Tom Nguyen Tran

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WORK EXPERIENCE

CADY | Data Quality Specialist   June 2025 - Present
- Automated data cleaning processes by creating a **Python script** to turn raw text data into a cleaned table to identify missing data, find duplicates, and detect anomalies, **saving over 7 hours of manual labor weekly** and **increasing efficiency by 30%**.
- Validated **1,500+ photography data entries** daily, ensuring standardized formatting and correct student profiles with **99% accuracy** to minimize reporting errors.

Various Locations | Customer Service & Operations   August 2023 – June 2025
- Maintained continuous employment in various service roles, consistently balancing operational responsibilities with full-time academic coursework.

PUREJOIN | Merchant Operations Specialist   May 2023 – August 2023
- Investigated and resolved **~ 10 chargeback disputes weekly**, communicating with merchants to gather evidence and submit **formal representments** to fight **friendly fraud**.
- Managed **KYC (Know Your Customer) onboarding** for new merchant accounts, verifying identity documents and business legitimacy to ensure compliance before account activation.
- Configured **PAX payment terminals** utilizing VAR sheets to connect to processors including **TSYS** and **Worldpay**, and **deployed POS hardware** for credit card processing.

PROJECTS

Merchant Transaction Risk Monitor   December 2025
tomnguyentran.github.io/portfolio/risk_monitor
- Analyzed **1.3M transaction records** ($65M volume) using **SQL** and **Python** to identify the root cause of **$2.9M in losses** and **high chargeback ratios**.
- Identified **"Card Absent" (Reason Code 10.4)** as the primary loss driver, accounting for **5,220 incidents**.
- Developed a **Tableau executive dashboard** to track **KPI performance** and **risk trends**, visualizing a reduction in chargeback ratios from **1.15% (Critical) to 0.65% (Safe)**.
- Recommended **3D Secure implementation** to shift liability, and audits for **38 high-risk merchants** to prevent **$825K in annual losses** and mitigate network fines.

PROFESSIONAL INVOLVEMENT

TAG Fintech Society | Committee Member   January 2026 - Present
- Selected to serve on the Fintech Committee to support the planning and execution of industry events.

TECHNICAL SKILLS & TOOLS

Python | SQL | Tableau | Excel

EDUCATION

Georgia State University | Atlanta, GA   December 2024
Bachelor's in Data Science