

- **Technologies:** SQL, Python, Java, Perl, C, PHP, Lisp, HTML, Javascript, CSS, Ajax, XML, SOAP, JSON
- **Business Intelligence:** Splunk, Tableau, Power BI
- **Languages**: Native English, Fluent in Mandarin Chinese

Background

- Born in Taiwan, raised in the United States. U.S. citizen.
- Enjoy crossfit, yoga, & scuba.