IREM BAYRAK



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Website: online portfolio

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UX Designer with a background in commercial lending and knowledge of HTML and CSS. Working 7 years in finance, experienced in conducting interviews, research, collaborating with other teams, negotiation, problem-solving, and managing stakeholders. Eager to combine soft skills gained in finance with new UX design skills and provide value to a company.

Skills

Design

User Research

User Persona **User Scenario** Information Architecture Sketching and Storyboarding Wireframing Prototyping **Usability Testing**

Tools

Sketch Balsamiq Zeplin Invision

Code

HTML (basic) CSS (basic)

Languages

English German (B1) Turkish

Education

Frontend Development for Designers

Career Foundry (June 2020 - Aug 2020)

Certified UX Design Course

Career Foundry (Sep 2019 - June 2020)

Master of Science: Accounting and International Reporting

Bahcesehir University - Istanbul, Turkey (2015)

Bachelor of Arts: International Relations

TOBB University of Economics and Technology - Ankara, Turkey (2011)

Work Experience

Garanti Bank (BBVA Group)

Commercial Loan Supervisor (July 2015 - Dec 2019)

Analyzed client's financial statements, annual reports to determine business, financial, operational, and industry risks, and presented it to the credit committee.

Prepared an executive summary including charts and graphs to make complex and excessive information understandable and readable to facilitate the credit decision.

Collaborated with marketing, risk management, policy teams to improve loan request and approval process.

Monitored clients' business, financial data and payment behavior to notice early warning signals and ensure the bank's NPL KPI target.

Took part in redesigning interface used by commercial risk team to make it more useful and accessible by providing real user feedback, performing user acceptance tests.

Took part in the development of the New Rating and Scoring Model by eliminating a long list of ratios and variables logically and ensuring that both practically and theoretically common ones are included in bivariate and description analysis.

Yapi Kredi Bank

Underwriter (May 2014 - June 2015)

Analyzed client's financial statements and annual reports, interviewed the client to identify key risks and mitigating factors.

Prepared an underwriting report for clients with new credit line requests and renewals to help credit risk team to make the credit decision.

Seker Bank

Underwriter (Apr 2012 - May 2014)

Prepared an underwriting report that covers financial and business risks of commercial clients to share with the credit risk team to make the credit decision.

Collaborated with credit policy team to improve loan request and approval process and made recommendations.