

ALVARO GONZALEZ RIVAS, MBA, CFA, PhD Candidate, FRM Candidate

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CAREER SUMMARY

Financial Services professional, Pursuing PhD in Management Information Systems, research in Credit Scoring, Fintech, and Digital Transformation leveraging data analytics. Multi-national fund management experience in non-performing loans, credit Scoring, and Financial Analysis. Additional experience in client facing positions in Private Banking.

RELEVANT EXPERIENCE

NATIONAL UNIVERSITY OF SINGAPORE, School of Computing, Top 3 by Research Singapore, Mar 2017 – Current
PhD Candidate; Dept of Information Systems and Analytics. NUS Research Scholarship Jan 2018 – Current

- AI.Singapore grant recipient for FinTech research. Research: unsecured lending, credit scoring, financial literacy and Blockchains
- **Research Achievement Award** recipient for outstanding research performance Academic year 2020/2021

Teaching Assistant

Aug 2018 – Current

- TBA2102 Introduction to business analytics. Fundamental concepts & tools needed for business analytics. R, analysis, modeling
- BT1101 Introduction to business analytics. Linear Regression, Time Series, Data Mining, Monte Carlo in R
- BT3101 Business Analytics Capstone Project. Business analytics methods, evaluating database design, and modeling strategies
- BT5126 Hands-On with Business Analytics. Technical tools & statistical methods, causal analysis and econometric identification
- IS4242 Intelligent Systems & Techniques. Data Mining, Data Warehousing, Big Data. Social Media Analytics

Intern at NUS IS Fintech group, Tuan Q. Phan laboratory

Mar 2017 – Jan 2018

INTRUM JUSTITIA

Zug, Switzerland/ Singapore, Mar 2013 – Dec 2015

Group Central Analyst, Portfolio Manager at Leading Non-Performing Loans Investment Fund, with Book Value >900 M USD

Resp for integration of investments into fund, incl risk assessment & comp check, helping achieve avg 18% IRR, x2.1 multiplier

- Reanalyzed and performed month to month DD for underperforming portfolios helping avoid up to 100 M USD in write downs
- Directed project reducing monthly portfolio on-boarding time from 3-4 days to 1-2, on average monthly investments of 23 M USD
- Created risk & compliance control procedures for NPL portfolio (~270 MUSD yearly inv) from a quant & qualitative view
- Performed DD analysis for operational business plan on investments > 10 M USD, and recommended to Investment committee
- Liaised with all departments along the value chain such as Operations, IT, Legal, Analysis, and Finance across 18 countries

EMIRATES NBD BANK

Dubai, United Arab Emirates, Feb 2011 – Jun 2012

Investments Specialist, High-net worth segment at Largest Bank by assets in the Middle East (~100 Billion USD)

Supported team of relationship manager increasing client penetration. AML & KYC compliance checkpoint

- Team led a group of 12 Relationship Managers, from 15 different nationalities, increasing their performance by 170% yoy

GLOBALEYE

Dubai, United Arab Emirates, Feb 2009 – Feb 2011

Wealth Manager at leading Independent Financial Advisory Company in the Middle East

Financial advisor specialized in ME expats, regarding investments & portfolio management, building a portfolio of ~100 clients

- Focus on Customer and Marketing analytics by adapting CRM tools for biz dev, specializing in LATAM and Iberian clients

CITI BANAMEX

Tijuana, Mexico, Apr 2008 – Feb 2009

Private Banker – Onshore at Mexico's 2nd largest Bank by assets with a total of ~60 BUSD

Wide experience across capital markets, improving portfolio revenue by 18% yoy during the post-Lehman credit crunch

- Data mined existing portfolio to target sales efforts, achieving AUM increase from 20 MUSD to 26.8MUSD; 107% of set target

PUBLISHED PAPERS

- A. Gonzalez Rivas, C.S. Heng, “**Financial Awareness: Developing and Extension of Financial Literacy for Low-Income Populations Utilizing FinTech**”, 23rd Pacific Asia Conference of Information Systems, (PACIS), Dubai, UAE, 2020

- A. Gonzalez Rivas, M. Tsyganova, E. Mik, “**Smart Contracts and their Identity Crisis**” 39th ICIS, San Francisco 2018

- X. Lu, A. Gonzalez Rivas, P Bhattacharya, T. Q. Phan, “**“A Paypal for the Un-Banked”**: Analyzing Mobile-Based Micro-Cash Transfers in a Large Developing Economy”, 38th International Conference on Information Systems (ICIS), Seoul 2017

EDUCATION

Global Association of Risk Professionals, Level 1, FRM Candidate

New Jersey, USA, Current

PhD, National University of Singapore, School of Computing, Dept of Info Systems and Analytics

Singapore, Expected 2022

CFA Institute, Chartered Financial Analyst

Virginia, USA, June 2016

MBA, The University of Melbourne, Melbourne Business School

Melbourne, Australia, Aug 2006 – May 2008

Exchange program **University of Chicago, Booth School of Business**

Chicago, IL, USA, Sep 2007 – Dec 2007

Computer Science Specialization, Kanazawa Institute of Technology

Kanazawa, Japan, Mar 2003 – Nov 2003

BSc Telecommunications Engineer, Universidad Iberoamericana Noroeste

Tijuana, Mexico, Aug 1996 – Dec 2000

ADDITIONAL

Data Analytics: Python, R, Machine Learning packages, STATA, Mplus, HLM, QlickView, SPSS, SQL, QlikView, Power BI

Finance: FRM level 1 candidate, NPL secured & unsecured, Alternative Investments, Fund Selection, Fixed Income, Equity valuation

Languages: English (Native), Spanish (Native), Portuguese (Fluent), French (B2), German (B1), Japanese (JLPT 4)

Other: Road Cycling, Scuba Diving, Surfing, Football, Marine reef aquariums, Very bad at Golf