

KELLY MICHAEL DICKERSON

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SUMMARY

Seasoned Operations Executive offering deep expertise across the lifecycle of multiple consumer finance products, including mortgages, credit cards, small business administration, student lending, and auto loans. Recognized for thought leadership combined with a tactical execution focus, a result of both corporate and military experiences. Successful managing both production and staff support functions, including call centers, data analytics (MIS) and reporting, and project management offices (PMOs). Adept at achieving results in a matrix environment, leveraging risk-based decision making, a strong compliance orientation and a collaborative approach.

KEY COMPETENCIES

STRATEGIC

Goal Setting & KPIs
Market/Competitor Analysis
Strategy & Positioning
Organizational Design

OPERATIONAL

Six Sigma Black Belt
Outsourcing/Offshoring
Vendor Management
Change Management

FIDUCIARY

Budgeting / Forecasting
Regulatory Control
Legal/Compliance Liaison
Risk Management

EXPERIENCE

PAYPAL

February 2020 – Present

690 Deereco Rd, Lutherville-Timonium, MD 21093

PayPal is a service that on-line shoppers and businesses of all sizes can use to make transactions easier and safer. It expedites on-line purchases, and it hides sensitive financial information from merchants.

VICE PRESIDENT, GLOBAL SELLER RISK

Responsible for overseeing the credit risk, seller risk, and special credits programs reporting into the PayPal Chief Credit Officer. Provide leadership for the underwriting, risk strategy, portfolio risk monitoring, and operations across the 35MM, \$65B Total Processing Volume (TPV)/mo seller risk portfolio.

- Reorganized the historically region-based operational structure into a global business unit construct increasing capacity 25%
- Implemented novel KPIs that provide key insights into production health and operational gaps across product suite
- Aligned risk strategy teams to merchant experience versus product only focus initiatives driving record QTRLY loss rates
- Returned COVID-19 impacted SLAs to regulatory standards within 90days and improved to historical best within six months

KATABAT

December 2017 – January 2020

112 French St., Wilmington, DE 19801

Software Firm providing customer management solutions for customer service, marketing, sales and debt management.

CHIEF OPERATING OFFICER

Responsible for providing operational and strategic oversight for product development, deployment and strategy across all client types for a global software company. Clients include top financial, FINTECH and debt management companies in North America, Europe and Asia-Pacific regions.

- Developed product roadmap to include transformation to an updated architecture and refreshed UI/UX design
- Developed novel Machine Learning product that improves platform communication performance and client economics
- Managed product deployment and operations teams to deliver and maintain flawless code deployment and 24/7/365 monitoring
- Delivered on client pipeline including top FINTECHs, regional banks and debt collection agencies

QED Investors

January 2014 – November 2017

405 Cameron St., Alexandria, VA 22314

Venture capital firm that actively supports high-growth businesses that use information to compete and win.

CHIEF OPERATING OFFICER IN RESIDENCE

Responsible for providing venture backed companies operational insight and guidance from seed stage to initial public offering. Additionally, responsible for building and leading internally incubated FINTECH investments (Venture Build).

- Assess risk management practices pertaining to operations, technology, third party vendor management and compliance
- Coached over 30 C-level executives to assess, design and improve operations, talent management and compliance processes
- Develop business cases, design organization/operations, and provide technology build requirements to launch new businesses
- Several companies achieved successful exits including late stage funding, acquisition and IPO
- Built and launched novel Auto Refinance FINTECH business within 6 months of seed funding

PRIVLO, Inc. (Portfolio Company of QED Investors)

July 2013 – January 2014

8500 Steller Dr., Suite 7, Culver City, CA 90232

Mortgage lender combining a public peer to peer and investor to borrower online marketplace for private real estate loans.

CHIEF OPERATING OFFICER

Responsible for developing and leading operations to deliver private high cost mortgages/higher priced mortgage loans to include underwriting, processing, closing, funding, boarding and servicing loans originated for a novel proprietary online marketplace than matches investors/lenders to real estate borrowers.

- Responsible for developing a seamless operation from origination to servicing including systems, processes and workforce
- Designed and managed a vendor network capable of delivering on borrower expectations while maintaining 100% compliance
- Effectively managed risk through a strong Operational Compliance program focused on new origination and servicing rules
- Within 90 days effectively stood up an operation licensed in 5 states to originate HCMs/HPMLs within guidelines

RBSCITIZENS, N.A.

October 2009 – July 2013

One Citizens Plaza, Providence, RI 02903

US financial service provider owned by the Royal Bank of Scotland, offering banking, brokerage and asset management solutions to retail and commercial banking customers.

SVP, MORTGAGE SERVICING & DEFAULT MANAGEMENT

Managed all aspects of servicing (loan boarding through liquidation) for a \$30B mortgage portfolio and \$20B home equity portfolio serviced under the CCO Mortgage Brand. Collaborate with internal partners (Risk, Compliance, Legal) and external agencies (FDIC, OCC, CFPB) to ensure safety and soundness in mortgage operations and comply with applicable regulatory, state and investor guidelines. Oversee 400+ FTE, five loan servicers, three debt servicers, and a \$100MM+ expense budget.

- Achieved the bank's first Fannie Mae (FNMA) Star Servicer designation
- Improved GSE scorecard performance from "bottom third" to "top third" of peers in two quarters
- Led a \$1.2B TERI High Risk Student Loan Portfolio; losses projected to beat budget by \$7MM
- Reduced asset security delinquency to "pre-crash" rates; on track to beat budget for first time in five years
- Built a \$6MM Project Management Office (PMO) driving 25 regulatory projects and \$20MM in loss mitigation efforts

SVP, MID-WEST HOME LENDING OPERATIONS

Led the Mid-West mortgage originations and fulfillment site. Oversaw processing, underwriting and closing of first mortgages and home equity loans across multiple channels.

- Increased capacity by over 125% in both units and dollars booked within six months
- Implemented a performance management program recognized by senior leaders as "Best in Class"
- Awarded Divisional Recognition Award for exceptional leadership and site operational turn around

SVP, NEW ENGLAND DEBT MANAGEMENT OPERATIONS

Managed a 300 FTE debt management and loan servicing operation across internal and vendor sites. Responsible for operations risk and compliance functions, including quality monitoring and colleague training programs.

- Exceeded Net Credit Loss goals by \$120MM
- Redesigned colleague incentive and performance management plans to deliver "Pay for Performance"
- Applied Six Sigma principles to redesign contact and fulfillment center KPI monitoring and reporting
- Managed a \$4B specialty mortgage debt management servicer portfolio reducing losses by \$250MM

CAPITAL ONE BANK

December 2000 – September 2009

15000 Capital One Drive Richmond, VA 23238

US financial service provider offering banking, credit cards and consumer lending solutions to retail and commercial banking customers.

DIRECTOR, CREDIT CARD ESCALATIONS

Led the escalated call/complaint and correspondence queues for a 450+ call center operation. Designed and implemented portfolio risk mitigation fulfillment operations (process/queues) for an expected \$250MM NACO loss reduction.

- Implemented a Lean Six Sigma improvement program to reduce complaint volumes by 25%
- Initiated Better Business Bureau (BBB) weblog complaint pilot to meet the growing demand of social media usage
- Designed the servicing operations/processes for credit risk strategies reducing \$9B of portfolio risk

DIRECTOR, US CARD EXTENDED OPERATIONS

Developed and managed a network of seven external vendors and built internal infrastructure for new debit, pre-paid, and rewards card suite of products.

- Provided a 100% outsourced operation at 55% of the internal cost in a third of the normal development timeline
- Achieved 99+% operational readiness rate across seven complex and newly integrated vendor platforms
- Created an integrated Fraud, AML and OFAC/CIP program highly regarded by OCC examiners

DIRECTOR, ENTERPRISE SIX SIGMA

Led a team of operations analysts to reduce cost, increase revenue and improve infrastructure effectiveness.

- Exceeded the corporate goal delivering over \$250MM YOY savings within 18 months
- Redesigned infrastructure increased call center capacity 25% while reducing costs by 30%
- Developed a cost of quality model that quantified the cost of rework and defects

GROUP MANAGER, TECHNOLOGY & AGENT PERFORMANCE

Provided strategy, operations analysis and MIS development for Capital One's call center and account servicing platforms.

- Increased IVR handle rate from 60% to 74%, delivering \$40MM in YOY cost savings
- Created a Six Sigma process improvement program delivering a 20% decrease in agent average handle time
- Increased agent sales rates by 200% and improved customer satisfaction by over 500bps

PROCTER & GAMBLE

March 1999 – November 2000

2 Procter & Gamble Plaza, Cincinnati, OH 45202

One of the world's largest consumer goods companies, delivering a global brand and products to over 180 countries.

ASSISTANT BRAND MANAGER, NEW VENTURE PRODUCTS

Led the market research, product launch and profitability analyses for commercial cleaning products.

- Launched Swiffer™ and Febreze™ commercial products delivering \$75MM in year-one revenue
- Increased trial by 400bps in a joint retail-commercial Test Market for the Swiffer Wet Jet™
- Led the negotiations for a first-ever co-branding agreement with a leading car rental organization

UNITED STATES ARMY

May 1989 – Present

OFFICE OF THE CHIEF, ARMY RESERVE, BRIGADIER GENERAL, DCS/G-357 (RESERVE OFFICER ON ACTIVE DUTY)
JFK SPEICAL WARFARE CENTER & SCHOOL, BRIGADIER GENERAL, DCG (RESERVE OFFICER ON ACTIVE DUTY)
308TH CIVIL AFFAIRS BRIGADE, COLONEL – BRIGADE COMMANDER (RESERVE OFFICER)
352d CIVIL AFFAIRS COMMAND, COLONEL – CHIEF OF STAFF, DEPUTY COMMANDER (RESERVE OFFICER)
352d CIVIL AFFAIRS COMMAND, COLONEL – G3 OPERATIONS OFFICER (RESERVE OFFICER)
437TH CIVIL AFFAIRS, LIEUTENANT COLONEL – BATTALION COMMANDER (RESERVE OFFICER)
3RD ARMY, LIEUTENANT COLONEL – OPERATIONS DEPUTY DIRECTOR (DEPLOYED – OIR, MIDDLE EAST) SPECIAL
OPERATIONS COMMAND (SOCOM), LIEUTENANT COLONEL – OPERATIONS CHIEF (RESERVE OFFICER) 3RD
INFANTRY DIVISION, MAJOR – CIVIL AFFAIRS COMMANDER (DEPLOYED – OIF, MIDDLE EAST)
3RD ARMORED CAVALRY REGIMENT, CAPTAIN - INFANTRY (DEPLOYED – OIF, MIDDLE EAST)
LIEUTENANT, US CAVALRY OFFICER (ACTIVE DUTY, CONUS AND BOSNIA-HERZEGOVINA)
SERGEANT, US CAVALRY NON-COMMISSIONED OFFICER (ACTIVE DUTY, CONUS AND MIDDLE EAST)

EDUCATION & CERTIFICATIONS

- **Master of Strategic Studies**, Distinguished Graduate, The Army War College, 2019
- **Security, Stability and Development in Complex Operations**, Naval Postgraduate School, 2016
- **Executive Entrepreneur Leadership Program**, Babson University, 2010
- **Master of Business Administration (MBA) coursework**, Xavier University, 2000
- **Bachelor of Science (BS), Chemistry**, Virginia Polytechnic Institute & State University, 1995
- **Combined/Joint Special Operations Commanders Course**, Joint Special Operations University, 2024
- **International Executive Combating Terrorism Seminar**, Joint Special Operations University, 2023
- **Senior Joint Information Operations Applications Course**, Air War College, 2022
- **Joint Humanitarian Operations Course**, USAID, Camp Arifjan, Kuwait, 2015
- **Joint Special Operations Observer/Trainer Certification**, US-SOCOM, MacDill AFB, 2012
- **Joint Special Operations Task Force Certification**, USSOCOM, MacDill AFB, 2010
- **Command & Staff College Intermediate Level Education**, US Army University, Ft. Leavenworth, 2007
- **Sig Sigma Black Belt**, Capital One Financial (Rath & Strong Certification), 2002

VOLUNTEER LEADERSHIP ACTIVITIES

- Board Member, **Alexandria Economic Development Partnership Thinkers in Residence**, October 2023 - Present
- Board Member, **Virginia Tech Corps of Cadets Alumni**, September 2022 - Present
- **Virginia Tech** Undergraduate Admissions Essay Reader, August 2020 - Present
- Board Member, **Capitol Post**, Veteran Non-profit, June 2017 – 2020
- Operations & Compliance Advisor, **Ocrolus, Inc**, November 2019 - Present
- Operations & Compliance Advisor, **QED Investors**, November 2019 - Present