

**Mike CY Ngan**

**Mobile:** 312-927-4621

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**Education:**

**University of Chicago**

MBA, Booth School of Business

Concentrations: Economics, Statistics and Econometrics, Operations Management.

**University of Illinois at Urbana-Champaign**

B.S. Aerospace Engineering, minor Computer Science

James Scholar, Dale S. Margerum Award recipient.

**Employment:**

**Enova International, Chicago, IL**

Analytics Manager, UK Portfolio Analytics Manager

2017-

- Manage a team of 3 machine learning data scientists
- Create underwriting strategy for the creation of new installment loan product for the UK
- Use machine learning to refine UK marketing, portfolio, and fraud models

Analytics Manager, Fraud Analytics and Operations

2015 - 2017

- Managed a team of 4 analytics analysts and 5 operational specialists to mitigate risk across all of Enova's products
- Utilized analytics and machine learning techniques on large sets of loan and customer data to predict and reduce default rates
- Used A/B tests to perform hypothesis testing on new loan applications to create appropriate strategies to mitigate fraud rates
- Rated "Top Talent," multiple years, highest possible rating given to less than 10% of employees

Analytics Senior Associate, Fraud Analytics

2014

**Atlantic Trading, Chicago, New York, London**

Finance Quant

2007-2014

- 8th employee to a small prop trading shop which grew to, at the peak, ~50 employees
- Managed quantitative tasks firmwide across equities, interest rates, and energy complexes
- Used large datasets of historical financial data to statistically test and refine algorithmic trading strategies

**NASA John H. Glenn Research Center, Cleveland, OH**

Algorithms Design Intern

2006

**Speaking Engagements:**

IOvation Fraud Force 2018 (London, UK) - Applying Advanced Analytics for eCommerce Fraud Prevention

Card Not Present 2017 - Fake Identities, Real Threat: Fight Back Against Synthetic ID Fraud

MRC Conference 2016 (Seville, Spain) - Using Open Source Software for Fraud Analytics

**Other Information:**

Passed all 3 levels of CFA exam on first attempt

Computing languages: Python, C/C++, Java, VBA, R

Software packages: Office, SQLs (Primarily PostgreSQL), Git