

# Curriculum Vitae of Lorenzo Carvelli

Lorenzo Carvelli

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**Date and place of birth** April 18, 1983- Rome (Italy)

## Work

### Experiences

**December 2019 - :** Senior Consultant at the company Experian Spa

Business consulting, Risk Management (Macro-economic models, time series), *Risk Scoring, Statistical and Predictive Analysis* using Cloudera technology

2020: For the biggest Italian bank Development of benchmark to rank a significant Italian Bank in the bank Italian market in terms of credit risk, type of product etc.

2020: Development macro-economic model in order to apply post Covid scenarios to provide forecast of default probability using macroeconomic cycle

**January 2019- December 2019:** Senior Consultant at the company INDRA Spa

Data scientist, machine learning models for fraud prevention for customer:

- Enel

2019: For important Italian Energy Company, in agile team, implementation of antifraud process end to end in order to apply antifraud model. This model is developed with BigData technology using Cloudera

**December 2016 – January 2019:** Project Leader at the company CRIF Spa

Business consulting, Risk Management (IFRS9, PD, LGD, EAD models), *Fraud Prevention and Detection, Risk Scoring, Statistical and Predictive Analysis, Optimization Modeling*, for several clients:

- Bper
- Cassa Centrale Banca – Credito Cooperativo Italiano
- CSD
- ALD Automotive
- Hera Spa

2018: Development rating model that consider many components for every customer: socio-demo; internal behavior; bureau data; balance data

2018: For significant Italian bank implementation (SAS code) of IFRS9 engine in order to do UAT for IFRS9

2017 - 2018: For important Italian Energy Company development credit models in order to measure the default probability for every customer

2016 - 2017: For Italian Bank develop macroeconomics models in order to condition the default probability with macroeconomic cycle

**October 2014 – November 2016:** Senior Consultant at the company *Be Think, Solve, Execute Spa*

Business consulting and design of innovative solutions regarding methods and technologies *Business Intelligence and Advanced Analytics, Risk Assessment, Fraud Prevention and Detection, Risk Scoring, Statistical and Predictive Analysis, Optimization Modeling*, for customers:

- UniCredit Bank
- Banca Intesa
- Banco Posta
- Santander
- BNL
- MutuiOnline (MOL)
- Banca di Savigliano
- ConTe.it
- Yamaha
- WIND

- SAS.

*Data Scientist and team Manager of:*

- Advanced analytics
- Risk analysis
- Business intelligence
- Marketing Intelligence
- process analysis and assessment, as-is vs to-be

*Project manager and solution delivery on different automation projects.*

**October 2014 – November 2016** Senior Consultant at the company *Be Think, Solve, Execute Spa*.

2016: For important Italian Bank Repricing Payment Card: Benchmark Analysis to evaluate repricing of payment card (credit, debit and prepaid card) to recover the lost given by the multilateral interchange fee's (MIF) cap that the UE has imposed.

2015 - 2016: For important Italian Bank development credit scorecards using different kind of data: behavioral data and loan data

2015: For important Italian Bank Project manager on the development of a platform for the management of branch signals.

2015: For English insurance company development of fraud predictive model during the acquisition of a policy.

2015: For Italian bank Automatic implementation of a system designed to evaluate the annual profitability bank assets developed in SAS.

2014: For INPS institute study about layoffs in order to forecast hours of layoffs.

**March 2009- September 2014** Researcher at the company *2C To-See Artificial Intelligence in Business Innovation*.

2014: For an Italian bank implementation of the system design to evaluate the annual profitability of bank assets

2012-2014: For an SGR. Development of models oriented to asset allocation of an equity portfolio.

2014: For a French bank Project manager on the development of a platform for the management of branch signals.

2014: For international Bank implementation of a predictive model for the development of a marketing campaign.

2013-2014: For a Bank Project manager on the development of a predictive model for mortgage fraud detection.

2013: For an important telco company Project manager on the development of a model designed to predict micro-business and corporate frauds.

2013: For important Italian Bank Project manager on the development of scoring grids to compute fraud risk.

2012: For important Spanish Bank Development of a predictive model designed to detect fraud of no-bank loans.

2010-2012: For important Italian Bank development of some features of an anti-fraud platform for the fraud analysts.

2009-2012: For important Italian Bank Development of a predictive models for fraud detection for both consumer and mortgage loans.

2009: For a Japanese motorcycle company Development of some features of a platform as an aid to the superbike mechanics.

## Education

27-02-2014: Ph.D in "Mathematics" in "La Sapienza" of Rome University; Thesis about "Improving convergence of combinatorial optimization meta-heuristic algorithms".

20-05-2008: Master's degree in mathematics obtained in "La Sapienza" of Rome University passing grade of 110 with honours. Thesis about "Equazioni ellittiche quasilineari".

01-12-2005: Bachelor's degree in mathematics obtained in "La Sapienza" of Rome University passing grade of 110 with honours. Thesis about "Teorie qualitative per il modello di Reazione-Diffusione di Fitzhugh-Nagumo".

## Certifications

### Technical skills

**Scrum master certified at Scrum Study Certificated id: 701624**

## Foreign languages

English (level written B2 spoken B1), Spanish (level written B2 spoken B2)

## Technical skills

S.O.: Windows, Linux, Mac osx, Unix.

*Programming:* C e C++, Php, Java, Python, PySpark

*Calculus:* Matlab, SAS Base, SAS Enterprise Guide, SAS Enterprise Miner, Excel, Mathematica, Stata, SPSS Modeler, R.

*Other:* Powerpoint, Word, Access, MySql, Oracle, LATEX, sqlServer, Netezza, KXEN, Cloudera (Sqoop, pyspark, Hive, Impala)