

Chris Howard

Credit Card Risk Management Manager, SAS & Python Programmer

Kunshan, Jiangsu 215300

chrishowardaka@gmail.com

13812936693

Personal Website: doraemonj.github.io

LinkedIn: [linkedin.com/in/chris-howard-57441a23a](https://www.linkedin.com/in/chris-howard-57441a23a)

Twitter: @ChrisHowardaka

GitHub: github.com/doraemonj

Willing to relocate: Anywhere

Personal Details

Highest Level of Education: Bachelor's Degree

Total years of experience: 14

Work Experience

Programmer

Freelancer - Kunshan, Jiangsu

January 2022 to Present

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

Risk Analysis Manager / Strategic Manager / SAS & Python

Bank of Communication Credit Card Center - Shanghai, China

October 2018 to December 2021

1. 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.
2. 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.
3. 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 - Kunshan, Jiangsu Province

April 2018 to September 2018

This is the company founded by myself.

1. Organized a team to develop password management software.
2. Wrote popular science articles on Public Website.

3. Published a Chinese book named Simple Blockchain.

Anti-Fraud Team Manager / Excel Trainer Credit Audit Department,

Bank of Communication Credit Card Center - Shanghai, China

April 2015 to March 2018

1. Led a team of 100+ fellows to identify fraudulent applicants through online phone calls and offline investigations.
2. 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.
3. Trained team fellows to use Excel more proficiently and compiled it into a manual.

Counter Service Officer / Personal Loan Manager

Bank of Nanchang - Suzhou, Jiangsu Province

April 2011 to March 2015

1. 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.
2. Established Counter Operation Department, developed operation manuals, responsible for counter authorization operations, and provided training courses to 20+ tellers.
3. 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 - Kunshan, Jiangsu Province

October 2007 to March 2011

1. Executed daily counter operations, including deposits, withdrawals, transfers, etc.
2. Trained fellows in operational skills, such as Excel, money counting, speed-up information input, and accounting.
3. 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 in Economics

Nanjing University of Finance and Economics - Nanjing, CN

September 2003 to June 2007

Skills

- Python SQL SAS
Programmer
Freelancer
Hugo Git Excel (3 years)
- GitHub (2 years)
- HTML, CSS, JavaScript, Hugo (2 years)

Languages

- English - Fluent
- Chinese - Advanced
- Japanese - Beginner

Links

<http://doraemonj.github.io>

<http://github.com/doraemonj>

Certifications and Licenses

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

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