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Biography – Karen Haddad Ziton

As President of Visualytic Solutions, Inc., Karen brings over 20 years of professional business experience including 14 in analytical consulting roles. Her expertise spans a wide range of analytical disciplines including data mining and analysis, predictive modeling, forecasting and business intelligence for Risk Management, Marketing and Customer Relationship projects. As a consultant, she structures the design of each project from the business perspective of a stakeholder in the client company and can combine financial, econometric and statistical measurement techniques to create an effective solution.

Karen has created custom Risk, Marketing, and CRM models for the whole spectrum of financial lending institutions including credit card, mortgage and auto loan (both prime and sub-prime), consumer finance, collections, payday and small business lenders as well as insurance companies, health services organizations, retail and telecommunications. She customized the lifetime loss forecasting methodology which helps drive pricing and loan decisions for a large prime auto lender. She has experience bringing multiple external data sources into analyses including credit variables, household, demographic, econometric and aggregated geographic and cluster segments.

Karen's predictive analytics experience began in 1996 as a Statistical Analyst for the Decision Solutions department of Equifax, Inc., one of the top 3 credit bureaus. She continued her analytical consulting experience as a Strategic Consultant for Sigma Analytics & Consulting Inc. later acquired by Merkle Inc., an industry leading Database Marketing company, before starting her own Business Analytics consulting practice, Visualytic Solutions, Inc. in 2006.

Karen began her professional career at BP Oil Co. where she worked in Retail and Commercial Marketing and served as a liaison between Supply and Marketing in her final role as a Pricing Analyst. She forecasted channel of trade demand, recommending supply distributions with the goal of attaining the highest overall value for BP's refined products. Karen conducted profitability studies and created cost optimization models to evaluate acquisition and/or divestiture opportunities. She performed contract analysis, quoted futures prices and initiated derivative hedges for financial risk management contracts.

Karen's formal education includes a BA in Economics from Wittenberg University which included a semester of International Business at The University of Copenhagen and an MBA in Finance from The Georgia Institute of Technology.