

James Qiu

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EXPERIENCE

Prestige Financial Services – Risk Management

Salt Lake City, UT

Data Scientist

November 2021 – Present

- Create gradient boosting machine learning models (XGBoost/Catboost) that use over 2.5 million rows and over 2,000 features of credit bureau/alternative credit data for loan underwriting, approval, and pricing, ensuring compliance with CFPB fair lending regulations
- Increased company loan originations past \$1 billion at a rate of greater than \$40 million per month through machine learning models
- Provide detailed ML documentation to regulatory/auditing bodies such as the CFPB and KPMG to demonstrate model compliance and providing model interpretability through SHAP analysis
- Create machine learning models for binary classification and regression business problems through all stages of their development from data collection to deployment, and interpreting/evaluating results with stakeholders
- Constructed proprietary Python modules containing classes and functions that enhance the model building process, streamlining procedures such as EDA, preprocessing, feature engineering, model tuning, sensitivity analysis, and monitoring
- Back-test and monitor models currently in production, analyze/monitor for feature drift and anomalies
- Utilize Python, SQL, Snowflake, Flask, and AWS to create automated and responsive web applications that keep track of model performance, feature drift, and anomalies

Data Analyst

August 2020 – November 2021

- Leverage data visualizations/analysis to gain portfolio insights, early indicators for declining loan performance, and pool characteristics
- SSMS and Snowflake for data collection involving different databases using complex joins to generate big datasets for team projects, personal projects, and third-party company deliverables
- Visualize the effectiveness of third-party risk solution products via test dataset of over 70 GB, and make informed decisions about final product selection
- Visualize consumer behavior to determine patterns regarding poaching risk from other institutions

Risk Intern

September 2019 – August 2020

- Use big data sets to identify different variables for consolidation into uniform risk metrics in reports to senior management
- Visualized the effectiveness of proprietary HAWK alerts on its abilities to prematurely detect fraudulent consumer behavior
- Constructed gradient boosting machine learning models using techniques such as XGBoost and Catboost, tuning to enhance accuracy of target predictions for income verification purposes
- Utilized SSMS to work with proprietary database for data collection to identify and eliminate redundant business procedures

University of Utah – Department of Finance

Salt Lake City, UT

Teaching Assistant for Instructor Vlas Lezin – Financial Programming

August 2019 – May 2020

- Conducted weekly study sessions with students to enhance their understanding of Python fundamentals
- Troubleshoot and grade Python programming assignments for 86 students to 100% accuracy

University of Utah – Student Investment Fund

Salt Lake City, UT

Equity Research Analyst

August 2019 – May 2020

- Selected as 1 of 21 student analysts to manage a \$800,000 investment fund that continues to outperform the S&P 500
- Conduct regular stock pitches with picks earning 320% returns to date while presenting on market news/current events

University of Utah – Department of Finance

Salt Lake City, UT

Research & Teaching Assistant for Professor Mark Jansen – Financial Management

December 2018 – May 2020

- Reconciled research PE data with external data sources, ensuring 100% accuracy when matching over 205,000 entries using Python for private equity research project while effectively managing and improving the education experience for over 150 students

EDUCATION

University of Utah, David Eccles School of Business

Salt Lake City, UT

Bachelor of Science, Finance – Emphasis in Advanced Financial Analysis

May 2020

Minored in Chemistry

Honors

- Dean's List

RELEVANT PROJECTS

Kaggle Home Credit Default Risk, Machine Learning (Catboost) - https://github.com/jquiu7610/20240504_home_credit_default_risk

Loan Portfolio Dashboard (AWS, Python, Flask, CSS, HTML) - https://github.com/jquiu7610/20240418_loan_portfolio_app