

Ibraheem Wagih

MSc Business Analytics (Machine Learning & NLP) | University College London
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PERSONAL STATEMENT

Fraud and financial crime specialist with two years of front-line investigation experience at HSBC and Monzo, now completing an MSc in Business Analytics at UCL. Investigated thousands of cases across APP scams, card fraud and account takeover, with reimbursement authority up to £20,000 at HSBC and £10,000 at Monzo, and externally validated QA scores of 95%+ at Monzo and 100% at HSBC. UCL coursework and an industry dissertation add a technical foundation in Python: building and evaluating classification models, NLP systems and AI evaluation pipelines. Looking to apply investigative judgement and statistical training in fraud analytics, model risk or broader data and analytics roles.

PROFESSIONAL EXPERIENCE

Fraud investigator, Monzo Bank

Jul 2024 - Jul 2025

Adjudicated model-flagged fraud alerts across APP scams, card fraud and account takeover, handling 120 to 160 cases a week with reimbursement authority up to £10,000. Maintained a 95%+ QA score, externally validated by the QA team and line manager.

Identified recurring false-positive patterns and escalated them to the fraud detection function for recalibration. Linked several cases to one individual passing facial recognition, and helped define the rule that now blocks the pattern.

Fraud investigator, HSBC UK

Aug 2023 - Jul 2024

Investigated authorised push payment scam cases, applied the CRM Code to assess reimbursement eligibility, and produced audit-ready documentation for every outcome, with reimbursement authority up to £20,000 and a 100% externally scored QA pass rate.

Escalated a flaw in HSBC's new Pay by Bank App feature that could trigger transfers of up to £25,000 with no prior customer notification. The feature was subsequently taken down.

Everyday banking agent, HSBC UK

Dec 2022 - Aug 2023

Identified fraud risk at account opening, applied customer due diligence and escalated high-risk indicators. Invited into product-design meetings to advise on the strength of customer-facing fraud warnings.

MSc dissertation partner (industry), via UCL

May 2026 - Aug 2026

UCL-mediated dissertation with an industry partner in WiFi analytics. Built a two-stage unsupervised clustering pipeline in Python (PCA, K-Means against a GMM comparator) over home-gateway telemetry, identifying failure archetypes and validating them against a held-out quality label. Partner data held under confidentiality.

Customer service advisor, Tesco Mobile

Sep 2022 - Nov 2022

Resolved 90% of customer queries at first point of contact with a 95% call-quality score, supporting a base of over 5 million.

EDUCATION

MSc Business Analytics, University College London (UCL)

Expected Sep 2026

Modules: Machine Learning for Business; Natural Language Processing; Predictive Analytics; Operations Analytics; Statistical Foundations; Programming for Business Analytics; Business Strategy Analytics; Marketing Analytics.

Selected projects (full write-ups at ibraheemwagih.com):

Hotel Cancellation Prediction (individual): Built an F1-optimised classification pipeline on imbalanced hotel-booking data, with leakage-controlled splits, a calibrated decision threshold and SHAP-verified drivers. *Stack: Python, pandas, scikit-learn, SHAP.*

Benchmarking AI Coding Agents (group): Co-designed a controlled study of Claude Code, Codex and Antigravity across a five-task data-science pipeline, scoring correctness and pricing human interventions as a supervision cost. *Stack: Benchmark design, anchored scoring rubrics.*

BA (Hons) Business Management, Coventry University

2:1, Nov 2022

Dissertation: The Challenges Faced by Technology Companies in Having Environmentally Sustainable Operations.

CORE SKILLS

Technical: Python (pandas, scikit-learn, PyTorch, Transformers, Streamlit, LangChain), SQL, R, Tableau, advanced Excel.

Fraud and financial crime: APP scams, card fraud, account takeover, transaction monitoring, CRM Code, CIFAS, fraud typologies.

Machine learning: classification and clustering (PCA, K-Means, GMM), feature engineering, threshold calibration, RAG pipelines and LLM evaluation.

Languages: English (fluent), Arabic (fluent), German (conversational).

Certifications: Google Data Analytics Certificate (in progress, expected summer 2026); ICDL (2022).