

Carissa McMillian

Carissa.McMillian@gmail.com | www.linkedin.com/in/carissa-mcmillian - References available upon request

Risk & Operations Manager | Analyst | Full-Stack Developer

Results-driven professional with a strong background in risk management, risk analytics, people leadership, and process optimization, offering transferable skills in problem-solving, project leadership, and cross-functional collaboration. Known for adapting quickly to new technologies. Graduated Magna Cum Laude with a B.S. in Management Information Systems. Recently completed a software development bootcamp with hands-on experience in Java, Spring Boot, MySQL, JavaScript, React, and HTML/CSS, building full-stack and database-driven applications. I am seeking to transition into a software development or technical analyst role, where I can leverage my coding skills and risk expertise to solve complex business challenges. - Most importantly, a desire to learn and grow.

LANGUAGES | FRAMEWORKS | TOOLS

Java, JavaScript | React, Spring Boot, Django, Bootstrap | MySQL Workbench

Experience

Intuit

Risk Analyst

July 2025 – Present

- Responsible for audit remediations, KYC/KYB reviews, quality checks, and escalations while coaching analysts and providing feedback.
- Support agents by addressing questions, guiding decision-making, and ensuring compliance standards are met.

American Express

October 2017 – July 2024

Progressed through multiple roles with increasing responsibility as follows:

- **Sr. Risk Operations Manager (American Express)**
September 2022 – June 28, 2024
 - Collaborated cross-functionally to implement strategic initiatives and streamline processes, identifying and addressing critical gaps.
 - Built and oversaw an onboarding phone team conducting KYC, KYB, and fraud reviews while delivering exceptional customer service.
 - Led a back-office AML and risk review team, ensuring compliance with regulatory standards.
 - Created performance scorecards, Salesforce dashboards, and introduced key performance metrics, increasing efficiency by 45%.
 - Deployed strategies to boost morale and foster a supportive and collaborative team culture, reducing absenteeism and achieving a 60% decrease in ACR
 - Streamlined the application process, reducing turnaround time from nearly a month to less than a day.
- **Risk Operations Analyst (American Express)**
January 2022 - September 2022
 - Verified customer documentation for KYC, AML, and risk compliance, maintaining high accuracy and regulatory adherence, exceeding queue resolution targets by 43%, becoming a top performer.
 - Leveraged tools to detect and mitigate potential fraud risks.

- **Membership Consultant** (*American Express*)

April 2021 - December 2021

- Retained high-value members through personalized strategies while ensuring compliance with regulatory requirements.
- Collaborated virtually to resolve complex issues, enhancing customer satisfaction and reducing churn.

- **High Balance Credit Specialist** (*American Express*)

April 2020 - December 2020

- Worked with high balance and high-risk card members to create a payer culture between the card member and American Express.
- Acted as team Compliance Captain, introducing creative ideas to keep our team compliant.

- **Customer Care Professional, Coach & Interim Team Leader** (*American Express*)

October 2017 - April 2020 & December 2020 - April 2021

- Coached CCPs to improve metrics such as Customer Satisfaction, First Call Resolution, and Sales Goals through data-driven performance analysis.
- Practiced Relationship Care skills to help de-escalate issues and take escalated calls.
- Exceeded monthly sales, efficiency, and quality goals, consistently ranking among top performers.

J&C Internet Works – Sole Proprietor

Formed October 2007

Full Stack Developer

- Created server code and overseeing MySQL database management.
- Designed and tested information system solutions for various companies, such as an inventory management system for JC Auto Repair and a client scheduling system for Kraft Holistic Wellness and Diagnostics, both developed using PHP.
- Collaborated with clients to develop customized mobile-responsive websites to accurately represent their brands online.

Education and Certifications

Bachelor of Science - Management Information Systems (*Magna Cum Laude*)

University of Missouri, St. Louis

- Related IS coursework: Introduction to Computing, Computers and Information Systems, Information Systems Concepts and Applications, Managerial Application of Object-Oriented Programming I, Managerial Application of Object-Oriented Programming II, Information Systems Analysis, Information Systems Design (lead programmer), Database Management Systems, Web Design, Independent Study In Information System
- Related Business Management Coursework: Fundamentals of Financial Accounting, Managerial Accounting, Legal Environment of Business, Business Analytics and Statistics, Introduction to Supply Chain Management, Financial Management, Management and Organizational Behavior, Basic Marketing, Strategic Management

LaunchCode, Software Development, 2025

Google Data Analytics Professional Certificate