

DAVID KLEIN

Applied AI | Enterprise Transformation | Forward-Deployed Problem-Solver

McKinsey & Company • American Express • Founder/CEO

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SUMMARY

I help CEOs and leadership teams see what's newly possible with AI, then turn the strongest ideas into action. I lead executive discovery, facilitate the working sessions that move a leadership team from ambiguity to clear choices, and translate those choices into solutions that ship. I was trained in problem-solving at McKinsey – and was selected to McKinsey's Global Faculty to teach it. I spent a decade as a fintech founder/CEO who scaled the company and built world-class business functions. Today, I build with AI daily (agents, connectors, APIs) and own the full arc of transformation: from fuzzy AI mandates to structured work, tangible prototypes, and measurable business impact – often inside complex, regulated environments where trust and governance are critical.

CORE COMPETENCIES

Enterprise AI Strategy & Innovation | Executive Discovery & Facilitation | Innovation Strategy & Opportunity Framing
AI Deployment Across Business Functions | Agentic Workflows & Applied AI | Prototyping & Executive Storytelling
Executive & Board Communication | Executive Education (McKinsey Global Faculty) | AI Governance & Regulated Operations

EXPERIENCE

Greenwood & Steele – AI & Enterprise Transformation

2022 – Present

Engaged by boards, CEOs, and executive teams to reposition operating and delivery models for the AI era across financial services, healthcare, climate, and business services.

- **Turn fuzzy AI mandates into structured plans.** Translate ambiguous “what do we do about AI” problems into crisp problem statements, structured work, and specific goals – then drive the cadence to deliver them.
- **Design and facilitate executive offsites.** Run the working sessions and off-sites that move a leadership team from ambiguity to committed decisions.
- **Shift executive mindsets around AI.** Work directly with leadership to make them more receptive to AI – and less threatened by the change it requires – which adoption depends on.

Representative engagement (software & services):

- **Set the AI agenda with leadership.** Embedded with the CEO and leadership team to map where AI created advantage versus exposure, and designed a three-part plan with specific ways to: fix the growth engine, use AI to cut cost of delivery, and use AI to grow client value.
- **Designed a repeatable “innovation loop.”** Changed the client's operating model to turn delivery data and frontline sales signal into new AI-enabled offerings the team can design, test, and ship – consistently.
- **Cut through data to find a big – and hidden – problem.** Re-cut the client's CRM data across thousands of implementations to reframe their number-one growth problem, redirecting where they invest.

CommonBond – Founder & CEO

2011 – 2022

Built and scaled a fintech from concept to 1M+ customers, 1,000s of enterprise clients, and \$5B+ in originations; grew revenue 4x in three years (Inc. 5000, 2019).

- **Shipped products with engineers for a decade.** Built and launched product alongside engineering and design teams: a consumer lending platform, an enterprise employee-benefits platform, and a college and financial-aid product.
- **Deployed AI into pricing.** Built machine-learning models that optimized price, volume, and conversion to maximize profit, more than doubling funnel conversion in a single year and far outpacing peers.
- **Ran ML in underwriting.** Continuously monitored and validated the risk models that priced credit; the only company in our category not to trip a credit covenant through COVID.
- **Bought and rebuilt with AI.** Acquired and integrated two companies; rebuilt one company's technology and AI to reach nearly 1 in 5 U.S. high-school seniors with college and financial-aid guidance.
- **Unlocked data across the company.** Among the first in the industry to put “headless” databases and low/no-code tools in the hands of business teams – giving staff the data they needed to excel, while freeing product roadmap capacity and engineering time to focus on core work.

- **Operated in a highly regulated environment.** Licensed across 49 states and federally supervised by the CFPB; SOC 2 and ISO 27001 certified with rigorous data-privacy controls over substantial PII – complex, regulated DNA.
- **Ran tight execution rhythm.** Operated on an Agile cadence: daily stand-ups, sprint planning, retros, cascading goals, stage-gated prioritization, and clear delivery and value KPIs.
- **Launched new lines of business fast.** Stood up a solar-financing line in months and grew it to the 5th-largest U.S. solar lender within a year, at double the margin of existing business lines.
- **Aligned disparate stakeholders at national scale.** Led a 23-company coalition that changed U.S. federal law (2020).

American Express – Director, Consumer and Merchant Business

2006 – 2011

Drove change across the Consumer and Merchant businesses through pricing, operations, and chief-of-staff roles at one of the world's largest financial-services companies.

- **Made customer service better and cheaper.** Applied Six Sigma (certified at American Express) to redesign customer-service operations, raising quality (CSAT) while lowering cost (cost per call).
- **Drove change at the top.** As Chief of Staff to the #3 executive, aligned cross-functional priorities and pushed change through a large, highly regulated organization.
- **Owned commercial strategy and delivery.** Led pricing strategy in Card Services and shaped commercial relationships with major merchant partners.

McKinsey & Company – Analyst

2003 – 2006

Built an early-career foundation in structured problem-solving and large-scale organizational change for global institutions.

- **Built the problem-solving foundation.** Drove organizational change across financial services, healthcare, telecom, public sector, and logistics through large-scale transformations, diligence, and research.
- **Taught the craft.** Selected to McKinsey's Global Training Faculty; taught structured problem-solving, communication, and analytical writing across China, Europe, and North America.

EDUCATION

The Wharton School, University of Pennsylvania – MBA Program

2011 – 2012

Middlebury College – French Language Program

Summer 2002

Harvard Mediation Program – Mediation & Dispute Resolution

2001 – 2006

Brandeis University – BA, Politics, Economics & International Business

1998 – 2002

BOARD SERVICE

- **Board Treasurer, LIFE Skills Foundation (2023–Present)** – Social-services nonprofit helping foster-care youth become independent adults. Counseled the Executive Director through a financial turnaround – new people, processes, and systems – that produced the organization's first operating surplus.
- **Board Member, Founders Pledge (2023–Present)** – Research-driven nonprofit helping founders direct philanthropic capital to high-impact charities. The organization has mobilized ~\$10B in giving pledges and ~\$2B deployed, directing hundreds of millions to high-impact causes globally each year.
- **Board Member, Bronx Charter School for the Arts (2011–2013)** – K-8 arts-based public charter school in the Bronx.

RECOGNITION

- **50 Best Workplaces in the U.S.** – Inc. Magazine (2016)
- **EY Entrepreneur of the Year** – New York (2017)
- **50 Most Innovative Companies** – Fast Company (2018)
- **America's fastest-growing private companies** – Inc. 5000 (2019)