Chris Howard

Senior Data Analyst

Credit Card Risk Management Manager, SAS & Python Programmer

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◈ WORK EXPERIENCE

Programmer
Freelancer

01/2022 - Present *Kunshan, Jiangsu Province, China*

- ◇ Developed a website on Github for data analysis programming courses.
- ◇ Developed an automatic translation program that can translate an e-book in an hour.
- ◇ Developed a robot in Mixin that can make lectures and communicate with fans anytime.

Risk Analysis Manager / Strategic Manager / SAS & Python Mentor
Credit Audit Department, Risk Management Department, Bank of Communication Credit Card Center

10/2018 - 12/2021 *Shanghai, China*

- ◇ Created and operated Early Credit Risk Alert Models onto 3 million customers per month, enhanced alert accuracy rate from 65% to 70%, and reduced M4 NPL 300M+ RMB over two years.
- ◇ Made and updated Early Credit Risk Control Strategies, collaborated with other sections to execute onto 10,000+ customers per month, and reduced high-risk customers' credit limits every month.
- ◇ Build Internal Training Project. Trained 20+ colleagues skilled in SAS and Python, then coached them to build models and summarize periodic reports automatically. Organize in-house knowledge into systematic, full-text searchable materials.

CEO
BeFrank Technology Limited Company

04/2018 - 09/2018 *Kunshan, Jiangsu Province, China*
A company founded by myself

- ◇ Organized a team to develop password management software.
- ◇ Wrote popular science articles on Public Website.
- ◇ Published a Chinese book named Simple Blockchain.

◈ WORK EXPERIENCE

Anti-Fraud Team Manager / Excel Trainer
Credit Audit Department, Bank of Communication Credit Card Center

04/2015 - 03/2018   *Shanghai, China*

- Led a team of 100+ fellows to identify fraudulent applicants through online phone calls and offline investigations.
- Increased the 24-hour audit completion rate, reduced the 3-month-fraud-rate, and kept this record stable for more than one year through data analysis and integrated planning.
- Trained team fellows to use Excel more proficiently and compiled it into a manual.

Counter Service Officer / Personal Loan Manager
Bank of Nanchang

04/2011 - 03/2015   *Suzhou, Jiangsu Province, China*

- Established Personal Loan Center and led a team to complete 70+ mortgage loans, with over 30 million RMB in loans issued and no non-performing loans.
- Established Counter Operation Department, developed operation manuals, responsible for counter authorization operations, and provided training courses to 20+ tellers.
- Responsible for internal training programs. Trained fellows to use Excel. Improved their ability to identify counterfeit currency and fake ID cards.

Bank Teller
Bank of China

10/2007 - 03/2011   *Kunshan, Jiangsu Province, China*

- Executed daily counter operations, including deposits, withdrawals, transfers, etc.
- Trained fellows in operational skills, such as Excel, money counting, speed-up information input, and accounting.
- Participated in the new branch layout design project and proposed an adopted change, which shortened customer queuing time and enhanced the customer experience while queuing.

◈ EDUCATION

Bachelor of Economics
Nanjing University of Finance and Economics

09/2003 - 06/2007   *Nanjing, Jiangsu Provice, China*

◈ CERTIFICATES

Certified Data Analyst (Level II Modeling Analyst) (01/2017 - Present)

Banking, Securities, and Accounting qualification (05/2012 - Present)

◈ CHINESE NAME

Tang Qiang