Chris Howard

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Summary

Credit Card Risk Management Manager, SAS & Python Programmer

Experience

Software Engineer

Work at home

Jan 2022 - Present (5 months +)

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

Bank of Communications Co., Ltd. London Branch

Oct 2018 - Dec 2021 (3 years 3 months)

Risk Analysis Manager / Strategic Manager / SAS & Python Mentor in Credit Card Center

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.

Chief Executive Officer

BeFrank Technology Limited Company

Apr 2018 - Sep 2018 (6 months)

Wrote popular science articles on Public Website, and organized a team to develop password management software, then published a Chinese book named Simple Blockchain.

I founded this company in May 2018 and closed it three months later.

Anti-Fraud Team Manager / Excel Trainer

Bank of Communications Co., Ltd. London Branch

Apr 2015 - Mar 2018 (3 years)

Credit Autit Department, Credit Card Center

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
Apr 2011 - Mar 2015 (4 years)
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
Oct 2007 - Mar 2011 (3 years 6 months)
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

Nanjing University of Finance and Economics
Bachelor of Economics, Finance and Economics
2003 - 2007

Skills

Python (Programming Language) • SQL • SAS (Programming Language) • HTML • Cascading Style Sheets (CSS) • JavaScript • Hugo • Git • Microsoft Excel • Data Analysis