

# Tom Nguyen Tran

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## SUMMARY

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Data Analyst with a focused background in Payments and Risk, combined with hands-on experience in Merchant Operations. Proven experience investigating chargeback disputes and analyzing transactions to detect fraud and minimize financial loss.

## EDUCATION

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

December 2024

## 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 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**, minimizing errors and risks to the company's reputation.

**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 representations** to fight "**friendly fraud**" and recover revenue.
- 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**.
- Engineered a risk monitoring system that 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.

## TECHNICAL SKILLS & TOOLS

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- Python
- SQL
- Tableau
- Excel