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Background

In junior high I was chosen to go into the high school's accelerated math program. This meant the opportunity to take Freshman Algebra as an 8th grader. As if sitting in my first Algebra class wasn't intimidating enough, I was one of four 8th graders in a class of 20 freshman. Needless to say you were expected to do well, because after all, you were one of the "smart kids". I started to struggle with my assignments midway into the first semester. Finally, I accepted the fact that I needed help with my homework. Thankfully, I had a great teacher who took time after school to give me that extra help and positive reinforcement I needed. The rest of the college-prep math courses were challenging, but again with great teachers and friendly competition between classmates, math classes seemed easy.

As a college freshman I knew that math was my niche, but I didn't want to go into teaching. At that time Actuarial Science was noted to be the best profession for women to go into with the least amount of stress. The Actuarial Science program at my university consisted of math, statistics, and basic business courses. I had the opportunity to take my first statistics class as a sophomore. This class turned out to be a great experience. It was interesting learning about the different statistical formulas and methods because you could easily apply examples to "real-life" situations. Early into my second statistics course I decided that I had found a new niche in statistics and I could choose many different career paths. At that time I asked my professors for assistance in helping me find an internship for the summer. Over the course of the next two and a half years, I had the fortune to work as an assistant to two of my statistics professors. We provided statistical support to Masters Degree students working on their thesis and professors working on their tenure. I was primarily charged with using my SAS (a statistical software language) programming skills to assist our clients with basic analysis for their papers.

Statistics as a Career

I graduated from Central Michigan University with a Bachelor of Science, majors in Statistics, Math, and Actuarial Science as well as a minor in Business Administration. My first job was working in the Section of Biostatistics at Mayo Clinic in Rochester, MN. As a data analyst I utilized 95% of the information I was taught in my statistics courses. My projects ranged from determining the satisfaction rate of Mayo patients to assisting the statisticians in creation of models to determine the life expectancy of a patient after they are diagnosed with a particular disease.

Currently, I am Data Specialist at eFunds Corporation. eFunds is a single-source provider of comprehensive payment management solutions that address specific needs and helps

seize opportunities in the new economy. I am part of the Decision Analysis team, we primarily focus on creating sophisticated predictive models to dramatically reduce the impact of fraudulent and unprofitable customer behavior, whether at account opening or at payment presentment.

My main duties include performing complex file manipulation of very large datasets, conducting ad hoc data analyses to support new product development, building large analytical datasets to support statistical model development, and performing data integrity checks as well as model validation. All of my work gets packaged, sent to marketing and communications, and they, in turn, provide product and statistical information to the sales force.

Fun Facts

Statistical models are fascinating in the sense that sometimes characteristics you least expect to have any relevance as to what you are trying to predict, truly do affect your outcome. For example, your zip code may determine how risky you are to a bank or retailer. It is also interesting to analyze the probability of an event to occur, such as will the check you write at Wal-Mart be accepted. Every time another data set comes in, it's always fun for me to find out what type of oddity or normality is going to show up this time.