

# Edward Chang

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I am a detail-oriented, analytical, and collaborative data scientist with experience using data-driven approaches from a top-down perspective to create solutions for global problems. Having grown up in a small-business family and having worked in business financing at PayPal, I find data can drive improved business decisions and uncover areas of improved efficiency. Meticulous when it comes to project management, I aim to find simple answers to multi-tiered problems and have a proven track record of doing so in high-pressure, collaborative environments.

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## Experience

### **General Assembly**

Remote

*Data Science Immersive*

06/2021 - 09/2021

- Collected, cleaned, explored, and modeled on large datasets using Python (NumPy, SciPy, Pandas, SciKit-Learn, Matplotlib), SQL, and Git in order to present to both technical and non-technical audiences
- Developed a Random Forest regression model predicting car sales price on a popular Sri-Lankan buy and sell website, using web-scraped data
- Constructed a Natural Language Processing model to classify a post to the correct subreddit using submission text, using data scraped from Reddit using Pushshift API
- Trained several linear, non-linear, ensemble, and artificial neural network algorithms to predict default risk in loan repayment, with a Precision-Recall AUC score of ~90%.

### **PayPal**

Wilmington, DE

Business Financing Solutions, *Sr. Quality Specialist*

08/2020 - 05/2021

Business Financing Solutions, *Sr. Credit Underwriter*

02/2018 - 07/2020

- Performed quality reviews and provided feedback and suggestions to streamline and identify opportunities for process improvements and education for Credit and Loss Prevention departments including: Underwriting, Collections, Customer Service, Recovery, and Fraud
- Data analysis on quality evaluation metrics to drive productivity and identify errors in processing  
Conducted meetings and presentations with department managers and senior leadership to discuss trends, process enhancements, and education opportunities
- Decisioned and funded term loans amounting to \$49.7 million total; utilizing metrics for clients' capacity to repay, credit worthiness, market conditions, capital, and collateral
- Served as the underwriting specialist on the rollout of PayPal Canada Business Loans, identifying issues with KYC & KYB verification for future workflow automation – funded ~\$4 million since July 2019 launch
- Represented the Underwriting team as an “Embark” Captain, educating new hires and supporting hiring managers across multiple PayPal offices in the region

### **J.P. Morgan Chase**

Newark, DE

Client Reporting, *Contractor/Wealth Management Statement Specialist*

08/2017 - 12/2017

- Prepared and distributed up to 100-300 trade confirmations and investment materials, including shipments, client visits, and shreds of client Hold Mail and Credit Cards, via electronic and physical mail deliveries
- Served as an escalation point between Client Service Groups and the Special Services team, communicating with upper management daily and responding to queries from internal business partners
- Prepared statement rendering status reports to be distributed to management and front office colleagues

## Education

Villanova University, May 2017

B.A. in Economics, Minor in Philosophy

## Skills

Python: Pandas, NumPy, Scikit-learn, Matplotlib, Seaborn, TensorFlow, PySpark, Jupyter Notebook, Supervised Learning Models

Microsoft Excel, Word, PowerPoint, SharePoint

MATLAB, JPMC Workstation, Salesforce, GitHub (Git BASH), Google Colab, DataBricks