# 教育经历

## 雪城大学（Syracuse University）

金融学 硕士 马丁.J.惠特曼管理学院

**张愉**

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2016年08月 - 2018年05月

美国，雪城

课程：公司金融，投资分析，线性回归，金融建模，金融管理学，控制投资，金融分析学，工程管理学，python

GPA：3.76/4.00

## 西南交通大学

数学与应用数学/金融学（双学位） 本科 数学学院

2012年09月 - 2016年06月

成都

课程：程序设计与算法语言，数理统计，高等代数，数学分析，数学建模，财务报告分析，计量经济学，证券投资分析

获奖：综合奖学金二等奖，综合奖学金三等奖，校科创大赛三等奖

# 工作经历

## 上海中汇亿达金融信息技术有限公司

需求分析师 产品管理部

2019年10月 - 至今

上海

上海中汇亿达金融信息技术有限公司（ComStar）作为外汇交易中心下属的子公司，是专注于为金融机构提供资金业务前中后台一体化解决方案的金融科技公司。在任职期间，主要负责本币资金业务管理系统前中台模块的需求分析工作。涉及的业务品种包括债券买卖、回购、同业业务、信用衍生品、票据业务等

针对前台交易模块，熟练掌握银行间及票交所市场各交易品种业务规则，并根据各业务品种特性，提供标准化的投组管理、交易簿记、损益报表等功能

针对中台风控模块，完善了各业务品种在市场风险、信用风险以及操作风险上的管理。在根据各业务品种特性提供的利率、价格偏离等市场风险检核的基础上，提供了丰富的交易变量及统计口径供机构自定义市场风险检核。统一了本外币交易对手授信占额及准入管理，有效的控制因交易对手违约而造成的损失

根据金融机构的内部管理流程，整合本外币审批流程管理，通过权限划分和多样化的流程变量，有效解决金融机构审批流程多样化的需求

根据各金融机构行内数据落地需求，主导并完成了14家机构交易、损益、风险数据上下行接口的部署，实现了实时和定点数据传输的功能

参与客户的需求调研，需求收集、需求分析和编写、需求评审，整理并跟进需求的版本计划参与设计评审、测试用例评审；负责每个版本的功能验收工作

撰写系统各版本升级说明书，并负责发布各版本升级的微信稿

## Roman and Jules by FID

商业分析师 市场部

2018年07月 - 2019年03月

纽约

R&J是一家奢侈品零售商/批发商，在全球8个国家拥有全球供应商和分销商网络 （线上/线下）。在任职期间，主要负责针对公司客群定位调研客户需求；协调从销售到产品部门之间的合作。负责存量500多件珠宝商品的供应以及新产品线的开发

与产品及销售部门合作整理总结每双周的产品销售情况，并负责制作市场及产品分析周报以及竞品分析报告

参与公司财务报表分析工作：通过横向分析总结公司在珠宝市场上的优劣势，根据分析结果出具年度财务计划，包括成本预算、销售目标以及投产目标

纵向分析历年公司运营情况，确定运营重点产品，销售人群等。站在商务分析的角度协助管理部门确立半年内公司的生产计划

协助物流部门监控近10000件在世界范围内流通的珠宝产品。并与香港5个不同厂商销售经理保持紧密联系，共同管理日常产品生产及运输情况

## 财富证券

投行部实习生 投行部

对客户进行尽职调查，从业务、财务以及法律三个方面调查是否符合挂牌规定

2017年06月 - 2017年08月

长沙

对客户公司主要管理人员以及关联方开展访谈，记录并撰写书面报告

根据客户公司账务分析其各项财务指标，并依据财务指标分析企业效益及其未来发展情况，揭露其各项风险指标

## 中国工商银行股份有限公司怀化市分行

信贷客户经理 公司部

向公司融资部人员介绍并推荐工行不同期限类型的贷款产品

分析公司财务报表、行业状况以及未来经营计划，完成分析报告

对客户尽职调查，包括但不限于是否存在贷款用途不明、虚假财务报告、以及流动性风险的分析协助编制一周贷款台账，包含各机构贷款情况的整理

# 项目经历

## 本外币资金管理系统整合

负责人

2015年07月 - 2015年08月

怀化

2019年11月 - 至今

上海

负责本外币资金业务管理系统统一管理模块功能设计：整合本外币业务品种审批入口，搭建统一的审批流程配置功能；整合本外币风险、损益以及现金流报表功能

优化银行间、交易所、票交所等20个交易品种在新平台上的管理：统一各业务品种在系统不同界面的字段展示；统一调整了界面UI风格；支持各业务品种自定义交易单据打印功能等

设计了两套迁移工具，帮助用户实现一站式迁移操作

协助项目实施组共同开展本外币资金业务管理系统的迁移工作，目前已有25%的客户完成了迁移，并成功在新平台上正常开展交易及审批管理业务

# 其他

**技能：** Excel，Word，Office，Visio，Mockplus，Python，Java，R，Bloomberg

**证书/执照：** CFA（一级），证券从业资格证

**语言：** 英语（流利），中文（母语）

**兴趣爱好：** 游泳，跳舞，旅游，电影

# EDUCATION

**Yu Zhang**

15920515537 [丨aliyuyingzi@hotmail.com](mailto:丨aliyuyingzi@hotmail.com)

## Syracuse University, Martin J. Whitman School of Management

Master of Science in Finance

Aug 2016 - May 2018

Syracuse

Major Course: Investment Analysis, Linear Regression, Financial Modeling, Financial Analysis, Control Investing, Python GPA:3.76/4.0

## Southwest Jiaotong University

Bachelor of Science in Mathematics and Applied Mathematics/Finance (Double Degree)

Sep 2012 - Jun 2016

Chengdu

Major Course: C++, Statistics, Algebra, Mathematics Analysis, Mathematics Modeling, Financial Analysis, Econometrics Award: Second Class Scholarship based on Academic Merit, Third Class Award, Student Research Training Program

# PROFESSIONAL EXPERIENCE

## CFETS Financial Data Co.,LTD

Requirements Analyst Product Management Dep.

Oct 2019 - Present

Shanghai

ComStar, as a subsidiary of Foreign Exchange Trading Center, is a financial technology company that focuses on providing financial institutions with integrated front-, middle- and back-office solutions for capital business. I am responsible for the demand of analysis and the iteration of the Capital Management System. The main capital business that I am in charge of is bond trading, repurchase, inter- bank business, credit derivatives, bill business, etc.

For the Capital Management Module, proficient in the business rules of various transaction types in the inter-bank and ticket exchange markets. Provide the standardized investment group management, transaction bookkeeping, profit and loss statements, and other functions according to the characteristics of each transaction type.

For the Risk Management Module, improved the management of market risk, credit risk, and operational risk for various transaction types. On the basis of the market risk check such as interest rate and price deviation provided according to the characteristics of each business type, provide a wealth of transaction variables and statistical calibers for institutions to customize the market risk check. Unified the credit granting and the access management of the domestic and foreign currency counterparty. Effectively controlled the losses caused by default of the counterparty.

According to the internal risk management process of financial institutions, integrated the domestic and foreign currency approval process management. Effectively solved the diversified requirements of financial institutions' approval process through the division of authority and diversified process variables.

According to the data transmission requirements of various financial institutions, led and completed the deployment of the uplink and downlink interfaces for the transaction, profit and loss, and risk data of 14 institutions. Realized the function of real-time and fixed-point data transmission.

Investigated and analyzed the customer’s demand, wrote the PRD and reviewed the demand. Sorted out and followed up the demand version plan.

Participated in design review and test case review. Responsible for the functional acceptance of each version.

## Roman and Jules by FID

Business Analyst

Jul 2018 - Mar 2019

NYC

R&J, a luxury goods retailer/wholesaler with a global network of suppliers and distributors (online/offline) in 8 countries around the world. During my tenure, I was mainly responsible for investigating customer needs; coordinated the cooperation from sales to product departments. Responsible for the supply of more than 500 jewelry products in stock and the development of new product lines.

Cooperated with the product and sales department to summarize the product sales every two weeks, and be responsible for the weekly market and product analysis reports and competitive product analysis reports.

Analyzed of the company's financial statements: summarized the company's strengths and weaknesses in the jewelry market through horizontal analysis. issued an annual financial plan based on the analysis results, including cost budgets, sales targets, and production targets.

Determined the key operating products, sales groups by longitudinal analysis of the company's operations over the years. Assisted the management department to establish the company's production plan in six months by the perspective of business analysis.

Assisted the logistics department to monitor nearly 10,000 jewelry products circulating the world. Kelpt close contact with sales managers of 5 different manufacturers in Hong Kong to jointly manage the daily production and transportation of products.

## Fortune Securities

Investment Department Intern

Conducted due diligence to investigate whether the client company meets the requirement of listing stocks.

Jun 2017 - Aug 2017

ChangSha

Conducted interviews with key management personnel and related parties of the client company and wrote the reports.

Analyzed the various financial indicators of the client company based on its accounting vouchers. Analyzed the company’s benefits and its future development based on the financial indicators and exposed its risk exposure.

## Industrial and Commercial Bank of China

Credit Manager

Introduced and recommended the different maturities loan products to the financing manager.

Jul 2015 - Aug 2015

Huaihua

Completed the analysis report by Analysis of the company's financial statements, industry status and future business plans.

Conducted due diligence on customers, including but not limited to determine whether there are unclear loan purposes and liquidity risk.

Assisted the weekly loan report, including the sorting of loans from various institutions.

# PROJECT EXPERIENCE

## Integration of domestic and foreign currency Capital Management Systems

Leader

Nov 2019 - Present

Shanghai

Unified the domestic and foreign currency capital business management system: Integrated the entry of approval function for domestic and foreign currency business, build a unified approval process configuration function; Integrated the functions of risk, profit and loss, and cash flow reporting from domestic and foreign currency capital system.

Optimized the management of 20 transaction type in the interbank market, Shanghai and Shenzhen Stock Exchange and Ticket exchange markets on the new platform: Unified the field display of each transaction type in different interfaces of the system; Adjusted UI style of the new platform; Provided the customized transaction receipt printing function for various transaction type.

Designed two different migration tools to help users achieve one-stop migration of system.

Assisted the project team to jointly carry out the migration of domestic and foreign currency capital business management systems. As for now, 25% of customers have completed the migration and successfully used the normal transactions and approval management services on the new platform.

# MISCELLANEOUS

**Skills:** Excel, Word, Office, Visio, MockPlus, Python, Java, R, Bloomberg **Certifications:** CFA(level 1), Securities Practitioner Qualification Certificate **Languages:** English(Fluent), Chinese(Mother tongue)

**Interests:** Swimming, Dancing, Traveling, Movies