

Mike CY Ngan

cngan@uchicago.edu — 4735 N. Talman Apt 3, Chicago, IL 60625 — (312) 927-4621

EMPLOYMENT HISTORY

Enova International, Inc.

Analytics Manager, Fraud Analytics and Operations Lead Sep 2016 - Present

- Managed a team of 4 analytics analysts and 5 operational specialists to mitigate risk in all of Enova's products
- Worked with business stakeholders to make business decisions using analytics
- 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," highest possible rating given to less than 10% of employees
- Presented at MRC Conference 2016 in Seville, Spain on using open source software for fraud analytics

Analytics Senior Associate, Fraud Analytics Lead Sep 2015 - Sep 2016

- Led the global fraud analytics team

Analytics Associate, U.S. Fraud Analytics Jun 2014 - Sep 2015

Atlantic Trading USA

Senior Quantitative Analyst Jan 2012 - Jun 2014

- Worked on proof-of-concept of new trade ideas and business development plans
- Used large datasets of historical financial data to statistically test and refine algo trading strategies

Risk Manager, Oil and Natural Gas Group Jan 2011 - Jan 2012

- Designed and coded software to generate real-time risk reports that reduced reporting time from daily to instantaneously
- Created an Excel/VBA risk manager tool to generate reports on positions consisting of an array of derivatives across the energy complex

Options Market Maker, Interest Rates Group Jun 2007 - Jan 2010

- Made markets on Eurodollar Options electronically and in the trading pit
- Mitigated overall group risk by hedging unnecessary volatility and directional exposures using options and futures

NASA (John H. Glenn Research Center)

Algorithm Design Intern, Controls and Dynamics Branch, Cleveland, OH Summer 2006

- Designed algorithm used by helicopter pilots to predict Sikorsky UH-60 Black Hawk engine power potential while in flight
- Performed regressions on Black Hawk engine output data from a range of engine instruments

EDUCATION

University of Chicago (Booth School of Business)

Masters of Business Administration Candidate Mar 2014 - 2017 (expected)

- Concentrations: Econometrics and Statistics, Economics, Operations Mgmt., & Analytic Mgmt.
- Chicago Booth Admission Committee, Founder of the Chicago Booth Running Group, Chair of Partners Club, LAUNCH Mentor

University of Illinois at Urbana-Champaign (College of Engineering)

Bachelor of Science in Aerospace Engineering minor Computer Science, GPA: 3.3 Aug 2003 - June 2007

- Engineering James Scholar (academic based) & Dale S. Margerum Award recipient
- Studied abroad at the Universit di Pisa through the International Engineering Fellowship

COMPUTING PROFICIENCY, LICENSES, AND CERTIFICATIONS

- Passed all 3 CFA exams on first attempt
- Computing languages: Python, C/C++, Java, VBA
- Software packages: Office, SQLs (Primarily PostgreSQL), Mathematica, R, Git
- Fluent spoken Cantonese
- Former member of CME, CBOT, and FINRA/CBOE Series 56 holder