

Peter E. Mellor

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PROFESSIONAL SUMMARY:

Marketing and Management Executive with 30 years of experience in Financial Services managing consumer and small business product lines, managing product and segment P&L's, leading teams through organizational transformations, building strategic relationships, and developing and implementing multi-channel marketing campaigns for consumers and small businesses.

EDUCATION:

University of Delaware, Masters of Business Administration (Finance) - 1991

Millersville University of Pennsylvania, B.S. in Business Administration (Marketing) - 1987

CERTIFICATION:

Completion of AACSB Bridge Program – June, 2019

SKILLS:

Strategic Planning

Financial Analysis

Product Development

Database Marketing

Marketing Research

Marketing Analysis

Operations Management

Customer Relationship Marketing

P&L Management

Product Management

Budgeting

Direct Marketing

CORPORATE TEACHING:

- Lunch and Learn Seminar - Credit Card Industry Trends
- Lunch and Learn Seminar - Product Management
- Lunch and Learn Seminar - P&L Management

CONFERENCE PRESENTATIONS:

Direct Marketing Association (1994) – “Using Neural Network Models to Prevent Customer Attrition”.

PROFESSIONAL EXPERIENCE:

Citi – Product Director

7/2012 – 1/2019

Managed the growth and profitability for major credit card products and segments.

- General Manager of the Citi Cash Back Segment and the Double Cash Product, the flagship product for Citi's proprietary card business
- General Manager of the Diamond Preferred and Secured Card segment, the largest and most profitable segment in Citi's proprietary card business
- Exceeded strategic plan targets for customer growth and profitability with rigorous P&L management and by articulating key business needs and opportunities to matrix partners to gain support
- Developed product evolution roadmaps informed by customer attitudes, usage, and insights
- Designed and delivered new products and features to serve customer needs, and build and sustain satisfaction
- Educated matrix partners on portfolio sub-segment performance to “win” support for strategic initiatives

Held various leadership positions in Marketing, Segment Management, Product Development, and Operations.

- Managed the implementation of a new organization structure and process management approach
- Led a team of 35 marketing and operations managers in support of multiple product launches and weekly marketing campaign deployments
- Taught a team of operations managers about key financial drivers of the business, strategic rationale, and the revenue contribution of their activities
- Designed and implemented marketing strategies and communication plans in support of various products and segments
- Developed and tested new products and value propositions in support of strategic plans and product “road maps”
- Led the annual financial planning and forecasting for product segments supporting strategic plans and calendar year budgets
- Negotiated incentive funding and financial terms for payment network agreements

Fleet Financial Group – Director / Vice President**9/1997 – 5/1999**

Held various leadership positions managing consumer, small business, and commercial card segments.

- Developed the Commercial Card marketing plan for new account acquisition and portfolio utilization programs
- Managed the strategic outsourcing of Commercial Card operations including: customer service, payment processing, collections, authorizations, and servicing support
- Developed and tested new products and value propositions including: Air Miles, Photo Card, and Business Card

The Bank of New York, DE – Assistant Vice President**1/1995 - 9/1997**

- Developed and managed the Commercial Card strategy for the bank including product positioning, list selection, pricing, branding, and delivery channels for new account acquisition and customer marketing initiatives with P&L accountability
- Formed a team of 6 Senior Program Managers, and developed all aspects of the bank’s customer marketing plan

CoreStates Bank of Delaware NA – Manager / Officer**9/1988 – 12/1994**

Developed the annual marketing plan and managed campaigns delivered through direct mail, telemarketing, and monthly billing statements.