

JOSH HINKLE

PROFILE

Engineering Manager leading teams shipping real-time fraud detection ML models with rigorous safety review processes, staged rollouts, and impact monitoring. Deep experience balancing ML model performance with user experience, reliability, and safety.

7 years at SoFi spanning hypergrowth from 400-person pre-IPO startup to fastest-growing bank in US history, navigating technical and organizational challenges of rapid scaling.

LEADERSHIP FOCUS

- Team Building & Development
- Cross-Functional Coordination
- Technical Program Management
- ML Model Governance & Safety
- Performance Management
- Regulatory Compliance

TECHNICAL BACKGROUND

ML Systems & Production AI
Real-time ML feature pipelines, model deployment & governance, staged rollouts, A/B testing, low-latency ML inference

Distributed Systems & Infrastructure
AWS, Kubernetes, Kafka/Kinesis, Snowflake, Apache Iceberg, Trino, Druid, Spring Boot

Languages
Kotlin, Java, Python, SQL, JavaScript

EDUCATION

San Jose State University
B.S. Chemical Engineering
Minor in Computer Science

josh@joshhinkle.com | 714.414.8477 | Seattle, WA

 josh-hinkle

 joshhinkle.com

PROFESSIONAL EXPERIENCE

SOFI

Senior Software Engineering Manager

Software Engineering Manager

March 2019 - Present

September 2025 - Present

January 2025 - August 2025

- » Lead two teams at SoFi: Fraud Signals (10 SWE) and FROST Data Engineering (3 DE), protecting SoFi Members from bad actors by balancing fraud prevention effectiveness with user experience.
- » Established ML model governance including staged rollouts, false positive monitoring, and safety review processes for model changes—practices aligned with responsible AI development and AI safety principles.
- » Extensive x-function coordination between Fraud, Crypto, Banking, and Member verticals. Launched several new products safely, including SoFi Crypto, SmartCard, SoFi Pay and Instant ACH, while continuing to be the first line of defense for our Banking, Credit Card, and Invest product lines.
- » Development of real-time ML platform enabling fraud detection across Money, Credit, and Invest products with <100ms latency requirements. Platform provides config-driven feature engineering for fraud models, allowing data science teams to rapidly iterate on ML signals while maintaining safety reviews and staged rollouts during critical user actions (money movements, password changes).
- » Built and scaled Signals team from 6 to 10 engineers over 4 months during charter expansion. Delivered performance feedback and coaching, sponsored several successful promotions, and conducted 50+ technical interviews.

Senior Staff Software Engineer

Staff Software Engineer

Senior Software Engineer

Software Engineer

September 2024 - January 2025

September 2022 - August 2024

September 2020 - August 2022

March 2019 - August 2020

- » Core contributor and tech lead for the 2nd generation Financial Services platform. Architected and led development of second-generation Onboarding platform, implementing a concurrent and resilient framework supporting company-wide Member onboarding experiences.
- » Authored "FRN" (Financial Resource Name) specification, a URN-like identifier standard adopted globally across SoFi's 100+ microservices for resource identification and authorization.
- » Designed and implemented org-wide data pipeline core infrastructure, utilizing AWS Kinesis, S3, and Snowflake.
- » Team lead on large user-facing projects such as Samsung Money by SoFi and Personal Loan - Money Bundle. Featured in a blog post by builtin.com.
- » Designed and built resilient Webhooks API with which SoFi communicates with Samsung, currently having sent 100M+ messages with 0 dropped.

OTC EXCHANGE NETWORK ("OTCXN")

Software Engineer

June - December 2018

San Francisco, CA.

NASA AMES RESEARCH CENTER

Software Engineering Intern - AMA

January 2017- May 2018

Mountain View, CA.