

Stacey Espinosa, MBA & MS

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Qualification Summary	<p>An analytical leader with high business acumen in payments, finance, strategy and sales. Robust experience in data & insight delivery, ecommerce product strategy and leading cross-functional teams internationally. Served as an internal consultant to executives to properly scope data-based projects, perform advanced analytics, create data visuals, and influence strategic decision-making. Natural ability to establish rapport and cultivate relationships with team members, management, and stakeholders to create and foster change.</p>
Professional Skills	Hadoop SQL R Tableau Relational Database Design Advanced Excel & PowerPoint
Professional Experience	<p>Visa, Inc. 2019 Jun - Current Denver, CO</p> <p><i>Senior Director, Artificial Intelligence (AI)</i></p> <ul style="list-style-type: none">• Program Manager for Visa's suite of six AI products.• Worked with AI Product Managers and Data Scientists to solve payment processing gaps by optimizing current, or designing new, AI products.• Responsible for converting sophisticated AI methodologies into digestible and succinct presentations to sell AI products to top issuing banks, acquiring banks, ecommerce merchants, and payment processors worldwide. <p><i>Senior Director, Global Business Optimization Geography Lead - North & Latin America</i></p> <ul style="list-style-type: none">• Analytics team leader for Visa Direct, Visa's instant payments service and fastest growing product.• Extracted voluminous cardholder data to analyze payment behavior, identify fraudulent trends, and derive insights to improve product performance.• Presented findings to guide approval rate decision-making for large issuing banks and international product launches for Meta (f/k/a Facebook) owned company What's App.
	<p>University of Colorado Denver 2020 Oct - Current Denver, CO</p> <p><i>Adjunct Lecturer, CU Denver Business School</i></p> <ul style="list-style-type: none">• Created, designed, and taught the Global Payments and the Digital Economy course to graduate-level students.• Educated students on the global payments' ecosystem including FinTech disruption, financial inclusion, decentralized finance, and how the adoption and perception of each differs globally.

<p>Charles Schwab & Co., Inc. Denver, CO</p> <p><i>Senior Manager, Analytics & Business Insight</i></p> <ul style="list-style-type: none"> • Data subject matter expert for Schwab’s retail investment business – Schwab’s top revenue-generating business entity. • Served as an internal consultant for business partners to scope data-based projects, perform analytics, create data visuals and deliver actionable insights to Schwab executives. • Distilled complex financial data into an approachable format to garner influence, obtain stakeholder buy-in and drive business impact. <p><i>Senior Regional Investment Consultant</i></p> <ul style="list-style-type: none"> • Executed the first off-platform sales initiative to distribute Schwab Funds to intermediary financial advisors – added 27,000 clients to sales pipeline. 	<p>2017 Feb – 2019 Jun</p>
<p>First Trust Portfolios L.P. New Orleans, LA</p> <p><i>Vice President, External Sales – Exchange Traded Fund (ETF) Product Specialist</i></p> <ul style="list-style-type: none"> • Managed ETF sales operations across all financial advisory channels in Louisiana & Mississippi. • Increased sales from \$52 million to \$511 million in four years, +660%. 	<p>2011 Dec – 2016 May</p>
<p>Raymond James & Associates St. Petersburg, FL</p> <p><i>Unit Investment Trust (UIT) Product Manager</i></p> <ul style="list-style-type: none"> • Directed the UIT Trade Desk and managed two traders. • Consulted with financial advisors on revitalizing dormant assets to increase annual revenue by incorporating UITs in client portfolios. 	<p>2007 Oct – 2011 Dec</p>
<p>Education</p> <p>Columbia University in the City of New York - New York, NY <i>Master of Science, Applied Analytics (MS)</i> GPA 3.97</p> <p>Florida State University - Tallahassee, FL <i>Master of Business Administration (MBA)</i> Concentration in Finance GPA 3.54 London International Business Program - Summer 2007</p> <p>Florida State University - Tallahassee, FL <i>Bachelor of Science, Communication (BS)</i> Cum Laude GPA 3.69 Study Abroad in Florence, Italy – Summer 2005</p>	<p>2020 May</p> <p>2007 Apr</p> <p>2005 Aug</p>