

# Shuhao Zhang

Position: Senior R&D Engineer - AI

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## PROFILE

- \* CS bachelor's and ML Master's with 6 years in data science and AI productization, focused on financial risk control
- \* 3 years of team management; specialized in building end-to-end risk control solutions in financial services.
- \* Deep expertise in fraud detection, AML, and credit risk; strong track record in cross-functional project delivery.
- \* Hands-on with LLMs in real-world applications: risk analysis agents, RAG pipelines, Text2SQL.
- \* Web3:Involved in crypto ecosystem since 2020, actively participating in DeFi staking, liquidity mining, launchpads, and arbitrage; familiar with L1/L2 chains and on-chain sectors such as DePIN, RWA, GameFi, PayFi, AI, and NFTs.

## TECHNICAL SKILLS

- \* LLMs: LLM Agent, Prompt Engineering, RAG, Text2SQL, MCP, multimodal integration
- \* ML/DL: XGBoost, LightGBM, TensorFlow, PyTorch, GNNs, community detection
- \* NLP: Text classification, information extraction, semantic search, knowledge graphs
- \* Database: Milvus, Faiss, Clickhouse, Hive, ElasticSearch, MySQL, Redis, Supabase
- \* Big Data: Spark, Hadoop, Docker, Kafka
- \* Programming: Python, SQL, Linux Shell, Vibe Coding (Claude Code / Cursor)

## WORK EXPERIENCE

Shanghai Credit AI Information Technology Co., Ltd. Apr 2019 - Present

Technical Manager Sep 2023 - Present

- \* "Navigator" Anti-Fraud Risk Warning Product:
  - Led continuous optimization of account risk warning system with enhanced risk features and models
  - Established version management standards and automated testing, reduced delivery cycle to 1 month
  - Successfully deployed to 70+ banks across 26 provinces
- \* Large Language Model Projects:
  - Developed Text2SQL-based credit indicator querying, trend analysis, and risk attribution reporting
  - Built RAG-based insurance sales assistant for product knowledge retrieval and content generation
  - Created LLM-based fraud analysis assistant using telecom fraud case knowledge base

Data Scientist Dec 2020 - Aug 2023

- \* Designed innovative anti-fraud, NLP, credit risk, and marketing solutions for banking/insurance clients
- \* Led key account projects from requirements gathering through solution design to model delivery

Machine Learning Engineer Apr 2019 - Nov 2020

- \* Developed algorithms for AML group detection, intelligent customer service, and collection assistance

## PROJECT EXPERIENCE

"Navigator" Anti-Fraud Risk Product Technical Lead May 2024 - Present

- Key Achievements:
  - \* Product deployed to 70+ banks across 26 provinces, delivery cycle reduced to under 1 month
  - \* Reduced fraud cases by 50% within first month in high-risk regions
  - \* Implemented standardized development, testing, and deployment processes
  - \* Integrated DeepSeek and Qwen3 models with RAG for case analysis and report generation
- Responsibilities:
  - \* Optimized multi-environment deployment compatible with Clickhouse, Hive, and other databases
  - \* Built testing framework with standardized data and processes for collaborative development
  - \* Managed requirements collection, product roadmap, and prioritization

- \* Researched and implemented LLM applications for fraud case reporting and risk analysis

Insurance Sales Assistant(LLM)

Technical Lead

May 2024 - Sep 2024

- Key Achievements:
- \* Built industry-specific LLM product achieving 200% user growth and 600%+ active user growth in 3 months
  - \* Built insurance product database (570+ products) and benefit calculator (250+ products) with 6,000+ daily calls
  - \* Reduced consultant preparation time by 70% while achieving 27% daily retention rate
  - \* Scaled solution to 2,700+ insurance professionals, significantly boosting frontline productivity
  - \* Engineered multi-dimensional product comparison framework with customizable client presentations
- Responsibilities:
- \* Led end-to-end solution design addressing key pain points in insurance sales workflow
  - \* Developed sophisticated calculation models for 250+ products with precision forecasting
  - \* Created comprehensive product ontology with automated feature extraction using LLMs
  - \* Developed content generation and conversation analysis systems to improve conversion rates

Telecom Fraud Risk Identification

Project Manager

Jun 2022 - Dec 2022

- Key Achievements:
- \* Built comprehensive fraud detection solution supporting 30+ branch banks
  - \* Achieved 80% coverage on police case lists with 40% risk identification accuracy
  - \* Identified over 100 million yuan in suspicious transaction funds
  - \* Developed standardized strategy backtesting and monitoring frameworks
- Responsibilities:
- \* Designed unified framework integrating expert strategies and predictive models
  - \* Analyzed transaction flows and account behaviors to develop 500+ risk features
  - \* Implemented 60+ risk strategies targeting various fraud patterns
  - \* Created risk ranking models improving accuracy by 40%

Graph-based AML Risk Detection

Algorithm Engineer

May 2019 - Sep 2019

- Key Achievements:
- \* Achieved 80% accuracy for Top 200 fraud groups and 90% for Top 100 risk accounts
  - \* Developed visual network analysis tools, improving efficiency by 10%
- Responsibilities:
- \* Processed billion-level transactions with Clickhouse and optimized UDFs
  - \* Implemented ACL Approximate PageRank for network community detection at scale
  - \* Developed GCN/GraphSage models for account risk scoring (KS: 0.37)
  - \* Created Networkx-based visualization tools for risk group analysis

OPEN SOURCE

- \* LLM Agent applications and Model Context Protocol (MCP) components([Github:@doggybee](#))

EDUCATION

University College London	Master’s	Machine Learning	Sep 2017 - Nov 2018
University of Liverpool	Bachelor’s	Artificial Intelligence (First Class, top 5)	Sep 2015 - Jun 2017
Xi’an Jiaotong-Liverpool University	Bachelor’s	Computer Science (2+2 Program)	Sep 2013 - Jun 2015

# 张书豪

求职意向: Senior R&D Engineer - AI

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## 个人评价

- \* 计算机科学本科、机器学习硕士背景, 6 年数据科学和 AI 产品化实战经验, 专注解决金融风控难题
- \* 拥有 3 年数据科学团队管理经验, 擅长从 0 到 1 构建风控解决方案, 推动 AI 能力与业务深度融合
- \* 精通反欺诈、反洗钱、信贷风控等关键业务流程, 主导跨部门协同项目实现高效落地
- \* 在反欺诈、信贷、保险等场景积累丰富大模型实践经验, 熟悉 Text2SQL、RAG、MCP 等技术方案的设计和落地
- \* Web3: 2020 年起接触 Crypto 生态, BTC Holder, 长期参与 DeFi 质押、流动性挖矿、Launchpad 和套利等, 熟悉热门公链、Depin、RWA、GameFi、Payfi、AI、NFT 等热门板块链上项目。

## 技术能力

- \* 大模型: LLM Agent 开发、提示词工程、RAG 检索增强生成、Text2SQL、MCP、多模态应用
- \* 机器学习: 集成模型 (XGBoost/LightGBM)、深度学习 (TensorFlow/PyTorch)、图神经网络、社区挖掘
- \* 自然语言处理: 文本分类、实体抽取、信息抽取、向量检索、知识图谱
- \* 数据处理与存储: Milvus、Faiss、Clickhouse、Hive、ElasticSearch、MySQL、Redis、Supabase
- \* 大数据技术: Spark、Hadoop、Docker、Kafka
- \* 编程开发: Python、SQL、Linux Shell、Vibe Coding(Claude Code/Cursor)

## 工作经历

### 上海氩信信息技术有限公司 (Credit AI)

2019.04 - 现在

#### 技术经理

2023.09 - 现在

- \* “领航”反欺诈风险预警产品:
  - 产品迭代: 主导“领航”账户风险预警产品的持续优化, 完善风险特征、策略和模型体系
  - 产品标准化: 建立版本管理规范与自动化测试流程, 维护多环境适配代码, 交付周期缩短至 1 个月
  - 产品交付: 完成国有大行、股份制银行等重要客户交付, 覆盖全国 26 个省市, 为 70+ 家银行客户提供技术支持
- \* 大模型落地应用:
  - 零售信贷系统指标检索: 实现基于 Text2SQL 的信贷指标查询、趋势分析和风险归因报告生成
  - 保险大模型助手: 构建基于 RAG 框架的展业智能体, 实现产品知识检索比对、获客文案生成、沟通总结等功能
  - 反欺诈风险研判助手: 基于 LLM 和电诈案例知识库开发 AI 研判助手, 实现案例分析和风险报告生成

#### 数据科学家

2020.12 - 2023.08

- \* 售前方案: 针对银行/保险行业客户需求, 提供反欺诈、NLP、信贷和营销等领域创新解决方案
- \* 项目交付: 主导关键客户 (KA) 项目从需求对接、方案设计到模型交付的全流程, 确保高质量落地

#### 机器学习算法工程师

2019.04 - 2020.11

- \* 算法研发: 参与基于图算法的反洗钱团伙挖掘、智能客服、催收助手等核心项目的算法研发

## 项目经历

### “领航”电信反欺诈风险预警产品

产品技术负责人

2024.05-至今

#### — 核心成果:

- \* 产品已覆盖全国 26 个主要省市, 服务 70+ 家银行客户, 成功将项目交付周期缩短至 1 个月内
- \* 针对电信诈骗高发地区, 实施后 1 个月内降低 50% 涉案量, 显著提升风控效果
- \* 构建了标准化的产品开发、测试和部署流程, 建立统一版本管理体系
- \* 应用 DeepSeek、Qwen3 大模型和 RAG 框架于风控场景, 实现案例风险分析和报告生成

#### — 项目职责:

- \* 产品部署优化: 维护多系统环境容器和产品代码, 兼容 Clickhouse、Hive 等多种数据库, 产品部署缩短至 1 月内
- \* 测试体系建设: 搭建并维护公司内部开发测试环境, 设计标准化测试数据、流程和规范, 确保满足多人协同开发需求
- \* 需求管理与产品规划: 收集整理各地项目需求, 提炼统一产品开发规划, 制定优先级, 推动标准化版本的持续迭代

\* 大模型技术应用：研究 DeepSeek/Qwen 等大模型在风控场景的应用，开发涉案报告生成和涉案账户风险分析功能

展业智能体（保险行业大模型应用）算法负责人2024.05-2024.09

- 核心成果:
- \* 从 0 到 1 打造保险行业垂直领域大模型产品，上线 3 个月实现用户规模增长近 200%，持续活跃用户增长率 600%+
  - \* 构建保险行业产品知识库（570+ 款产品）和收益计算器（250+ 款产品），实现毫秒级产品信息检索与对比
  - \* 收益计算器功能日均调用次数突破 6000 次，减少顾问 70% 方案设计时间，为客户提供专业化解读与建议
  - \* 实现高粘性用户留存体系，活跃日留存率最高达 27%，平均用户使用时长 630 秒，单产品使用频次最高达 61 天
  - \* 获得保险经纪机构认可，累计服务超过 2700 名保险顾问，大幅提升一线顾问工作效率和专业水平
- 项目职责:
- \* 产品设计：主导保险行业智能化解决方案设计，构建核心模块——获客文案生成、产品收益计算器、保险产品知识库和销售辅助工具，解决保险销售中的产品收益估算、产品信息检索和客户沟通记录难题
  - \* 收益计算器：研发智能收益计算系统，实现 250+ 款保险产品的精准收益演示，支持退保模拟、分红率对比和一键生成专业图表，提升方案展示效率 70%
  - \* 产品知识库构建：搭建 570+ 款产品知识库和多维度对比框架，应用大模型技术提取产品特性，支持自定义产品讲解表和海报生成，简化复杂产品学习过程，实现产品比对和知识检索的快速响应
  - \* 销售辅助功能：整合销售全流程支持工具，包括前期客户获取的多渠道文案生成系统、中期销售过程中的异议处理知识库，以及后期客户互动的音频转写分析与沟通总结功能，形成完整的销售闭环，全面提升顾问的展业效率和转化率。

电信欺诈风险识别项目项目负责人2022.06-2022.12

- 核心成果:
- \* 构建完整的电信欺诈风险识别解决方案，为 30+ 分行提供技术支持
  - \* 公安涉案名单覆盖率达到 80%，风险识别准确率达到 40%，累计识别涉案资金超 1 亿元
  - \* 建立标准化策略回测流程和策略监控报表，形成完整的风险特征库和风险策略库
- 项目职责:
- \* 方案设计与落地：参与设计并验证电信欺诈风险识别解决方案，融合专家策略、团伙模型、预测模型于统一框架，搭建预警名单下发与反馈流程、自动化策略回测及监控体系
  - \* 风险策略开发：分析交易流水、开户属性、手机行为等多维数据，识别盗卡、批量开户、养号等欺诈模式，构建 500+ 风险特征并上线 60+ 风险策略
  - \* 算法建模：设计账户风险排序模型，准确率提升 40%；应用图计算和社区挖掘算法识别电诈团伙，覆盖率提升 10%

基于图网络的反洗钱风险识别算法工程师2019.05 - 2019.09

- 核心成果:
- \* 基于交易网络实现风险账户与欺诈团伙自动识别，Top200 团伙准确率达 80%，Top100 账户准确率超 90%
  - \* 开发可视化交易网络分析工具，风险业务人员研判效率提升 10%
- 项目职责:
- \* 大数据特征工程：使用 Clickhouse 处理亿级交易数据，通过 UDF 自定义函数优化特征计算效率和存储空间
  - \* 图算法研发：实现 ACL Approximate PageRank 算法进行交易网络局部社区挖掘，支持分钟级处理亿级图网络数据
  - \* 深度学习应用：开发基于 GCN 和 GraphSage 的图神经网络模型，对账户进行风险评分，测试集 KS 达 0.37
  - \* 可视化工具开发：利用 Networkx 构建风险团伙可视化工具，直观展示局部网络拓扑和风险规则命中情况

开源项目

\* LLM Agent 应用和多个 Model Context Protocol (MCP) 组件 ([Github:@doggybee](#))

教育经历

伦敦大学学院 University College London	硕士	机器学习	2017.09 - 2018.11
利物浦大学 University of Liverpool	本科	人工智能 (First Class, top 5)	2015.09 - 2017.06
西交利物浦大学	本科 (2+2)	计算机科学	2013.09 - 2015.06