Stephen Rutherford

Fraud Analyst

Galway, Ireland
(+353) 89 6004984
stephen@rutherford.dev
rutherford.dev

EXPERIENCE

Electronic Arts, Ireland — *Fraud Analyst*

AUGUST 2018 - PRESENT

- Reduced fraud reject and chargeback rates by 0.35%, and 0.10%, respectively, year-over-year, by implementing strong policies to target new fraud trends.
- Improved issuer reject rates by 86% by spearheading the implementation of 3D-Secure 2.0 fraud policies for Strong Customer Authentication.
- Lowered false positive rates by 1.15% quarter-over-quarter by implementing a new manual review process on existing fraud reject policies.
- Streamlined manual review volumes during peak product launch in FY21 by 41% by implementing new fraud policies with targeted velocity checks.
- Revamped reporting of daily fraud trends and statistics from 10 minutes to 1 seconds by automating the process using a VBA macro.
- Simplified email domain validation on new account registrations from 8 minutes to 1 minutes by developing a web app; Firstly with Python, then an updated version in JavaScript with an API license.
- Reduced financial losses caused by fraud policies and blocklists by 13% by creating a simulation tool as a solution for impact analysis.

Electronic Arts, Ireland — *Customer Service Representative*

JULY 2011 - AUGUST 2018

- Resolved customer problems at a specialist level in payments, and technical support.
- Subject Matter Expert for all payment, risk, and fraudulent activities with Origin store and GooglePlay Developer tool.
- Trained and managed new Vendor Partners on two separate occasions in the Philippines.
- Liaised with external companies such as PlayStation and Microsoft to resolve time critical escalations as a solution to prevent chargebacks.

SKILLS

SQL

Python

JavaScript (JSX)

CERTIFICATIONS

Data Engineering, Big Data, and Machine Learning on GCP Specialization
Coursera — Aug 2020

Python 3 Programming Specialization
Coursera — Mar 2020

Python for Everybody Specialization
Coursera — Nov 2019

EDUCATION

University of Salford, Manchester, UK — *BSc (Hons), Computer & Video Games*
2006 - 2009