

Marguerite Oneto

Leveraging Data Science and Business Analytics to Turn Big Data Into Insights that Improve Business Outcomes

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Data Science and Business Analytics Leader with extensive multi-industry experience using big data and mathematical theory to solve business problems for companies from technology startups to global financial services organizations. Seasoned business partner, problem solver, and innovation developer with machine learning expertise and strong data visualization skills. Adept at bridging the gap between theory and practice in supporting clients and internal engineers, with the ability to communicate complex analytical concepts easily to various audiences. Works fluidly between business transformation and technology results, managing teams and processes up, down, and across the organization.

- **Product Strategy:** Engineered value propositions and orchestrated go-to-market strategies for three product launches in four months at startup Descartes Labs, increasing brand equity and garnering strong media coverage in outlets such as Fast Company, The Atlantic, Inc, CNET and Mashable.
- **Business Innovation:** Directed cross-functional teams that created master dashboards used by PayPal leadership to get 360-degree views of the business, leading to unique collaborations between operations, marketing, sales, risk management and finance.
- **Financial Analytics:** Won \$30M in rare startup capital from Mellon Capital Management parent company to create a new, intelligently rebalanced multi-asset-class index fund for institutional investors. Researched and successfully traded commodities, a new asset class to Mellon Capital.
- **Project Management:** Saved GE Money from more than \$5M in credit losses by steering cross-functional projects from conception to implementation for all businesses within the GE Money retail enterprise; consumer finance, sales finance, commercial finance, personal finance and mortgage.
- **Risk Mitigation:** Drove TCF National Bank to more conservative credit approval criteria starting in 2005 through econometric stress testing, leading to a charge-off rate of 1.80% in 2010, four years into the US housing crisis. Developed tools that contributed directly to over \$20M in fraud loss avoidance for US Bancorp, which added pennies per share to quarterly dividends.

Analytical Leadership that Drives Competitive Advantage

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| ▪ Business Intelligence | ▪ Financial Services | ▪ Strategic Planning |
| ▪ Machine Learning | ▪ Risk Management | ▪ Talent Management |
| ▪ Data Mining | ▪ Fraud Prevention | ▪ Marketing Strategy |
| ▪ Predictive Modeling | ▪ Customer Lifecycle | ▪ Project Management |

A Career Using Big Data to Create Valuable Solutions

Descartes Labs, Santa Fe, NM

2016 – 2019

Software startup building computer vision systems to analyze satellite imagery.

PRODUCT MANAGER, DATA SOLUTIONS

Recruited to drive product development roadmaps and go-to-market strategies for this startup, founded in 2014, and to assist in building and growing the company, reporting to Head of Product Management.

- Influences overall business strategy and individual product roadmaps through competitive intelligence.
 - Increased datasets from 10 to 75, expanding availability on the company's platform, by partnering with Sales to develop 15 new relationships with commercial data providers.
 - Collaborated with Engineering as Agile Product Owner for data pipeline development, facilitating relationships with commercial data partners, writing user stories, and prioritizing and managing the product backlog.
 - Led three product launches in four months, managing website updates, announcement blogs, media requests, Twitter chatter, sign-up and usage tracking, webinars, and the collection of user feedback.
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PayPal (NASDAQ: PYPL), San Jose, CA

2012 – 2013

American company operating a worldwide online payments system.

SENIOR MANAGER, NORTH AMERICA STRATEGY AND ANALYTICS

Joined to direct strategic analytical projects for the North America Executive Leadership Team. Managed team of three data scientists with an annual budget of \$550K, reporting to Director, North America Strategy and Analytics.

- Won new small and medium-sized company customers by securing and analyzing data never before utilized by the company, which culminated in a new competitive strategy for PayPal's credit gateway service.
- Directed cross-functional teams, developing unique collaborations between operations, marketing, sales, risk management, and finance by creating 360-degree views of the business with enterprise dashboards.

ThreeBridge, Eden Prairie, MN

2011

Offering data science, artificial intelligence, machine learning and business intelligence solutions.

DIRECTOR OF CONSUMER ANALYTICS AND INSIGHTS, MARKETING ANALYTICS

Asked to return to LiftPoint to serve as Acting Director for 25-member company to ensure consistent delivery of excellent service to clients.

- Shaped business outcomes for clients by rapidly ingesting large volumes of data to develop insights into customer behavior.

Mellon Capital Management (NASDAQ: BK), San Francisco, CA

2008 – 2010

Providing analytical global investment management strategies for institutional investors.

VICE PRESIDENT, STRATEGIC INVESTMENTS

Recruited to create a new intelligently rebalanced, multi-asset-class index fund for institutional investors, reporting to the Managing Director, Strategic Investments. Researched and successfully traded commodities, a new asset class to Mellon Capital, which led to commodities being added to active strategies across the company.

- Won \$30M in rare startup capital from parent company to open new fund in June 2008.
- Launched fund on schedule by coordinating with seven different internal departments.
- Sped up delivery time and allowed on-time launch using SAS for large data set analyses and Excel macros for simulation and production models.

GE Money, now Synchrony Financial (NYSE: SYF), Alpharetta, GA

2006 – 2008

Consumer financial services company providing private label credit cards.

SENIOR PROJECT MANAGER, DECISION SCIENCES

Brought in to build new statistical methodologies for the practice of credit risk management across the whole retail customer account lifecycle.

- Saved the company from more than \$5M in credit losses by steering cross-functional projects from conception to implementation for all businesses within the GE Money retail enterprise; consumer finance, sales finance, commercial finance, personal finance and mortgage.
- Delivered risk models that spanned the entire credit chain, approvals, default, credit line increases, default payment plans, upselling, cross-selling, and account closure, accurately and on-time through proactive management of dedicated 10-member modeling team in India.

TCF National Bank (NYSE: TCF), Minneapolis, MN

2003 – 2006

Providing retail and commercial banking services with \$18.7B in assets.

ASSISTANT VICE PRESIDENT, STATISTICAL ANALYTICS

Tapped to provide expertise in applying statistics to risk management issues across various retail departments. Built statistical tests to bring the bank into compliance with US regulations, as well as with Basel II requirements, reporting to the Senior Vice President, Senior Consumer Credit Officer.

- Built a regulator-approved best practices template, published across the industry, for validating performance of third-party credit scores.
 - Drove the bank to more conservative credit approval criteria for mortgages and home equity lines of credit starting in 2005 through econometric stress testing, leading to a charge-off rate of 1.80% in 2010, four years into the US housing crisis, a rate lower than most of its peers and the largest banks in the US.
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ThreeBridge, Eden Prairie, MN

2002 – 2003

Startup offering data science, artificial intelligence, machine learning and business intelligence solutions.

FOUNDING MEMBER, MARKETING ANALYTICS

Recruited to conduct customer behavior prediction analysis to provide company-changing insights to marketing departments of Twin Cities-based national companies.

- Reduced future mailing costs by \$50K and identified cross-sell opportunities for an international dental supply company by optimizing catalog campaigns and profiling "Best Customers."
- Increased future sales team productivity for a regional telecommunications firm through analysis and optimization of functional cross-sell effectiveness.

US Bancorp (NYSE: USB), St. Paul, MN

1999 – 2001

Serving retail and commercial customers with banking, payments, and investment products; \$462B in assets.

FRAUD RISK MANAGER, FRAUD STRATEGY

Joined to recruit and lead a successful group of statisticians to build proprietary fraud tools and to optimize existing systems and operations. Managed team of four analysts with a budget of \$550K, reporting to the Vice President of Fraud Risk Management.

- Developed tools that contributed directly to over \$20M in fraud loss avoidance, which added pennies per share to quarterly dividends.
- Gained approval directly from CEO for \$150K capital expenditure to create a fraud data warehouse, from conceptualization through the writing of business and technical specifications, as well as financial ROI analysis.
- Thwarted emerging fraud threats by implementing effective new tools quickly, working across product management, marketing and operations teams.

Academia

MA, Information and Data Science, University of California, Berkeley
Concentrations in Machine Learning, Field Experiments, and Ethics

MA, Economics, University of Minnesota, Twin Cities
Concentrations in Econometrics and Game Theory

Graduate Student Instructor, University of Minnesota, Twin Cities
Received departmental "Distinguished Instructor" designations for six separate quarters, an award based solely on student evaluations.

BA, Mathematics, *Concentrations in Economics and Logic*, University of California, Berkeley

BA, Political Economy, *Concentration in Eastern Europe*, University of California, Berkeley
