

JUNIA JANVIER

Product Leader | Data, AI & Risk Platforms | Consumer Fintech

401-400-1285 | junia@juniajanvier.com | juniajanvier.com

SUMMARY

Product leader who owns the income and data decisioning platforms behind credit decisions for 16M+ Capital One consumer accounts, and who leads enterprise programs that require VP-level approval, including income workstreams of the Discover Financial Services integration. Operates as senior product manager and program lead at once: sets data strategy, writes the PRDs, negotiates scope with executive program leads, and brings Legal, Risk, Compliance, Business, and Engineering to one roadmap. Introduces generative AI into regulated credit decisioning with human review built in. Beyond Capital One, runs a consulting and education practice, a licensed real estate business, and a community board seat, with a decade of equity-centered program building that began at 18.

CORE STRENGTHS

Product & Strategy: Platform strategy, 0-to-1 builds, PRDs, roadmaps, OKRs, operating model design, portfolio and capacity planning, executive communication

Data, AI & Risk: Income and credit decisioning, verification of income and assets, cash-flow underwriting, generative AI governance, human-in-the-loop design, data products

Regulatory: FCRA, ECOA, fair lending, audit readiness, control reviews, SOPs and escalation frameworks

Research & Community: Participatory action research, community-centered program design, curriculum development, facilitation

Technical: APIs and middleware, data pipelines, SQL, Power BI, spec-driven development, AI coding tools (Claude Code), web design

PRODUCT EXPERIENCE

Senior Data/AI/Risk Product Manager | Capital One

August 2023 to Present

U.S. Card | Income & Data Decisioning | 16M+ consumer accounts | Remote

Platform ownership and data strategy

- Serve as the authoritative source on income data collection and data strategy for the U.S. Card division; new-account and credit line increase applications route income, housing, employment, and asset data through platforms I own.
- Own three platform pillars: **income storage**, **income collection**, and **verification of income**, where my team owns the calculation logic and output that set final credit limits.
- Reduced open decisioning exceptions by **20%** and the true exception rate by **30%** through root-cause analysis and production logic fixes, tightening decision quality and cutting manual review for Risk and Operations.
- Manage recurring large-scale income data ingestion from external bureau partners, coordinating data engineering and Compliance on data quality and timeliness.
- Launched a configurable partner decisioning API that replaced partner-specific builds, cutting integration errors **67%** across 6 enterprise partners and partner go-live from **~9 months to ~3 months**.

Enterprise programs and executive alignment

- Lead income workstreams of the **Discover Financial Services integration**, spanning existing accounts and the customer-facing experience: cash-flow underwriting, income verification, and real-time credit bureau verification.
- Negotiate scope and data-boundary decisions with partner program leadership, protecting delivery quality by committing only to what the team can meet.
- Secure Legal input and Business sign-off on customer-servicing guidance tied to product launches, and align segment leads behind Card-wide releases.
- Lead multiple readiness and approval discussions each week for work that requires VP-level sign-off; translate regulatory requirements into plain decisions for senior stakeholders.

AI in regulated decisioning

- Direct a document-intelligence program that brings generative AI into card decisioning governance, coordinating Legal, Risk, Compliance, Business, and upstream and downstream income teams.
- Design each AI-assisted process with human reviewers and human-centered controls, so automation speeds verification without removing accountability in a continuously audited space.

Operating model and team leadership

- Designed an intake and operating model with **five delivery lanes**, now rolling out across teams under my skip-level leader, plus a zero-to-one intent flow with a named owner and stage SLAs for every job family.
- Leading the team's adoption of spec-driven development, resolving role questions across product, analysts, and engineering on spec ownership and trust in AI-generated code.
- Built the portfolio tracker (400+ work items, Gantt, capacity model, team views) that anchors planning, plus executive decks, PRDs, and handover documentation.
- Launched a monthly leadership newsletter to **300+ stakeholders** across income domains and engineering deep dives on each initiative's purpose, inputs, outputs, and status.
- Onboard and coach new associates and engineers; Community & Events Lead for a **200+ member** early-career product council, growing engagement **25%**.

Technical Program Manager, Cloud Hardware Infrastructure Engineering | Microsoft May 2022 to August 2022

- Built a Power BI dashboard mapping critical paths across **300,000+ servers**, reducing engineering analysis time **30%** and informing infrastructure investment decisions presented to senior leadership.

VENTURES, CONSULTING & EDUCATION

Founder & Principal | Junia Janvier LLC | The Education Alchemist

2019 to Present

Tech education consulting, course design, and digital products | juniajanvier.com

- Founded **Age of Advocacy** at 18, a K-12 digital equity initiative serving Providence students and families.
- Aerie Program instructor at **The Wheeler School**, teaching a Tech Socialization course I designed, piloting spring 2027.
- Selected by the Center for Women & Enterprise (CWE) for a fall 2026 multi-site webinar on website building; have taught CWE workshops in web design, product design, and e-commerce to **40+** small business owners.
- Built the brand's operating infrastructure: juniajanvier.com with shop, blog, and booking; a 54-page content creation guidebook; and batch production workflows.
- Building consumer apps and digital products, including **CommonGround**, a community commerce platform with an AI assistant and values-aligned discovery.

REALTOR® | Corcoran Chart House Realty

April 2026 to Present

Licensed in Rhode Island

- Represent the Gallery Green income-restricted townhomes in Warren, RI, working with the Community Housing Land Trust of Rhode Island.
- Built the practice before launch: homebuyer guides in English, Haitian Creole, and Spanish; five neighborhood guides; transaction coordination SOPs; client presentations; an FSBO outreach playbook; and a 23-template business document suite.

Residential Leasing Specialist | Keller Williams Lincoln Park

March 2024 to 2025

Chicago, IL

Founding Programs & Course Director | BU Spark!, Boston University

August 2020 to August 2023

- Founded the program track and built its governance pipeline and adoption structure to retain students from underrepresented backgrounds in the STEM ecosystem; managed a team of 8 on a \$5K budget.
- Sole creator of **DS291**, a 14-week accredited course on equity in technology, built on a 500-student culture survey; reached **95% completion** across 60+ students.
- Delivered training for the 50+ member Ignite Student Council; nominated for 2022 BU Student Employee of the Year.

COMMUNITY ORGANIZING & RESEARCH

Organizing Committee Member | SISTA Fire RI

Black Maternal Health campaign | *Rhode Island*

- Core member of an early organizing team pushing for clearer accountability and governance measures in maternal and infant care at Women & Infants Hospital of Rhode Island.
- Helped build the campaign's early research phase, introducing a **participatory action research** model and a live community research review.
- Published the research as a living artifact that community members added to directly, pairing quantitative data with lived experience.

SPEAKING

- National keynote speaker: NSBE 50th National Convention, Black Is Tech, Girls Who Code, Sophia Academy, Boston University, and the Center for Women & Enterprise.

BOARD SERVICE, FELLOWSHIPS & HONORS

- **Board of Trustees, Sophia Academy** (Advancement Subcommittee), 2026 to Present. Alumna of the tuition-free all-girls middle school in Providence.
- **Women of Wisdom Honoree**, Sophia Academy, 2024, with U.S. Congressional Recognition
- **Bloomberg Black in Tech Lab Fellow**, 1 of 22 selected nationally
- **African American Policy Forum (AAPF) Fellow**
- **NYU Center for Data Science Research Fellow** (undergraduate)
- **LegalIEEE Pre-Law Fellow**

EDUCATION & LANGUAGES

Boston University: B.A., Computer Science

Languages: English and Haitian Creole (fluent), Spanish and French (conversational), Latin (studied)