

PHAN THI DUNG

+ 84 906 628 656 – dungphan129@gmail.com

Being experienced as a risk analyst, I'm seeking to lend my financial and data acumen to a reputed company that would best capitalize my expertise in risk control assessment and process consulting.

PROFESSIONAL EXPERIENCE

Senior Risk Analyst, One Mount Group

(05.2021 – present)

- Design and manage MIS & data analytics to manage portfolio quality, include building and maintaining risk data – mart;
- Manage portfolio quality through use in-depth portfolio analysis of credit card products to assess risk & opportunities, validate and refine various processes through use of analytics.
- Drive portfolio management initiatives through the credit card management framework by jointly working in partnership with product team, digital onboarding team, collection team,

Work in close collaboration with the Policy team to:

- Support new business initiatives & proposals for incorporation into product programs
- Support review of policies and program risk acceptance criteria regularly, with analytical insights of portfolio trends & performance
- Identify opportunities for continuous improvements and digitization of credit processes.

Risk Analyst and Business Intelligence, Movi Vietnam

(05.2019 – 05.2021)

- Initiate, design and build MIS pack: Portfolio, Customers, Credit policy, product decisions, ...;
- Provide deep-dive analysis report and finding trends, patterns or any changes that impact specific strategic business;
- Assist in establishing, monitoring, evaluating, developing and implementing strategies for new account acquisition, collection, portfolio management;
- Define, create, and maintain dashboards to review collection efficiencies and drive decisioning quality throughout collection strategy and other departments;
- Initiate new approach to improve AF processes and support Anti-fraud strategy changes.

Fraud Risk Data Executive, Vietnam Prosperity Bank – VpBank

(08.2018 – 05.2019)

- Analyze portfolio and credit operations to detect suspicious case; fraud signal from other units;
- Summarize bank's and industry fraud knowledge and initiate corrective actions including change of products, processes, policies to prevent fraud;
- Update bad sale agent report to follow their high – risk ratio; base on day past due contracts, fraud rejection application, approval rate, ...;

- Analyze mass fraud applications, detect new fraud scheme; included internal fraud and external fraud;
- Build hit rate of Fraud Trigger report, monitor efficiency and do ad – hoc analyst to replace, enhance Fraud Trigger Rules;
- Provide training and instructions to team members about data analyst, reporting.

Anti – fraud Data Analyst, Home Credit Vietnam

(04.2017 – 08.2018)

- Monitoring real time queues and identify high risk transactions through anti – fraud triggers and fraud detection tools;
- Generating suspicious activity reports and risk management reports;
- Manager ad – hoc analysis to verify and recommend anti-fraud processes for changing transaction patterns and trends;
- Maintaining fraud analysis models to improve efficiency and effectiveness of the anti – fraud tracking system;
- Initiate new approach to improve AF processes, and do ad-hoc analysis to support Anti-fraud strategy changes;
- Apply expanded knowledge on credit cards fraud schemes.
- Observing customer transactions and determine existing fraud trends by analyzing accounts and transaction patterns, processing data for fraud analysis models;

Credit Officer, Home Credit Vietnam

(02.2016 – 03.2017)

- Analyzing credit data and financial statements to determine the degree of risk involved in extending credit or lending money;
- Develop financial ratios and utilize formula in computer programs to evaluate customer's financial status;
- Assist credit specialist in accepting and denying loan applications;
- Handle responsibilities of monitoring suspicious cases and reporting to Senior Credit Analyst;
- Analyzing the fraud trend based on figures provided by Team Leader.

EDUCATION

Foreign Trade University

(09.2012 – 04.2016)

Bachelor, External Economics.

Honors and Awards:

- **11.2014:** Consolation prize, 2014 Ho Chi Minh Student Research Competition – Euréka;
- **06.2014:** Consolation prize, 2014 Foreign Trade University Student Research Competition.
- **11.2013:** Third prize, 2013 Ho Chi Minh Student Research Competition – Euréka;
- **06.2013:** Third prize, 2013 Foreign Trade University Student Research Competition.

SKILLS AND ABILITIES

- R studio
- Oracle Database; Microsoft SQL Server; MySQL Workbench, Big Query
- Google Data Studio
- Languages: English;
- Microsoft Office, and Internet Skills;
- Analytical; critical thinking;
- Time management, decision-making, and interpersonal skills;
- Team work and collaboration, problem solving;
- Interaction across various departments.