

HARONE JAAVED

SENIOR DATA ANALYST | DATA SCIENCE | FRAUD ANALYTICS

[Github Projects Portfolio](#) 

www.linkedin.com/in/harone-jaaved/ 

SUMMARY

I am passionate about *solving business problems* using Data Science & Analytics. I systematically & creatively use my skillset to *add tangible value* to the team, the business, and the end-user. I am constantly learning, and always looking to improve.

SKILLS & TOOLS

Programming: SQL, Python (Base, Pandas, Numpy, Matplotlib), SAS Programming

Tools: Power Bi, Tableau, Advanced Excel, SAS Enterprise Guide, SAS Management Console

Math: Linear Algebra, Statistics (Hypothesis Testing, AB Testing)

Certifications: IBM Data Science, Google Data Analytics

EXPERIENCE

Senior Intelligence and Detection Specialist| Senior Data Analyst - People First Bank

JUNE 2025 - PRESENT

- *Design, review and deploy real-time and near real-time fraud rules across card/deposit/digital channels in ACI PRM/Postilion.*
- *Review and modify existing rules, document changes, A/B test strategies, and publish rule performance metrics.*
- *Mine fraud trends using SQL/Python; translate signals into rules and triage steps; quantify threats, losses and savings.*
- *Automate data cleaning using Power Query. Integrate Salesforce case workflows;*
- *Advanced excel using pivot tables, formulas and lookups as needed to detect new fraud trends analyzing results from data pulled from Microsoft SQL Server*

Senior Data Analyst | Fraud Analytics - CIBC

NOV 2022 - JUNE 2025

- Utilize *SQL, SAS, and Excel* to write rules that mitigate fraud in the fraud monitoring system.
- *Use Tableau for analytics reporting and data visualization* from a fraud perspective.
- *Created a monthly report in SAS that showcases fraud volumes across ATM deposits, internet deposits, and over-the-counter deposits.* This report is used in fraud metrics to assess which channel's rule performance is deteriorating, with strategic business decisions made accordingly in collaboration with relevant stakeholders.
- *Reduced false positives by implementing code in SAS Enterprise Guide*, leveraging advanced SQL to join multiple tables and identify fraudulent deposits through the rules I developed. These rules trigger alerts, which are reviewed and acted upon by analytics agents.
- Conducted numerous daily ad-hoc analytics tasks, performing complex analysis of rule performance and statistical data. Focused on reducing false positives, while detailing losses incurred, savings achieved, and providing actionable recommendations to minimize further losses.
- *Conduct cost-benefit analysis of the rules I develop*, with a focus on reducing false positives, optimizing existing rules, and writing new ones to address emerging fraudulent trends in deposit fraud.
- *Provide Excel reports utilizing PivotTables and lookups* and Tableau presentations for key stakeholders.

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EXPERIENCE (CON'T)

Senior Business Analyst | Fraud(Vehicle Scams, Fraudulent Ads) - Auto Trader | CANADA

DEC 2021 - NOV 2022

- *Analyzed fraudulent vehicles* on the marketplace by *extracting data in SQL* and identifying anomalies, such as low-priced new vehicles and older ones, and vice versa.
- *Reduced fraudulent advertisements* by tracking fraudulent data (250+ advertisements) and writing new rules before going live, using the SIFT Science application for Fraud detection.
- *Identified new fraud trends and prevented them through fraud analysis* based on detection rules and queries that auto-block advertisements based on fraud thresholds.
- Oversaw customer fraud cases, *analyzing type I/II errors and providing appropriate resolutions* through customer service or further analysis to identify potential fraud cases.
- *Trained fraud analysts in SQL data analysis* skills through hands-on demonstrations and examples, such as deduplication, fraudulent vehicle searches, and potential multiple account abuse.

Fraud Analyst | Counterfeit and Mobile Deposit Fraud - Bank of Montreal | CANADA

MAY 2020 - DEC 2021

- *Transformed data using Power Query and delivered insights via Power BI and advanced Excel* to support cost-saving business decisions.
- *Verified mobile cheque deposit fraud (forged signatures, incorrect names, altered cheques, etc.)*, managing transactions and customer account status via Customer Connect CRM software.
- *Prevented fraud by analyzing 300+ counterfeit cheques daily* and communicating with customers to verify the legitimacy of cheques.
- Oversaw account status (holds, blocks, etc.) as necessary by analyzing customer historical data and spending patterns, placing blocks on bank accounts in cases of fraudulent deposits.
- Verified mobile deposits in collaboration with the Canada Revenue Agency (CRA) by communicating with customers and verifying cheque information to ensure it matches the CRA database.

EDUCATION

Master of Data Science, Strategy and Leadership (Distinction)

2022 - 2023 - RMIT University, Australia

Bachelor of Computer Science (Distinction)

2018 - 2021 - Deakin University, Australia

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