

# Tom Nguyen Tran

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## WORK EXPERIENCE

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### CADY | Data Quality Specialist

June 2025 - Present

- Automated data cleaning processes by creating a **Python script** to turn raw text data into a structured table to identify missing values, duplicates, and anomalies, **saving over 7 hours of manual review weekly** and **increasing efficiency by 30%**.
- Validated **1,500+ photography data entries** daily to correct formatting errors and mismatched data, maintaining a **<1% error rate** for reporting.

### 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

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### Merchant Transaction Risk Monitor

December 2025

[tomnguyentran.github.io/portfolio/risk\\_monitor](https://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

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### 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

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Python | SQL | Tableau | Excel

## EDUCATION

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

December 2024