Mike CY Ngan
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Education:
University of Chicago
> MBA, Booth School of Business
> Concentrations: Economics, Statistics and Econometrics, Operations Management.

University of Illinois at Urbana-Champaign
> B.S. Aerospace Engineering, minor Computer Science
> James Scholar, Dale S. Margerum Award recipient

Employment:
Enova International, Chicago based fintech

Analytics Manager 2, Internal Consulting Group   2019-
- CEO's analytics advisor on pandemic "return to business" strategy which includes where, which product, and how much to do business; this is done through building an internal pandemic model based on severity of localized outbreaks that dictates incremental clinical trial type tests to determine lending volume. This strategy was presented to the board of directors in the last 2 quarterly board meetings. It is also published on a weekly cadence to all corporate employees to follow.
- Designed experiments which tested the entrenched company status quo biases in collaboration with managers across the company. Some example projects included:
  - Do higher interest rates always yield higher ebitda?
  - Are customers with thin credit files poor performers?
  - How many shifts should the call center staff?

Analytics Manager 2, UK Portfolio Analytics Manager   2017-2019
- Managed a team of data scientists and machine learning specialists. Member of the UK business leadership team to create and execute Enova's entire UK strategy.
- Deployed and maintained underwriting models using proprietary elastic cloud infrastructure hosted on AWS. Personally rebuilt the QuickQuid underwriting model suite using Gradient Boosting Machines which resulted in a higher approval rate, higher approval amounts, and lower default rates. In head to head sampling against the existing model, it was able to reduce first payment default rates by 37% and terminal payment default rates by 39%.
- Mined customer performance data to dictate marketing, portfolio, and fraud prevention processes.
- Navigated UK Financial Conduct Authority regulatory challenges; i.e. predicted the future complaints expenses, maintained and explained affordability checks to regulators, and unfortunately designed a lending, accounting, and marketing strategy pertaining to an exit of UK operations which would optimize ebitda impact to Enova.

Analytics Manager, Fraud Analytics and Operations   2015 – 2017
- Managed a team of 4 analytics analysts and 5 operational specialists to mitigate fraud risk across all of Enova's products
- Utilized analytics and machine learning techniques on large sets of loan and customer data to mine for anomalies

Analytics Senior Associate, Fraud Analytics   2014

Atlantic Trading, London based proprietary trading shop

    Trader and Finance Quant   2007–2014

- Managed quantitative tasks firmwide across equities, interest rates, and energy complexes
- Used large datasets of historical financial data to statistically test and refine algorithmic trading strategies
- Market maker in the pit and on the screen for Eurodollar Options group
- Built options pricing model and risk tools for Asian Options and Fed Funds Options

NASA John H. Glenn Research Center

    Algorithms Design Intern   2006

External Speaking Engagements:

- IOvation Fraud Force 2018 (London, UK) – Applying Advanced Analytics for eCommerce Fraud Prevention
- Card Not Present 2017 – Fake Identities, Real Threat: Fight Back Against Synthetic ID Fraud
- MRC Conference 2016 (Seville, Spain) – Using Open Source Software for Fraud Analytics

Other Information:

- Was given the highest internal employee rating for the past 3 years at Enova
- Won the "Hippo" award for highest impact employee for Q2–2020 on work regarding the pandemic
- Passed all 3 levels of CFA exam on first attempt
- Fluent in Python and PostgreSQL; working knowledge of R, VBA, and C-based languages
- Primarily used Git for software development version control
- Developer of Chrome extension Widen Git, a productivity extension used to widen github enterprise boxes