Contact

www.linkedin.com/in/namnguyen1001 (LinkedIn)

Top Skills

Analytics
CRM
SAS Programming

Languages

English (Full Professional)
Vietnamese (Native or Bilingual)

Certifications

SAS Platform Administration: Fast Track
AWS Cloud Practitioner
SAS Visual Analytics 1 for SAS Viya: Basics

Honors-Awards

Singapore ASEAN 4-year Scholarship Recipient
Dean's scholarship
Endowed scholarship recipient
Recipient of highest academic honors
Bronze Medal - Singapore Mathematical Olympiads

Nam Nguyen

Director of Data & AI/ML, Data & Digital Transformation Division at NCB
Hanoi, Hanoi, Vietnam

Experience

National Citizen Bank (NCB)

Director - Data & AI/ML, Data & Digital Transformation Division
September 2023 - Present (1 year 9 months)
Hanoi, Hanoi, Vietnam

- Lead Data & AIML Department of 18 members (to-be 24), including: Data Product, Data Governance, Business Intelligence, AI/ML & DE
- Lead the Cloud Data Platform project for the bank as Project Director, successfully implemented the Enterprise Data Model following Data Vault 2.0 approach fully in Google Cloud Platform - with cus360 marts and expected 15-20 domain-based data marts for users.
- Developed and issued bank-wide data governance framework and policies, with clear 2025 plan for enforcement
- Lead the Decision Engine Project - to implement the fully no-code platform to enable automated decision making. Developed and implemented MG and CC Instant approval workflow, and 5 internal division workflows. In progress to automate 20-30 internal workflows for bank in 2025 - across all divisions (HR, Ops, Risk Early Warning, Fraud Management...) with strong Gen-AI integration for further value creation
- Lead the AI/ML Platform Project - implemented a no-code, auto-ml platform that enables the full model lifecycle process in one: from feature creation and storing in feature store using drag and drop, to model auto-ml, model auto documentation, model centralized deployment with exposed API to model risk management (inventory, monitoring..) and auto re-training
- Lead the transformation of banks' reports from manual monthly excel reports to automated daily dashboards on Power BI for Risk, Finance, Retail, Corporate and IT divisions. Organized bank-wide Power BI course with external vendor - getting 30 members from 6 divisions to participate a 30-hour course, producing 64 dashboards.
- Executed the bank-wide transition of dashboards from Power BI to Looker Studio to enable better dashboard collaboration, low learning curve, faster dashboard and analytics TAT (in hours instead of days/weeks) - including training and DB re-designing

- Member of Steering Committee for the Fraud Management Project. Accountable for the implementation of fraud management tools

Techcombank (TCB)

7 years

Senior Manager - Credit Risk Analytics & Modelling

October 2022 - September 2023 (1 year)

Hanoi, Hanoi, Vietnam

- Utilize Agile approach to plan and effectively manage 4 teams of 25 members – retail modelling, portfolio & dashboard, data and system – with managing approach being shared and adopted by other departments in the division
- Drove the development, implementation and usage of 8 new behavior & early collection models for credit card using over 9,000 features and advanced ML algorithms to support in policy strategies such as auto limit increase, auto card renewal, post-disbursement monitoring, collection activities...
- Oversee the development and drive constant usage of daily, monthly and deep-dive dashboards on bank-wide Power BI service with target audience as mid-management and BOM members

Manager - Retail Credit Risk Modelling

February 2022 - October 2022 (9 months)

Hanoi, Hanoi, Vietnam

- Lead the collaboration between Risk Portfolio Analytics & Modelling (Risk division) and Advanced Analytics & Innovation (Data & Analytics division) in developing challenger credit risk models utilizing three key differentiators: shared Research environment utilizing distributed computing, feature library co-
development using Python and Feast feature storage, and advanced ML algorithms like GBM, LightGBM,
XGBoost... with simple to complicated level of ensemble (bagging, boosting, stacking, stacknet...)
- Drive better usage of models in early warning and early collection activities
- Led the development and implementation of 7 new underwriting models as part of the transition to new
RLOS system – with the entire feature and engine implemented in AWS – processing millions of
applications

(cum) Manager - Credit Card & Payment Risk Modelling

May 2021 - March 2022 (11 months)

Manager - Analytics Infrastructure and R&D

October 2020 - March 2022 (1 year 6 months)

- Responsible for the user requirement for Risk Analytics use-cases (reporting & modelling), as part of the migration of Risk DataMart & ML Research Environment to Data Lake, in collaboration with Data &
Analytics division
- Drove the Agile model development approach with continuous feature library and model delivery, with the help of JIRA and Confluence as effective project management tool
- Led/consulted in the validation of external data sources for potential credit risk model usage like credit
bureau data (PCB Score, CIC Score), tele-communication scores (Trusting Social, CIC Data...), e-commerce data (KiotViet...)
- Led a team of 4 senior members to be the enablers, participating in the whole modelling life-cycle for both retail and corporate modelling from data ingestion, feature engineering, model development to model deployment on two new retail and corporate loan origination platforms, with the goal of transforming and
driving innovation
- Drove the research initiatives for the department with the help of two PHD team members as coordinator and participation from all team members into non-risk related models dev, exploring other alternative data such as banca assurance, bond/fund trading...
- Responsible for the Learning & Development of the department, with most recognizable initiative being
the full adoption of Python, away from R & SAS, for the whole team via a well-planned and executed
department-wise Python learning roadmap with the participation of 13 team members, with weekly
meeting/sharing and discussion

(cum) Team lead - Portfolio Analytics

April 2020 - October 2020 (7 months)

- Spearhead the application of agile approach, OKR concept in the department's operation for both BAU and projects using Supporting tools like JIRA
- Standardize risk metrics and build department data-mart on SAS utilizing agile approach to transform and enable report/dashboard automation
- Led the exploration of cloud BI and analytics in Risk by collaborating with Tech Tribe to store and transform data in AWS Redshift, then develop, publish

and share several portfolio credit dashboards with management on Azure Cloud (Power BI Service)

Team lead - MSME modelling

September 2019 - October 2020 (1 year 2 months)

• Drove corporate's model usage for credit renewal, cross-sell/up-sell and early warning processes for MSME and SME small ticket customers by utilizing appropriate credit rating scorecards

Senior Quantitative Risk Analyst - Retail

September 2018 - September 2019 (1 year 1 month)

Hanoi, Vietnam

• Developed and implemented IFRS9 ECL model for retail customers within the time span of 6 months - a record as recognized by Ernst & Young
• Mentored junior members in building non-credit-risk related models like credit card propensity model, housing price valuation... by collecting non-bank data with web scraping and applying advanced machine learning techniques like Random Forrest, Gradient Boosting, SVM, Neural Network...
• Effectively drove model usage in many of the banks' initiatives for retail customers like credit card pre-approval on digital channel, employee pre-approval lending program, mortgage conditional-approval process...

Quantitative Risk Analyst - Retail

October 2016 - August 2018 (1 year 11 months)

Vietnam

• Successfully led as well as provided support in the development, implementation, monitoring and refinement of Basel II credit risk models, including Application and Behavior scorecards
• Effectively trained hundreds of bank employees, from RBOs (retail banking officers) to branch and regional managers on the topic of Expected Loss and its applications, with an average course evaluation score of 4.95/5
• Worked with structured and unstructured data from many different sources such as data warehouse, CIC,PCB, third-party service providers… on various platform (PL/SQL, T/SQL etc..) with large data sets of up to tens of billions of rows each
• Actively got involved in the organization’s activities as an extended member of the company’s REDs team, leader of the department’s Task Force team, as well as Chairman and Founder of Techcombank’s English Speaking Club where meetings are held twice a week See less

Kuretake ZIG Corporation

Financial Analyst

September 2015 - June 2016 (10 months)

Sacramento, California Area

• Implemented and integrated the new warehouse management system with existing CRM and accounting software resulting in seamless dataflow and increased productivity
• Successfully utilized business intelligence software and database management tools to provide top executives all over the world access to live sales, marketing, warehouse and financial analytics
• Reworked major processes in the supply chain and warehouse management system through the use of predictive analytics, excel macros and SQL queries which resulted in significant increase in efficiency, less margin for error while cutting time taken for many processes by as much as 70 percent

California Asian Pacific Chamber of Commerce

CRM Consultant

July 2015 - June 2016 (1 year)

Sacramento, California Area

• Designed, setup and maintained Salesforce standard objects, custom objects and junction objects while integrating Apex to Salesforce such as Outlook, Constant Contact and Task-Ray Project Management
• Assisted and consulted managers in market research concentrating on thousands of registered regional and state wide Asian owned businesses through collaboration with Duns and Bradstreet and Data.com

Morgan Stanley

Financial Training Program Intern

March 2015 - June 2015 (4 months)

• Counseled and trained by Senior Vice President of Global Wealth on wealth management and option trading strategies
• Analyzed technical and fundamental techniques to evaluate a stock by managing an online portfolio
• Researched stocks and current news pertaining to investment opportunities

Sacramento Kings

CRM & Analytics - Engagement Lab

April 2014 - April 2015 (1 year 1 month)

Sacramento, California Area

• Collaborated with others to answer challenging business questions that assist the organization in gaining a competitive advantage by using data mining techniques

• Compiled, analyzed and sorted data to produce concise and on-the-go dashboards for managers and executives using Spotfire, a business intelligence tool that saved hours of time for sales managers
• Worked directly with TIBCO, a software company that digitized Wall Street, to create the new type of visualization reporting to replace traditional excel reports which would be adopted by both the Kings organization and the National Basketball Association
• Supported and provided help for sales reps and managers through the use of Salesforce as an administrative tool

Education

Drexel University

BSBA, Business Administration and Management, General · (June 2011 - January 2015)

Tampines Junior College

A-level · (2009 - 2010)

High School for Gifted Students, Hanoi University of Science, Vietnam National University

Chemistry