

# DAVID KLEIN

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

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I turn ambiguous, high-stakes business problems into AI solutions that reach production and move the business forward. I have spent my career sitting between customers and engineers: a McKinsey-trained problem-solver, a fintech founder and CEO who shipped products with engineering teams for a decade, now leading AI-era transformation for boards, CEOs, and executive teams. I own the full arc, from the first fuzzy conversation to a live system to measurable impact. I build with frontier models every day – APIs, connectors, agents – shipping real work.

## EXPERIENCE

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### 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, business services, public sector, and nonprofit.*

- **Turn fuzzy AI mandates into 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.
- **AI-first delivery.** Produce pre-reads, executive working sessions, and client-ready synthesis using AI tooling end to end.

#### *Representative engagement (software & services):*

- Set the AI agenda from inside the C-suite. Embedded with the CEO and leadership team to map where AI created advantage versus exposure, and designed a three-part plan: fix the non-AI 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 over time.
- 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 from “win rate” to lead-to-opportunity conversion, redirecting where they invest.

### CommonBond – Founder & CEO

2012 – 2022

*Built and scaled a fintech from concept to 1M users and 1000s of enterprise clients; grew revenue 4x in three years (Inc. 5000, 2020).*

- **Shipped products with engineers for a decade.** Built and launched product after product alongside engineering and design teams: a consumer lending platform, an enterprise employee-benefits platform, and a college and financial-aid guidance product.
- **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.
- **Won and owned the customer.** Landed the world’s largest enterprises as paying partners (IBM, BlackRock, Chrysler, Adobe, Humana, Liberty Mutual); owned those relationships from first conversation through delivery.
- **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 business fast.** Stood up a solar-financing line in 8 months and grew it to the 5th-largest U.S. solar lender within a year, at double the margin of existing business lines.
- **Re-engineered operations under pressure.** Redesigned finance systems and processes to cut the monthly close to 3 days, and removed 33% of cost structure within weeks of the onset of COVID.
- **Aligned stakeholders at national scale.** Led a 23-company coalition that changed U.S. federal law (2020).

## **American Express – Director, Consumer and Merchant Business**

May 2006 – Aug 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 in the Consumer business, 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**

Jul 2003 – May 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, telecom, healthcare, 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**

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- **The Wharton School, University of Pennsylvania** – MBA Program
- **Brandeis University** – B.A., Political Science & Economics
- **Middlebury College** – French Language School
- **Harvard Mediation Program** – Mediation & Dispute Resolution