



Odin Rangel

Analytics Lead, Deposit Fraud Risk

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STRENGTHS

- ♥ **Fraud strategy**
Connected rules, thresholds, signals, and customer outcomes during launches, giving partners clearer choices under pressure.
- 📊 **Data modeling**
Turned scattered fraud and operations sources into trusted dbt datasets, a change that made scorecards easier to use.
- 👥 **Crossfunctional influence**
Worked across Product, Engineering, and Operations; partners sought concise analysis when decisions carried customer impact.
- ⚡ **Peak response**
During fraud spikes, used SQL and Python to isolate patterns quickly and focus teams on practical containment.
- 🎓 **Mentorship**
Guided analysts through reproducible reviews and clear storytelling, helping newer teammates approach difficult cases with confidence.

SKILLS

Fraud Analytics Fraud Strategy

Payment Processing

Identity Verification

Account Takeover Device Risk

Transaction Risk SQL Python

dbt Data Modeling Dashboards

SUMMARY

Analytics leader with 11 years across **deposit fraud risk**, payment processing, **identity verification**, **account takeover**, **transaction risk**, and portfolio monitoring. Advanced SQL and Python practitioner who builds dbt models, transformation pipelines, trusted fraud datasets, dashboards, scorecards, and decision frameworks. Connects fraud losses, approvals, declines, false positives, customer friction, operational capacity, portfolio health, and growth through clear measurement. Leads work with Product, Engineering, Machine Learning, Data Engineering, Fraud Operations, and Risk partners. Translates complex analysis into practical decisions for technical and nontechnical audiences. Guides rule, threshold, model, and policy changes through structured testing and postimplementation review. Brings calm prioritization during peak fraud activity and a product focused approach that supports sound risk decisions, smoother customer journeys, and sustainable deposit growth.

EXPERIENCE

Director, Deposit Fraud Analytics

Harborline Digital Bank 📅 March 2023 - Present 📍 Charlotte, NC

Leads **deposit fraud analytics** across account opening and transaction journeys, guiding measurement, strategy, monitoring, and crossfunctional decisions for product and risk leaders.

- Connected deposit loss, approval, decline, friction, and workload measures through shared performance scorecards.
- Standardized customer, application, transaction, fraud, and operations data with **dbt** transformation layers.
- Built monitoring for identity, account takeover, device, transaction, and emerging fraud risks.
- Tested rule and threshold changes against loss prevention, **approvals**, **false positives**, and workload outcomes.
- Improved identity verification and **application flows** with Product, Engineering, **Machine Learning**, and Fraud Operations.
- Used SQL and Python during peak events to prioritize containment decisions and communicate emerging patterns.

Senior Manager, Fraud Strategy Analytics

Pioneer Savings Technologies 📅 January 2020 - February 2023 📍 Raleigh, NC

Owned analytical strategy for digital deposit **fraud controls**, connecting portfolio behavior, payment signals, product decisions, and operational feedback for senior partners.

- Evaluated **payment processing** signals and portfolio behavior across digital deposit products and customer segments.
- Investigated loss spikes, false positives, **control gaps**, and friction using Python and SQL deep dives.
- Established preimplementation hypotheses and postimplementation reviews for fraud strategy changes.
- Compared device, identity, transaction, and behavioral signals across **account opening** and takeover controls.
- Strengthened analytical datasets and data quality checks with **Data Engineering** partners.
- Presented evidence based recommendations linking fraud performance, **customer experience**, workload, and responsible growth.

Fraud Analytics Manager

Keystone Payments Group 📅 July 2017 - December 2019 📍 Richmond, VA

Managed payment and account fraud analytics, developing monitoring, rule evaluation, portfolio reporting, and analyst capability across concurrent risk initiatives.

- Monitored authorization outcomes, **fraud losses**, **false positives**, and operational queues across payment programs.

[Scorecards](#) [Portfolio Monitoring](#)

[False Positives](#)

LANGUAGES

English

Native

Spanish

Intermediate

MY CAREER



● Director, Deposit Fraud Analytics at Harborline Digital Bank (3.6 Years)

● Senior Manager, Fraud Strategy Analytics at Pioneer Savings Technologies (3.1 Years)

● Fraud Analytics Manager at Keystone Payments Group (2.4 Years)

● Senior Risk Analyst, Fraud Analytics at Crescent Financial Services (2 Years)

- Detected transaction and account behavior shifts through SQL monitoring and Python analysis.
- Tuned **fraud rules** and **thresholds** using historical validation with Operations and Risk partners.
- Created portfolio **dashboards** with consistent definitions, drilldowns, and actionable performance views.
- Analyzed takeover and identity fraud across authentication, device, and transaction signals.
- Mentored analysts on reproducible analysis, stakeholder **communication**, and structured strategy testing.

Senior Risk Analyst, Fraud Analytics

Crescent Financial Services 📅 June 2015 - June 2017 📍 Atlanta, GA

Performed consumer payment fraud analysis, connecting transaction behavior, case outcomes, review activity, and portfolio reporting for risk and operations discussions.

- Linked transactions, customer behavior, case results, and review data through **SQL** analysis.
- Created recurring reporting for **losses**, approvals, **declines**, false positives, and review volumes.
- Segmented customer, channel, device, and payment attributes to investigate unusual **performance changes**.
- Backtested fraud rules and measured capture, friction, and workload after strategy changes.
- Integrated operations case outcomes into reviews, strengthening feedback between investigations and risk strategy.
- Presented concise findings through working sessions with **Risk**, Operations, **Product**, and technical partners.

LEADERSHIP & AWARDS

- Recognized for building trusted fraud scorecards that improved alignment across Risk, Product, and Operations.
- Selected for leadership in peak fraud response, translating emerging patterns into practical containment decisions.
- Earned continued recognition as a mentor supporting structured analysis and clear stakeholder communication.

EDUCATION

Bachelor's Degree in Statistics

North Carolina State University 🎓 GPA: 3.8 📅 2015 📍 Raleigh, NC

Coursework: Statistical modeling, probability, data analysis, regression, financial risk

CERTIFICATIONS

- Certified Fraud Examiner 📅 2021
- Certified Analytics Professional 📅 2022

TECHNICAL SKILLS

- **Programming and Querying:** SQL, Python, statistical analysis
- **Data Transformation:** dbt, data modeling, transformation pipelines
- **Fraud Measurement:** fraud losses, approval rates, decline rates
- **Customer Risk Signals:** identity risk, device risk, transaction risk
- **Fraud Controls:** fraud rules, thresholds, decision strategies
- **Account Protection:** account takeover, identity verification, authentication
- **Monitoring and Reporting:** dashboards, scorecards, monitoring frameworks
- **Experimentation:** rule testing, model updates, policy testing
- **Payment Risk:** payment processing, payment signals, transaction analysis
- **Data Quality:** trusted datasets, data quality checks, feedback loops
- **Portfolio Analysis:** portfolio health, portfolio shifts, emerging risk
- **Operational Analytics:** operational efficiency, review volumes, workload analysis

PROFESSIONAL AFFILIATIONS

- Fraud Analytics Mentorship Program, Mentor, March 2022 - Present.

- Association of Certified Fraud Examiners, Professional Member, 2021 - Present.

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST