

Seasoned marketing executive with expertise in customer value optimization

Successful track record of increasing revenues and profits for business units, start-ups and products, both domestically and internationally, with innovative marketing strategies, effective team leadership and clear vision. Deep expertise leveraging data, insights and segmentation to scale opportunities from ideas to experiences that influence millions. Unflappable management style characterized by listening, collaboration, and ability to work well with analytic and creative contributors. Wharton MBA.

Marketing Strategy	Direct Marketing	Digital Marketing
Product Development	Segmentation	Online Advertising
Customer Acquisition	Analytics	Mobile Marketing
Loyalty Marketing	Insights/Research	Social Media

Experience

BANKMOBILE (a division of Customers Bank)

Chief Marketing Officer (New Haven, CT) 2013-present

Joined management team of the leading provider of financial service solutions for higher education (\$200M+ in revenue, serving over 1,100 colleges/universities and 11M students) with objective of establishing and executing a marketing strategy to address regulatory concerns and re-ignite B2B and B2C sales growth. After successful turnaround, business was sold to Customers Bank in 2016 and rebranded BankMobile. Reporting to the CEO and responsible for 90% of the company's revenues.

- Developed **consumer strategy** that helped company successfully navigate through a highly complex environment of multiple stakeholders (B2B clients, students, Dept. of Education, financial regulators, and consumer advocacy groups).
- Created, tested, and launched multiple **new product** features to differentiate BankMobile's student checking account and drive student acquisition and engagement (engagement rose 21% YoY during my first year) while enhancing the customer experience across all channels. Improved NPS by 50% within one year. In 2015, launched new rewards program for responsible money management practices that is **unique in the financial services industry**.
- Increased **B2B lead generation** by 100% through improved event management strategy, a redesigned corporate website, new lead scoring system, and improved reporting and program execution.
- Built a 30-member team** that spanned Product Management, Consumer acquisition/engagement, B2B Marketing, and Corporate Communications/PR. Expanded channels to encompass SEM/SEO and enhanced Marketing efficiency through introduction of new tools and processes.

PETCARERx

Chief Marketing Officer (New York) 2011-2013

Recruited as key player within a new management team to turn around 15-year old privately-held online retailer of pet supplies/medications by developing and implementing a new marketing strategy that moved the business towards profitability and greater growth.

- Created insight-driven **consumer strategy** that differentiates PetCareRx from other online retailers through extensive personalization and deep integration of commerce and content.
- Changed channel mix and pricing/promotion strategy, which **improved marketing effectiveness** and turned the business' profitability (on variable contribution basis) positive within 12 months.
- Built team of 12 to manage channel mix, develop loyalty programs, execute creative development, and **enhance site performance** via testing and SEO enhancements (increased share of organic SEO traffic by 280% within 9 months).
- Launched B2B site** (TopVets.com) to enable greater integration with veterinarian community, which ultimately powers expert advice and content on consumer-centric PetCareRx.com.

PAYPAL

Director, Head of US Consumer & SMB Marketing (San Jose) 2008-2011

Recruited directly by the CMO to increase engagement of US consumer base (100+million accounts) and drive acquisition of SMB customers. Initiated and refined segment marketing approach to activate new members, retain top customers, and increase # of transactions among the active population. Enhanced and optimized digital and offline channels.

- Created and launched a **loyalty program** that increased NPS (net promoter score) by 5 points within six months of program launch.
- Pioneered **display advertising** campaign that increased usage of PayPal by 18% within 4 weeks and had campaign ROI of 75%.
- Built team of 15 to manage multiple consumer segments and **execute large-scale seasonal campaigns** in partnership with major retailers, leveraged vast amounts of purchase data to optimize targeting.
- Collaborated with product organizations developing and implementing successful cross-sell campaigns that increased product awareness and adoption. **Mobile app campaign** drove 500K downloads in 2 months.

WELLS FARGO BANK

SVP, Head of Marketing – Personal Credit Management (San Francisco) 2006 - 2008

Brought on board by CMO of Home Equity Division to overhaul and re-energize marketing organization of PCM business (unsecured and secured loans and lines of credit) and increase its effectiveness. Managed a team of 11 and \$11MM budget to drive customer acquisition.

- Developed **positioning** for innovative debt management solution and supported successful pilot tests through Direct Mail and branch channels.
- Implemented a **break-through promotion** for transportation loans that increased sales by 200%.

PROVIDIAN (acquired by WASHINGTON MUTUAL)

VP, Customer Management (San Francisco) 2004-2006

Owned P&L of a \$6.5B credit card portfolio (4.5M customers), developed strategy and implemented programs to deepen relationships, increase balances, and improve retention.

- Proposed and implemented new approach for early life cycle management of recently acquired customers to **optimize customer lifetime value**, increasing activation and usage by 11% after 3 months.
- Managed **merger integration** with Providian as part of 3-member taskforce. Launched ability to sell credit cards through WaMu's branch network within 5 months of the merger.

WORLD SAVINGS (acquired by WACHOVIA BANK/WELLS FARGO)

Marketing Director (Oakland) 2002 - 2004

Responsible for acquisition, cross-sell, and retention of savings customers of World Savings, the second-largest Savings&Loan and most profitable major US financial institution in 2003 (acquired by Wachovia in 2005).

- Implemented cross-sell promotions and fine-tuned pricing policies, achieved a 90% **customer retention** rate.
- Proposed, created, and executed various **customer acquisition** direct mail campaigns, each generating over \$100MM in deposits within four weeks.

CITIBANK - New York, London, Germany (1991-2001)

VP, Marketing, Affluent Business - Latin American Consumer Bank (New York)	1999-2001
VP, Marketing, Global Affluent Segment - Global Consumer Marketing Group (New York)	1997-1999
VP, Global Product Development, Financial Planning - e-citi (Los Angeles)	1996-1997
VP, Branch Manager and CitiGold Director - UK Consumer Bank (London)	1994-1996
Marketing Department Mgr, Self Service Banking - Germany Consumer Bank (Düsseldorf)	1991-1994

- Coordinated **marketing strategy** and execution for CitiGold, a **loyalty program** targeting affluent investors, across ten Latin American business units and directly managed team of seven. Implemented direct mail marketing promotions in three markets, acquiring new customers in the face of significant local legal and regulatory hurdles, and generating on average a 25% lift in response rates over previous efforts.
- Developed globally applicable **direct marketing campaigns** and managed the entire process from strategy/positioning development, agency management and creative development to implementation in four countries (Argentina, Philippines, Germany, and France).
- **Repositioned brand** of 'CitiGold' to meet consumer needs, expectations, and perceptions. New positioning was based on global research conducted in fifteen countries.
- Implemented **pilot programs** in nine countries across 3 continents to test a financial planning and advisory service and its delivery via local sales staff. Coordinated **product development** globally, ensuring economies of scale and brand consistency while adapting product to meet local consumer needs.
- **Built team**, launched, and managed the bank's first retail branch in the UK, one of only four 'International Flagship' branches in the world. Acquired 3,000 customers and grew deposits to \$70MM during 18 months, while calmly leading a team of 20 through the turbulent start-up period.

Education

MBA, The Wharton School, University of Pennsylvania: Finance and International Business

BS, Arizona State University: Finance, Magna Cum Laude

Languages: German (speaking/writing), French (speaking)