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LOCATIONS
Clarendon Labs
San Francisco Labs
New York Labs
UP FOR THE CHALLENGE? CHECK OUT OUR API PLATFORM
Bringing Innovation to Capital One Customers
Help Our Customers Save Money
Redefining the Value of Rewards
Create Seamless and Customized Transaction Experiences
JOIN THE LABS
Clarendon, VA
  Director of Product Development
  Head of Product
  Senior Director - Data Scientist
  Senior Product Manager
  UX Design lead
New York, NY
  Data Developer
  Data Scientist
San Francisco, CA
  Design Thinking Manager
  Executive Admin
LEARN MORE IN OUR DEVELOPER PLATFORM
APIs
  Services
    Digital Deals
    Rewards
  Access Tokens
    Identification
    OAuth
CONTACT US
Capital One Buys Data Analytics Firm To Tap Spending Trends At Local Businesses
Bundle
What We Do
Bundle Site Map
  Businesses in United States
  Average cost of Food & Drink in the U.S.
  Average cost of Getting Around in the U.S.
  Average cost of Health & Family in the U.S.
  Average cost of House & Home in the U.S.
  Average cost of Shopping in the U.S.
Story

What I Would Do for CapitalOne As A Senior Director Data Scientist

As a participant in Data Science DC, I received the announcement of a Senior Director Data Scientist - McLean Career Opportunity with CapitalOne and the August Meetup at the CapitolOne Labs. This shows the real benefit of my participation in this meetup and for CapitalOne to announce and host a community of data scientists. It brought me and others together and to know more about CapitalOne. I was very impressed with what I saw at the CapitalOne Labs and wished their staff had been on the agenda.

In applying for the CapitalOne position, I reviewed their excellent Web site and decided to document my experience and offer what I would do for them if I formally interviewd for the position as follows:

- Develop a Vision, Mission Statement, and Budget Proposal
- Initiate Collaborative Knowledge Capture and Management of Data Science Assets
- Build a Data Ecosystem and Data Science Products Repository
- Initiate Strategic Pilots with Hadoop (e.g. Cloudera), Graph Databases (e.g. Neo4j), and Other Advanced Technologies and Methods
- Organize Virtual and Face-to-Face Seminars and Conferences to Build a CapitalOne Data Science Community

My brief bio is: Brand Niemann, former Senior Enterprise Architect and Data Scientist with the US EPA, completed 30 years of federal service in 2010. Since then he has worked as a data scientist for a number of organizations and governments, produced data science products for a large number of data sets, and published data stories for Federal Computer Week, Semantic Community AOL/Breaking Government, and Information Week.

I have had considerable experience performing the five tasks above for the U.S. Federal CIO Council while a career government employee and in the years following government service, most recently helping the World Wide Web Consortium (W3C) form a Data Science Community.

I also have considerable experience in data mining to produce data science products for training data scientists and educating senior managers about the benefits of data science. One recent example from Data Science DC was my contribution to their Discussion of the "New 1/4 billion global geocoded event dataset (GDELT)", which I used in my Managing Big Data for Results data science product.
I have been performing Data Visualization Tool Requirements Analysis and developing Analytic Data Sets for both OMB and the Data Science DC Community. I produced a Blog for Data Science DC about our upcoming conference, September 10-11, which includes work with financial data: Cloud: SOA, Semantics, & Data Science. I have been working with the Data Transparency Coalition and Congressional Staff on the Data Act of 2013.

This week I participated in the Graph Database Meetup and the Neo4j Tutorial on Graph Databases and learned of the Global Terrorism Database which I have started to produce as a data science product.

When researching at a new organization, I usually data mine their Web sites to make semi-structured content more structured and to mash it up with structured content so its work on desktop and mobile devices.

In the process, I discovered the following of real interest to me:

"Capital One is excited to announce that its asset purchase transaction of Bundle Corporation, a data analytics powerhouse based in New York, closed on November 28, 2012. As part of this transaction, Capital One has acquired all of the intellectual property of Bundle as well as a team of very talented associates. Bundle will serve as a platform for accelerating our innovation agenda testing of new capabilities and generating organic revenue growth opportunities for Capital One. Bundle’s CEO, Jaidev Shergill, and its 11 associates will join Capital One supporting Capital One’s Digital Labs.

Why is Bundle Important to Capital One?
Today, Bundle is primarily a merchant analytic, insight and recommendation engine powered by aggregated spending and local directory data. As our customers increasingly use mobile and online channels, we can leverage Bundle's proprietary analytics and technology to deliver new data-powered products and enhanced experiences." Read more at Forbes.com...

So is there some big data that I can get my hands on here?

I responded to the request to evaluate the Meetup at CapitalOne and said: Excellent Meetup! I suggest we have another Meetup there and have CapitalOne Labs tells about the work they do and especially their recent acquisition of Bundle to advance their big data agenda."Bundle gives you unbiased ratings on businesses based on anonymous credit card data"

I am doing a story about them: http://semanticommunity.info/Data_Science/CapitalOne

Also announcement I made about our upcoming conference: http://www.afei.org/events/3A03

The most comprehensive meeting on Federal trends in Cloud, Semantics and Big Data in the country.

MORE IN PROCESS

Slides

IN PROCESS
Research Notes

I meant to add that you should know the following about me:

I am 72 years old and in excellent health;

[http://semanticommunity.info/@api/deki/files/4931/brand11012007.jpg](http://semanticommunity.info/@api/deki/files/4931/brand11012007.jpg)

I believe that experience working with Business Intelligence Softwares like Spotfire, etc. are more important than Hadoop; and

[http://semanticommunity.info/Data_Science/Free_Data_Visualization_and_Analysis_Tools](http://semanticommunity.info/Data_Science/Free_Data_Visualization_and_Analysis_Tools)

Graph databases are the next big thing.

[http://semanticommunity.info/Data_Science/Graph_Databases](http://semanticommunity.info/Data_Science/Graph_Databases)

A financial Services Company: [The Intercontinental Exchange (ICE)](http://www.ice.com), starting to use Neo4j:

Our upcoming conference, September 10-11, includes work with financial data: Cloud: SOA, Semantics, & Data Science -
[http://www.afei.org/events/3A03/Pages/default.aspx](http://www.afei.org/events/3A03/Pages/default.aspx)

and my work with the Data Transparency Coalition as well: [http://datacoalition.com/](http://datacoalition.com/)

[http://semanticommunity.info/DataTransparencyCoalition.org](http://semanticommunity.info/DataTransparencyCoalition.org)

From: Brand Niemann [mailto:bniemann@cox.net](mailto:bniemann@cox.net)

Sent: Tuesday, August 27, 2013 5:47 AM

To: Wright, Troy (CONT)

Subject: Senior Director Data Scientist - McLean (Career Opportunity)

I am interested.

Dr. Brand Niemann

Director and Senior Data Scientist

Semantic Community
Seeking a Senior Director, Data Scientist for Capital One’s “Digital Team” in McLean, VA (possibly NYC)

Source:

At Capital One, we think big and do big things. We got started by using data analytics to disrupt the credit card business and we have been innovating relentlessly ever since. Today we are a high-tech company, a scientific laboratory, and a nationally recognized brand all in one that reaches tens of millions of consumers. We are a passionate and entrepreneurial team that embraces bold ideas, fosters collaborations, and deliver great consumer experiences.

In this role, one will lead the Data Strategy and Analytics efforts for the Capital One Digital Team. This position will afford the right candidate an extraordinary opportunity to spearhead Capital One’s transformation into a digitally progressive leader, creating and monetizing new opportunities at the intersection of mobile and financial services. Specifically, you will lead a team applying Big Data to generate predictive analytics that will help us reinvent how millions of Americans will manage their financial lives every day.

Experience/Environment:
- 2 years experience in Hadoop
- 7 years of experience with data mining, machine learning, statistical modeling tools and underlying algorithms

Let me know if interested or if you know of anyone that might be. Any help you can send this way would be greatly appreciated!

Sincerely,

Troy Wright
Office 972-312-2285
Troy.Wright@capitalone.com

My Note: I read the content at the sites below for background in applying for the job and thought it was excellent except I found the navigation cumbersome in having to go back to the home page each time.
CapitalOne Labs

Source: https://capitalonelabs.com/

My Note: I usually data mine Web sites to make semi-structured content more structured and to mash it up with structured content.

CAPITAL ONE LABS
IS A PASSIONATE TEAM OF ENTREPRENEURS
WHO ARE REIMAGINING THE WAY
MORE THAN 60 MILLION PEOPLE INTERACT
WITH THEIR MONEY.

• NEWS
• JOBS
• API PLATFORM
• LOCATIONS
• PAST NEWS
• Privacy
• Security
• Terms & Conditions
• Patriot Act Cert.

LATEST NEWS

Source: https://capitalonelabs.com/index.html

Rich Fairbank visits Clarendon Labs

Rich Fairbank Visits Labs
While cubicle dwellers across America suffered from a “case of the Mondays”, the Labs team spent our afternoon chatting with one of the top 10 innovators of the decade. Rich Fairbank, our founder and CEO, could be considered the original data scientist. He was the first to deeply explore and analyze market data to identify trends and, for the first time, offer consumers customized card options. The result? More credit was available to more people than ever before, and “one-size-fits-all” credit card companies scrambled to adapt.

“Rich pioneered this company and is incredibly passionate about it. But at the same time, he’s willing to reinvent it,” said James Patterson, the Labs’ Entrepreneur in Residence. The Labs hopes to lead that innovation charge by positing Capital One as a digital leader. During last Monday’s visit, Rich heard an overview of the digital landscape and saw demos of our key products in development. Head of Product Development, Angie Shelton, described him as a “lifelong learner”, saying, “He is constantly asking, ‘How can we do this better?’” Overall, Rich seemed particularly curious and excited about our big data initiatives, as they align with and advance the company’s information-based strategy.

Feelings at the end of the day? Angie said, “Rich’s visit and reactions validated the blood, sweat, and tears that we’ve put into building breakthrough digital products. The bets we made weren’t so crazy after all.”

Capital One Labs’ Joshua Greenough Recognized for Shaping the Future of Banking

We’re all about reimagining the way our customers interact with their money at Capital One Labs. Some might say we’re shaping the future of banking. In fact, that’s exactly what Bank Innovation is saying with their 2013 Innovators to Watch List. Capital One Labs’ very own Joshua Greenough topped this year’s list for his efforts in shaking up financial industries - specifically for his work on Capital One’s API platform, start-up engagements, and mobile offers.

Greenough’s selection to the inaugural list places him with some of the most widely-recognized financial innovators out there – including the founders of Square, Simple, Dwolla, and 500startups.

Check out the full list of Banking Innovators to Watch in 2013 here...

Capital One 360’s San Francisco Café Hosts FinCapDev’s $100K Demo Day

http://semanticommunity.info/Data_Science/CapitalOne
Updated: Wed, 23 Sep 2015 10:48:39 GMT
Powered by mindtouch™
We love a good tech demo at Capital One Labs – especially when the tech helps improve peoples’ financial situations and their overall lives. You can imagine our excitement when our downstairs neighbors, Capital One 360, hosted FinCapDev’s $100,000 Demo Day at their San Francisco cafe earlier this week – where FinCapDev finalists presented market-ready mobile apps designed to help consumers control and shape their financial futures. FinCapDev’s Demo Day bookended over 6 months of app design and development work for finalists. Teams delivered 2-minute elevator pitches to a panel of judges hailing from venture capital, technology, FinTech, and consumer finance, all of whom were looking for the perfect mix of innovation, feasibility, impact, and potential.

The team behind betterhaves, an app that helps couples build and use a household budget, was awarded the $50,000 grand prize. Runner-ups Thrifty Bunch - the “Wikipedia for needs-based shopping - and Down Payment Saver - tackling the single largest hurdle to homeownership, a down payment - took home $20,000 each. Financial Forrest - a tool for saving up one month’s emergency fund- and Smart Insurance – helping people make insurance and warranty decisions took home honorable mentions worth $5,000 each.

Check out the full list of apps presented at FinCapDev Demo Day...

Leading the Pack, Capital One’s API on Display

Intel

Capital One Labs’ Joshua Greenough shared the thinking and strategy behind Capital One’s API platform during a recent webinar dedicated to building enterprise class APIs. Intel’s Andy Thurai and Mashery’s Devon Biondi laid the groundwork for the session, with Thurai focusing on the importance of companies having an API platform and Mashery’s Biondi outlining critical roles and resources needed when standing up an API platform.

Greenough delved into discussions and decisions that drove Capital One to be one of the first financial services companies to build their own API platform, which includes Deals, Rewards, Identification, and OAuth. “It’s very important to have a focus on your primary goals – for both internal consumers and external partners and developers.” Greenough also stressed the importance of identity when standing up an API platform, “You have to know who you are and who you aren’t as an API platform. Security and privacy are major factors for us and how we approach the concept of APIs.”

Watch the full webinar here...
Nearly 100 developers, designers, and entrepreneurs of all ages descended on Capital One Labs’ Clarendon location to compete in the MoDevUX Hackathon on May 12. The hackathon bookended MoDevUX—a annual conference bringing together the brightest minds in mobile development, design, and user experience.

Teams made excellent use of the Labs’ collaborative, open space. Whiteboarded walls quickly filled with ideas, problems and solutions. HD displays glowed with iterations of teams’ work, becoming more refined as the day progressed. Some took a second to think through particularly challenging obstacles by grabbing some fresh air on the Labs’ balcony overlooking northern Virginia.

After 12 hours of hard work, 22 teams - with some members as young as 9 years old - demoed to a panel of hackathon veterans and sponsors. Sponsors including Capital One, Microsoft, Adobe, Mashery, Twilio, and Nokia awarded $10,000 in cash and prizes to the day’s favorites. A Mashery tweet sent during the event summed up the day in less than 140 characters, "Whiteboards + APIs + DC local devs = awesome."

Mobile User Experience at the Forefront of MoDevUX 2013...
The 2013 MoDevUX conference was held in Capital One’s backyard May 9-11, bringing together the best and brightest minds in mobile development, design, and user experience. Capital One was well represented among the 350+ thought leaders who attended the conference, with associates from across the company delivering keynotes, leading workshops, and moderating panels.

Evelyn Huang, currently pioneering design thinking at Capital One while lecturing on the same topic at Stanford University, kicked off the conference with a crash course on design thinking. The hands-on workshop dove headfirst into the process of human centered design – with participants pairing off to identify their partner’s needs, rapidly develop potential solutions, and iterate on those solutions to better address identified needs.

Andy Pemberton, a senior master application developer at Capital One, delved into the more technical aspects of user experience; sharing methods optimizing the performance of enterprise apps on mobile devices. Reflecting on his experiences leading multiple agile mobile development teams, Pemberton shared common obstacles and potential solutions when developing hybrid apps for an enterprise, stressing the importance of both web and mobile performance tuning.

Tom Poole, who leads Capital One’s emerging channel efforts, delivered one of three keynotes during the event. Poole discussed the untapped opportunity of mobile payments, or as he put it, “the ultimate user experience challenge”. Poole implored his audience to think beyond the technological or mechanical capabilities that facilitate transactions and instead focus on how one can deliver value before, during, and after a transaction. “It’s not simply ‘tap’ vs. ‘swipe’ – it’s much broader than that; you should double your scope. That’s why there’s so much interest in this space. That’s why there’s so much energy from Silicon Valley.”

Chris Clarke, Capital One Labs’ senior product manager, also shared his thoughts on the opportunity to enhance a user’s commerce experience in a mobile world. Sitting among a peer set including Amtrak, Delta, and Disney, Clarke discussed how Capital One delivers breakthrough user experiences at a rapid pace. “Tolerate failure; punish inactivity. Promote a culture of experimentation – don’t be afraid to try new things and fail.”

Mobile User Experience at the Forefront of MoDevUX 2013...

James Patterson, Capital One Labs’ Entrepreneur-in-Residence, Named DC Tech Titan

Mo Dev UX
Join us in congratulating James Patterson, Capital One Labs’ VP & Entrepreneur-in-Residence, on his selection as a “Tech Titan” in the Washington DC region! Patterson’s Titan status comes well-deserved, as he has been instrumental in strengthening the DC region’s innovation community while also shaping Capital One Labs’ own emerging identity. Patterson’s selection to the 2013 Tech Titan list places him among a well-known group of heavy hitters in the digital space, including Steve Case, Ted Leonsis, Vint Cerf – widely recognized as one of the “fathers of the internet”, and Walt Mossberg – a leading technology journalist in the US, and many others.

The annual Tech Titan list, published by Washingtonian Magazine, recognizes individuals influencing the next generation of technologies and changing how we interact with the world around us. The 2013 list showcases individuals from all parts of the DC tech scene – from cybersecurity to mobile apps to cloud computing.

Check out the full Tech Titan list here...

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ARCHIVE NEWS

Source: https://capitalonelabs.com/archive.html

Inaugural Tech Cocktail Session Hosted by Capital One Labs

Tech-Cocktail

Capital One Labs played host to Tech Cocktail's newest initiative, Sessions, on Wednesday, April 17 – welcoming roughly 100 members of the local tech community to its Clarendon location. Wednesday’s Sessions event focused on global entrepreneurship, fueled by the experiences of three keynote speakers.

Haroon Mokhtarzada kicked off the series sharing his most important entrepreneurial lessons – having started 2 companies, raising over 12 million in venture funding, and having one company acquired in the past 7 years. Haroon stressed the importance of hard work and customer-centricity, while also reminding others that larger factors are at play. “You can’t just create success. You have to create the chances for success to happen. Keep at it; refuse to quit.”

Melinda Wittstock, founder and CEO of Newsit, then took the stage to countdown her top ten entrepreneurial no-nos. Whitstock covered a wide variety of topics – including founding, funding, and recruiting. Anecdotes and a sharp sense of humor kept the audience engaged and laughing. Her final comment on overall strategy resonated strongly with those in attendance, “Don’t skate to where the puck is with your business model; skate to where the puck is going.”
Chris Schroeder, internet entrepreneur and venture investor, concluded the evening’s events with a presentation centered on innovation in emerging growth markets. He encouraged attendees to rethink some of their most basic assumptions about innovation and move outside of their comfort zones to find success. “In five years, two-thirds of the world’s population will have supercomputer capacity in the palm of their hand. What are you doing to seize that opportunity?”

The 4/17 event was the first of three planned Tech Cocktail Sessions to be hosted by Capital One Labs. Mark your calendars for upcoming sessions on June 19 and July 31; topics and speakers will be announced shortly!

Collaborative Coding, RefreshDC, and Capital One Labs

Refresh-DC

Capital One Labs hosted its third Refresh DC event on March 22, at its Clarendon location. GitHub’s Matt Yoho shared the fundamentals of Git and GitHub, as well as methods for integrating the tools into existing design and development processes. Yoho stressed the importance of collaborative coding in today’s fast-paced environment, “Collaboration, via GitHub, makes for simple, powerful workflows; you can build, test, and share – all within the GitHub platform.”

A crowd of approximately 120 designers, developers, and new media professionals from the Washington DC area attended the session, arriving early and staying late to network with others. Capital One Lab’s hosting of the event is part of the Labs’ commitment to supporting and fostering growth within local technology ecosystems.

Capital One Labs Hosts Second Hackathon, “Labs Disrupt”

Labs Disrupt-icon
Capital One Labs hosted its second hackathon, “Labs Disrupt”, in late February – bringing together 30 of the best and brightest associates from across Capital One to crank out minimum viable products in just 15 hours. Five teams built out four distinct concepts to address real-world personas. Each team of developers, designers, and product managers worked together to solve insights contained in the presented personas.

Joshua Greenough, Technology Innovation Senior Director, summed up the impact of the hackathon and its importance to the product development process, “You come to work, if you’re a developer or designer, to impact peoples’ lives. For Capital One, the hackathon is a new methodology that allows us to accelerate the final impact we have on somebody’s life.”

The five teams addressed a breadth of real-world consumer needs:

- One Receipt – Simplifying travel and expense submission
- Cash Dash – Helping people pay back their friends instantly
- Carrot Sticks – Creating stable, positive relationships between people & their money
- Project Green – Taking the fuzzy math out of money management
- Slushy – Helping people keep their spending in check

All teams completed their minimum viable products by the hard stop deadline and presented to a panel of judges that included Mark Jamison (Managing Vice President, Capital One Labs), Tom Poole (Managing Vice President, Mobile), Monique Shivanandan (Senior Vice President, Chief Technology Officer) and Frank Laprade (Chief Enterprise Service Officer).

Cash Dash was chosen as the hackathon winner – with each team member taking home a $100 Amazon gift card. Slushy and One Receipt placed second and third place, respectively, receiving a cache of NERF toys for their efforts.

Tom Poole provided closing thoughts, “The problems we face today aren’t certain at all. And so what we’re really doing is harnessing peoples’ creativity and ingenuity to design solutions that map to the chaos of the real world business problems we face.”

David “Doc” Searls and The Intention Economy Come to Capital One Labs
Capital One Labs welcomed David “Doc” Searls to its Clarendon location on February 21. Searls, regarded as one of the world’s “greatest internet thinkers”, shared a keynote presentation and hosted an informal Q&A session focusing on his new book, *The Intention Economy: When Free Customers Prove More Valuable Than Captive Ones*. Searls shared his thoughts on customer-driven interaction, the role of big data, and the changing role of marketing. His presentation coincided with Washington DC’s Social Media Week, a week-long festival celebrating technology and social media in the Nation’s capital.

Doc Searls is a journalist, columnist, author, and widely-read blogger, whose work has been published in *OMNI*, *Wired*, *PC Magazine*, *The Standard*, *The Sun Magazine*, *Upside*, *Release 1.0*, and *The Globe & Mail*. Searls is also a fellow at the Center for Information Technology & Society at University of California, Santa Barbara, and an alumnus fellow of the Berkman Center for Internet & Society at Harvard University.

For more information on Searls’ work.

**Capital One Launches Partnership with Mobile Shopping App ShopSavvy**

Last week, Capital One Labs announced an exciting partnership with ShopSavvy – one of the leading barcode scanning and comparison mobile applications in the market with more than 40 million downloads. By adding personalized Capital One deals to ShopSavvy, this pilot helps the Deals team bring their offers closer to the customer when they actually shop. It also makes good on the Lab’s mission to build a platform that makes third-party collaboration faster and easier.

This partnership marks a significant milestone for the Lab – it is the second customer-facing pilot after the Klout Rewards campaign (released in December 2011) and the first in-market use of Capital One’s API platform, which was launched publicly in October 2012. ShopSavvy utilizes Capital One’s Deals API to pull targeted offers for each user into their in-app shopping experience. Later in 2013, the Lab hopes to launch more use cases that will use other parts of the platform, including the Rewards API and our own OAuth capability.

Read more on Tech Crunch...
Capital One Accelerates "Big Data" Agenda with Bundle

Capital One is excited to announce that its asset purchase transaction of Bundle Corporation, a data analytics powerhouse based in New York, closed on November 28, 2012. As part of this transaction, Capital One has acquired all of the intellectual property of Bundle as well as a team of very talented associates. Bundle will serve as a platform for accelerating our innovation agenda testing of new capabilities and generating organic revenue growth opportunities for Capital One. Bundle’s CEO, Jaidev Shergill, and its 11 associates will join Capital One supporting Capital One’s Digital Labs.

Why is Bundle Important to Capital One?
Today, Bundle is primarily a merchant analytic, insight and recommendation engine powered by aggregated spending and local directory data. As our customers increasingly use mobile and online channels, we can leverage Bundle’s proprietary analytics and technology to deliver new data-powered products and enhanced experiences.

Read more at Forbes.com...

Capital One Labs hosts discussion, “Rapid Prototyping – Secrets to Doing it Well”

On October 3rd, Capital One Labs hosted the third in a series of MoDevDC events in its Clarendon Lab space. MoDevDC is the largest mobile developer, designer, and entrepreneur group in the country with approximately 2,200 members. There are two “meetups” per month and they are a staple in the DC tech community. Wednesday’s event brought out over 130 attendees and consisted of a mixed agenda of app demos and presentations. The event was rated a 4.5 out of 5 by MoDev attendees.

The title for the latest event was "Rapid Prototyping – Secrets to Doing it Well". Starting the session out were two app
premiers by the top finalists of the MoDev Tablet hackathon. They were the “3D Data Browser” and “Quick Aid”. Following the demos were presentations by Barg Upender and Ken Fang of Mobomo as well as Joshua Greenough of Capital One Labs.

Upender discussed Mobomo’s approach to prototyping through daily builds and incorporating feedback into product development. Joshua Greenough, Senior IT Director based in San Francisco, brought a Silicon Valley perspective to the table by talking about some of the latest rapid prototyping tools his teams use.

Capital One Labs plans to host more community events in both its San Francisco and Clarendon offices.

Read More at MoDevDC…

Capital One Labs sponsors Stanford start-up demo day

StartX-Logo

As a Platinum Sponsor of the StartX’s Summer Demo Day, Capital One Labs continued it support of some of the leading innovators in the Bay Area. Started in 2010, StartX is the leading non-profit incubator in the country. Open exclusively to Stanford undergraduate and graduate students, the program provides office space, mentoring, legal support and other support to the entrepreneurs enrolled in the program. Unlike other incubators, StartX takes no equity in the ventures it supports and the companies that have gone through the program have cumulatively raised over $80MM of funding. At $1.3MM of funding per startup, StartX comes in second to Y-Combinator among all incubators in funding per company.

Having launched from the Stanford community itself (Capital One’s chairman and CEO is a graduate of the Stanford Graduate School of Business), Capital One is proud to return to “The Farm” and support the bright minds that are building tomorrow’s technology leaders across various markets. With over 6% of the student body applying to the StartX program, Capital One Labs is excited to engage such a large group of diverse and innovative minds. The attendees for the event also included over 200 of the leading angel and venture investors from across the Bay Area, as well as representatives from some of the leading technology media outlets such as TechCrunch and VentureBeat. As Capital One Labs continues to build its footprint in Silicon Valley it is excited to be part of more events such as this that bring together some of the best and brightest of the Bay Area.

User experience experts take over Capital One Labs for local meetup

modev-logo_03
On September 5th, Capital One Labs hosted the second of a series of MoDev DC events in its new Clarendon Lab space. MoDevDC is the largest mobile developer, designer, and entrepreneur group in the country with approximately 2,200 members. There are two “meetups” per month and they are a staple in the DC tech community. Wednesday’s event brought out over 130 attendees and consisted of a mixed agenda of app demos, presentations, and a panel.

The title for the event was "Mobile UI/UX Pushing the Boundaries". There were app premieres and demos from Treater, Yellowflag, and Fingerprint. Tweater allows mobile gifting to your friends and family through its iPhone app. Yellowflag, another app, lets you talk trash to other fans at sporting events. Lastly, Fingerprint provides visualized reports of end user attention held by each area, on every page of a given application.

Next up was a presentation by John Whalen, PhD and founder of Brilliant Experience. Whalen discussed the convergence of touch with desktop systems and showed examples of new hardware and software.

Afterward, Angie Shelton, Director of Product, moderated a panel discussion focused on experience and design. Panelists included Whalen; Saf Emansour, Sr. Manager, Mobile Product Marketing USA TODAY / GANNETT; Colin Hart, Sr. UX and Visual Designer, Three Pillar Global; and Mark Gerl, Director of Mobile Development, Politico. It was an active discussion with spirited debate on exactly how user interface design differs from user experience and what are the ingredients to a remarkable digital experience.

Capital One Labs plans to host more community events in both its San Francisco and Clarendon offices.

Read More at MoDevDC…

Capital One Labs hosts mobile innovators at local MoDev DC Event

On August 1st, Capital One Labs sponsored MoDev DC in its new Clarendon Lab space. MoDevDC is the largest mobile developer, designer, and entrepreneur group in the country with approximately 2,200 members. There are two “meetups” per month and they are a staple in the DC tech community. Wednesday’s event brought out over 130 attendees and was a huge success.

The theme for this event was mobile commerce. Product developers and engineers demoed and discussed emerging payment solutions. Afterward, Chris Clarke, Sr. Product Manager, moderated a panel discussion focused on recent Trends in Mobile Commerce. Panelists included Gill Haus; SVP of Technology at Taxi Magic (formerly of Paypal/ Bill Me Later); Sameer Siddiqui, Director of Product of Deal Chicken at Gannet; Bryan Colligan, CEO of mobile commerce start-up SeQR; and the Lab’s own Jeremy Rephlo, Sr. Product Manager. It was an active discussion containing a spirited debate on the pros and cons of native versus hybrid development and the importance/likelihood of NFC in the next
iPhone release.

Pete Erickson, the founder of MoDev, gave his feedback on the event: "In the four year history of MoDev, this meetup was one of the best overall. Highest demand with 85 on the wait list, coolest location, amazing food and beverages and a very compelling panel discussion."

Capital One Labs plans to host more community events in both its San Francisco and Clarendon offices.

Read More at MoDevDC...

Capital One obtains select Bankons software and talent

CapitalOne + Bankons

It's not every day that a small tech startup catches the attention of a top ten bank's IT group. That is exactly what happened to Bankons. Capital One has not only obtained select Bankons software but also hired several experienced IT associates, which includes architects, software engineers and coders—especially in Python, Machine Learning, Java and HTML5.

Bankons remains a separate and independent company. Through the limited asset purchase agreement we had with them, Capital One obtained select Bankons software. Additionally, several Bankons associates, to include Joshua Greenough, departed Bankons to join Capital One.

Read More at Finovate...
We partnered with Klout to harness the power of social influence and reward Capital One cardholders who spread the word through Facebook and Twitter. Participants received up to 10 bonus rewards per dollar during the holiday shopping season, based on their Klout score and the number of friends they referred into the promotion.

Read More from Klout's blog…

LOCATIONS

Source: https://capitalonelabs.com/locations.html

Clarendon Labs

3030 Clarendon Blvd.
Arlington, VA 22201
Directions

San Francisco Labs

101 Post Street
San Francisco, CA 94108
Directions
New York Labs

149 Fifth Ave, 4th Floor
New York, NY 10010
Directions

New York

UP FOR THE CHALLENGE? CHECK OUT OUR API PLATFORM

Source: https://capitalonelabs.com/api-platform.html

Bringing Innovation to Capital One Customers

Innovation

Capital One Labs wants to provide our customers with the best digital shopping experiences, but we know we can’t do it alone. With our API platform, we look forward to harnessing the massive amount of innovation happening across the web, allowing the most cutting edge of products to deliver customized experiences to our 60 million customers.

Help Our Customers Save Money

Deals

By unlocking our Deals engine, our APIs are allowing our customers to save money in fun and innovative ways. We bring deals to customers that match what our customers want and are excited to bring these deals into the shopping process – whether that be online, through a mobile phone or in-store.
Redefining the Value of Rewards

Rewards

No longer will your Rewards points or miles be just a catalog with options many people can’t afford. Through our APIs, Capital One Labs is excited to bring our Rewards platform out to the web allowing our customers to seamlessly redeem their well-earned points and miles across the digital landscape.

Create Seamless and Customized Transaction Experiences

Credit Card

By allowing customers to identify themselves in quick, easy, and secure ways – Capital One Labs is excited at the way shopping online, over a mobile device, or across social networks, will change as merchants can will be able to deliver our customers tailored experiences that match their preferences, with little effort and without the clutter of multiple touch points.

JOIN THE LABS

Source: https://capitalonelabs.com/jobs/index.html

JOBS QUICK LINK

Clarendon, VA

**Director of Product Development**

Location: Clarendon, VA

Capital One Labs is selectively recruiting for a Director, Product Development who will help drive the Lab’s strategic and product agenda. You will have the rare opportunity to work at the vanguard of mobile and social media capabilities, digital consumer experiences across devices and a wide range of emerging digital payment platforms. You will reimagine how consumers interact with their money and banks through innovative product concepts, prototypes, and pilots that delight our customers and position our company for substantial growth.

Read More »
Head of Product

Location: Clarendon, VA

Capital One Labs is recruiting for its Head of Product. In this role, you will have the opportunity to work at the vanguard of mobile, big data, and emerging payments. As a member of the Labs Leadership team, you will lead and grow a highly dynamic team to develop and validate new product concepts and the business models that fuel them.

Read More »

Senior Director - Data Scientist

Location: Vienna, VA

Are you interested in working with Big Data to do something that really matters? Want to help millions of Americans manage their money better?

Capital One is a diversified bank that offers a broad array of financial products and services to consumers, small business and commercial clients. Ranked #127 on the Fortune 500, Capital One has one of the most widely recognized brands in America. As one of the nation’s top 10 banks, we offer a broad spectrum of financial products and services to consumers, small businesses and commercial clients.

Read More »

Senior Product Manager

Location: Clarendon, VA

Capital One Labs is selectively recruiting for a Senior Product Manager who will help bring unique customer experiences and novel business models to life. You’ll have the rare opportunity to lead a lean “startup” team, tasked with identifying and building on the next big disruption(s) in mobile and social and backed by the resources of a Fortune 100 company.

Read More »

UX Design lead

Location: Clarendon, VA

Despite being humble and modest about your skills, you are a talented designer constantly seeking to create the best user experience throughout every project you touch. You have a critical eye towards the current state, you rarely accept the status quo (unless of course, it’s awesome as is), and you are always dreaming up how things can be better for people. All in all, you truly believe that the best user experience begins with the people you are designing for. You continuously attempt to understand their needs so you can make their lives better. At the end of the day, you get your work done in a clean, focused, and inspiring way.

Read More »
New York, NY

**Data Developer**

Location: New York, NY

Capital One Labs is selectively recruiting for a Data Developer. We were the first company to develop and offer mass customization and personalization of credit card products, and we have been innovating relentlessly ever since. You’ll have the rare opportunity work within a lean “startup” team, tasked with identifying and building on the next big disruption(s) in mobile and social and backed by the resources of a Fortune 100 company. If you're excited about using huge data sets to unlock valuable insights and power new products with huge (sometimes slightly messy) data sets, we'd like to talk with you!

[Read More »](#)

**Data Scientist**

Location: New York, NY

Capital One Labs is selectively recruiting for a Data Scientist. We were the first company to develop and offer mass customization and personalization of credit card products, and we have been innovating relentlessly ever since. You will work on a team focused on high impact, real world problems using huge (sometimes slightly messy) data sets, including billions of real spending transactions, to unlock valuable insights and power new products. You’ll have the rare opportunity work within a lean “startup” team, tasked with identifying and building on the next big disruption(s) in mobile and social and backed by the resources of a Fortune 100 company.

[Read More »](#)

San Francisco, CA

**Design Thinking Manager**

Location: San Francisco, CA or Clarendon, VA

Capital One Labs is selectively recruiting for a Design Thinking Manager who will help us accelerate our launch of digital offerings and build a practice of design thinking throughout our organization.

[Read More »](#)

**Executive Admin**

Location: San Francisco, CA
Capital One is a diversified bank that offers a broad array of financial products and services to consumers, small business and commercial clients. Ranked #127 on the Fortune 500, Capital One is one of the nation’s top 10 banks and has one of the most widely recognized brands in America. We nurture a work environment where people with a variety of thoughts, ideas and backgrounds, guided by our shared Values, come together to make Capital One a great company and a great place to work.

LEARN MORE IN OUR DEVELOPER PLATFORM

Source: https://developer.capitalonelabs.com/

Come Innovate With Us!

Our mission in Capital One Labs is to reimagine the way our 60+ million customers interact with their money.

We know the most interesting ideas may come from outside our walls, so we’re empowering our partners to create new and awesomely creative experiences for our customers.

BECOME A PARTNER CHECK OUT OUR APIs

Becoming a partner will get you access to all of the tools you need!

API Key
API Keys
Documents
Documentation
Compass
API Explorer
Sandbox

• HOME
• APIs
• CONTACT US

CONTACT US CAPITAL ONE LABS JOBS

This site provides information about and access to financial services offered by the Capital One family of companies, including Capital One Bank (USA), N.A. and Capital One, N.A. Members FDIC. © 2012 Capital One. Capital One is a federally registered services mark. All rights reserved.

• Privacy
• Security
• Terms & Conditions
• Patriot Act Cert.
APIs

Source: https://developer.capitalonelabs.com/apis

Services

We're opening up our platforms. What will you create?

Deals

Digital Deals
We know where our customers spend and we've created personalized deals to help them save money. Earn money as an affiliate by delivering these deals to the right person at the right time.

BECOME A PARTNER

Rewards

Create "pay with points" on your own site or app and direct billions of dollars of accrued buying power to your business. Help customers earn even more points through your own incentive system.

BECOME A PARTNER

Access Tokens

We're extremely serious about the security of our customers' data. These tools allow the customer to control how much they share with you.

Identification

Using customer provided information, you can validate if your user is a Capital One customer. We'll return a token so you can securely communicate with us through our other services.

BECOME A PARTNER
OAuth
Our identity management system allows customers to self identify and grant permissions to third parties. Make it easier for our customers to use your site or app.

BECOME A PARTNER

CONTACT US

Source: https://developer.capitalonelabs.com/contact

My Note: I did this and got the message: Your question or feedback was successfully submitted. Thank you.

Capital One Buys Data Analytics Firm To Tap Spending Trends At Local Businesses

Source: http://www.forbes.com/sites/greatspe...al-businesses/

Capital One Financial continues to bulk up its analytics arm with the acquisition of data aggregator firm Bundle Corp. for an undisclosed sum. The card-focused banking group pioneered the use of analytics to understand consumer spending patterns to come up with products and offers best suited to the requirements of various consumer groups. And the recent acquisition will allow the bank to capitalize on Bundle’s proprietary analytics technology powered by data from more than 20 million Visa and MasterCard branded cards. Bundle is the second technology firm acquired by the bank to expand the Capital One Labs support business this year, after the acquisition of Bankons in May.

See our full analysis for Capital One

Capital One’s focus on its cards business is reflected in the chart above which shows that nearly two-thirds of its total value comes from the cards business. And as competition increases in the card industry – which includes giants like JPMorgan Chase, Citigroup and Bank of America – it becomes inevitable for a player like Capital One to differentiate itself from the others by offering products better tuned to the needs of its customers.

The company’s considerable reliance on analytics to bring in new business has been a subject of great interest for quite some time now, with a Harvard Business Review report from January 2006 being one of the earliest documents capturing the effectiveness of the process involved. The report noted that possibly the biggest factors contributing to Capital One’s 20% annual earnings growth between 1995 and 2005 was its ability to build its business based on the data it collected and analyzed. Even in 2005, Capital One was conducting as many as 30,000 experiments a year by offering credit cards with different interest rates, incentives, and marketing techniques. The goal was “to maximize the likelihood both that potential customers will sign up for credit cards and that they will pay back Capital One.”

In simpler terms, the aim was to build a credit card base by handing out more cards while making sure that charge-off figures are kept as low as possible. This is where the acquisition of Bundle comes in as it complements Capital One’s analytics base to bring in new business avenues in terms of customers as well as local business tie-ups. We believe that
the acquisition is a step in the right direction towards improving the competitiveness of the card business, and it will definitely add value by helping Capital One identify customer requirements better, thereby allowing it to set aside lower provisions over the years to come.

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**Bundle**


**Bundle gives you unbiased ratings on businesses based on anonymous credit card data**

**Real People, Real Money, Real Ratings**
- We've crunched the numbers on how people are spending their money to show you your city in a whole new light.

**Ever Wondered...**
- Which reviews are really trustworthy?
- How much you'll really spend at that fancy restaurant?
- Where else people who like the places you like really go?

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**What We Do**


Here at Bundle, we believe that people deserve the truth about the places where we spend our money every day. Whether it's a restaurant, department store, or dry cleaner, Bundle helps you find out how good a place is before you go there. We believe that businesses should be rated by real data -- not just by people's subjective opinions.

We use anonymous, aggregated spending data to rate businesses based on factors such as how often people go back, how many people go there and how much people actually spend. Using this data, we can learn a lot about whether a place is good, and further, whether a place is good for you.

We believe this method of rating (combined with people's subjective opinions) allows us to make smarter decisions in the following ways:
- Bundle ratings remove bias and false reviews because they're based on actual spending information. In essence, people are voting with their wallets.
- Bundle cuts through the noise and save you time. You will not have to sift through 55 reviews to see if a place is any good.
- Bundle strongly believes that you should have total price transparency, and we show you how much other people have spent at a business on average.
- Bundle recognizes that a particular business, no matter its ranking, may not be for everyone. For example, even though the overall rating of a restaurant may be 3 stars, it may be 5 stars for people 18-25 years old, and therefore just right for a college student or young adult.

We hope you enjoy using Bundle!
Bundle Site Map

Source: http://www.bundle.com/sitemap/

Businesses in United States

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

**Average cost of Food & Drink in the U.S.**

*My Note: See drill-down below*

- Average cost of Groceries in the U.S.
- Average cost of Dining Out in the U.S.

**Average cost of Getting Around in the U.S.**

- Average cost of Auto Expenses in the U.S.
- Average cost of Gas in the U.S.

**Average cost of Health & Family in the U.S.**

- Average cost of Charity in the U.S.
- Average cost of School & Child Care in the U.S.
- Average cost of Healthcare in the U.S.
- Average cost of Personal Care in the U.S.
- Average cost of Pets in the U.S.
- Average cost of Insurance in the U.S.
Average cost of House & Home in the U.S.

- Average cost of Home Improvement in the U.S.
- Average cost of Home Maintenance in the U.S.
- Average cost of Phone in the U.S.
- Average cost of Utilities in the U.S.
- Average cost of Mortgage in the U.S.
- Average cost of Rent in the U.S.

Average cost of Shopping in the U.S.

- Average cost of Clothing, Shoes & Other Wear in the U.S.
- Average cost of Electronics in the U.S.
- Average cost of General Shopping in the U.S.
- Average cost of Hobbies in the U.S.
- Average cost of Office Supplies in the U.S.

Average cost of Travel & Leisure in the U.S.

- Average cost of Cable / Satellite in the U.S.
- Average cost of Entertainment in the U.S.
- Average cost of Travel in the U.S.

Cost of Food & Drink for People in U.S.


The average monthly cost of Food & Drink for people in U.S. is $669. This amount includes the cost of Groceries ($388), and Dining Out ($281).

The average monthly cost of living (excluding mortgage and rent) for people in U.S. is $3867. Households in U.S. spend an average of $669 on Food & Drink, $674 on Getting Around, $643 on House & Home, $782 on Shopping, $822 on Health & Family, and $277 on Travel & Leisure per month.

Related Links:

- Browse content related to Food & Drink »

Explore Spending Categories

- Food & Drink
- Getting Around
- Health & Family
Explore Spending in Popular Cities

Explore Spending by State

- California
- Texas
- Florida
- New York
- Pennsylvania
- Illinois
- Ohio
- Michigan
- North Carolina
- Georgia
- New Jersey
- Virginia
- Massachusetts
- Washington
- Indiana
- Tennessee
- Missouri
- Arizona
- Wisconsin
- Maryland
- Minnesota
- Colorado
- Alabama
- Louisiana
- South Carolina
- Kentucky
- Oregon
- Oklahoma
- Connecticut
• Iowa
• Arkansas
• Mississippi
• Kansas
• Nevada
• Utah
• West Virginia
• New Mexico
• Nebraska
• Maine
• New Hampshire
• Idaho
• Rhode Island
• Hawaii
• Montana
• Delaware
• South Dakota
• North Dakota
• Vermont
• District of Columbia
• Alaska
• Wyoming