Johan Oh

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Summary

Results-driven fintech professional with 7 years of industry experience, including 5 years as a software developer. Skilled in designing and implementing scalable, high-performance backend solutions that drive efficiency and security in complex financial systems. Adept at developing robust applications that meet stringent industry standards and regulatory requirements.

Experience

Software Engineer, Loop Financial – Toronto, Canada   June 2023 – January 2025

- Integrated Canadian Dollar bank accounts into the core Ruby on Rails application by collaborating with a third-party provider, enhancing the internal ledger and transaction services to support deposits, withdrawals, payments, and currency exchanges. This expansion provided users with greater banking flexibility and improved transaction capabilities.
- Integrated a third-party identification service provider, reducing fraud and improving operational throughput.
- Designed an automated underwriting workflow utilizing personal credit reports, streamlining the onboarding process.
- Redesigned USD Bank Account onboarding to comply with regulatory changes

Junior Software Engineer, Loop Financial – Toronto, Canada   January 2020 – June 2023

- Maintained and expanded an internal operational tool to support KYC/KYB, underwriting, and risk management workflows.
- Deployed a Django-based application to screen customer names against PEP and sanctions lists by automating daily data scraping from multiple sources, and providing user-configurable search endpoints to ensure regulatory compliance.
- Designed and implemented a micro-deposit bank account verification feature to enhance security, improve accuracy, and streamline the user bank account onboarding process by reducing friction.
- Enhanced the user onboarding process by implementing automated KYC documentation requests and uploads, reducing operational workload and improving client experience and compliance efficiency.
- Transitioned underwriting data collection from synchronous in-memory processing to asynchronous job handling, boosting system throughput and reliability.
- Designed and implemented automated underwriting solutions for credit cards, lines of credit, and term loans.

Operations Analyst, Lending Loop – Toronto, Canada   September 2017 – January 2020

- Automated operational processes through Python scripts, significantly reducing manual workloads.
- Provided customer technical support, resolving account discrepancies, troubleshooting bugs, and assisting users with platform functionalities.
- Compiled and analyzed data reports to support cross-functional teams in decision-making.

Education

Saint Francis Xavier University - Nova Scotia, Canada   September 2012 – May 2016

- **Coursework:** Linear Algebra, Statistics, Econometrics, Calculus, Discrete Mathematics

Projects

Internal Tool for Operational Workflows For Loop Financial/Lending Loop

- Developed and maintained a robust tool serving as the primary operational platform for KYC/KYB, underwriting, and risk management processes.
- Robust automated data collection from 3rd party data sources such as Equifax, Registries Direct, Shopify, Amazon MWS, Stripe, and PayPal, supporting underwriting and periodic risk assessments.
- Worked closely with underwriters to develop robust automated underwriting workflows for credit cards and lines of credit for small businesses
- Tools Used: Django, Postgres, AWS ECS, Celery, RabbitMQ

Home lab

- Designed and implemented a home lab environment to manage data storage and backups, automate home systems, deploy various services, and securely expose them outside the local network. Utilized the lab for hands-on experimentation and skill development in networking, cybersecurity, and system administration.
- Tools Used: Unraid, Docker, Traefik, Pihole, Proxmox, Linux, Cloudflare

Technologies

Languages: Python, Ruby, SQL, Javascript, HTML

Technologies:

- Backend: Django, Django Rest Framework (DRF), Ruby on Rails, Celery, Postgres
- Frontend: React, JQuery, HTMX
- Devops: Cloudflare, Traefik, Docker, Heroku, AWS (EC2, S3, ECS, RDB), CircleCI