

Jiaxun Hao

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PROFESSIONAL EXPERIENCE

Zebit

San Diego, CA

A buy-now-pay-overtime fintech

Data Analyst, Credit & Fraud Risk

01/2022-09/2023

- **Provided rule-based solutions that saved multi-million dollars in 2022 peak season**, by diving deep into user behaviors data (credit applications/account logins/payments) and identifying fraudulent patterns, worked cross-functionally with marketing, engineering, and operational teams
- **Prevented account takeover risk by 16.37% through an automated anomaly detection framework** that sent warning emails regarding massive suspicious activities in the registration/login/point-of-sale to the operational team and data science team
- **Reduced fraud risk by 14.82% after deploying a machine learning model(XGBoost) in the application process** to predict the fraud probability of new customers
- **Enhanced efficiency of the operational team by 37.19%** by automating their chargeback process with transaction-screening pipelines deployed on Airflow
- **Monitored fraud metrics** during the launch of an identity-verification tool in a user-centric manner, communicated unexpected metrics changes with software engineers to **ensure a seamless customer experience and stable revenue growth**
- **Developed and maintained Dashboards to monitor credit risk of existing portfolio** daily, provided analytical and actionable insights to senior leadership and cross-functional stakeholders

SKILLS

- **Programming Languages:** Python(Pandas, Numpy, Sklearn), SQL (MySQL, PostgreSQL), R, MATLAB
- **Big Data & Cloud Technologies:** Spark, DynamoDB, Dataflow, Composer, Snowflake
- **Data Analysis & Visualization:** Excel, Tableau, Power BI, Looker
- **Development Tools & Frameworks:** Git, Docker, Conda, Airflow, PyTorch, MLflow
- **Statistical Methods:** Bayesian methods, Experimental Design, Causal Inference
- **Machine Learning:** ML Algos([link](#))(Ensemble methods, Regressions, Classifications), Neural Networks(Deep Neural Networks([link](#)))

EDUCATION

University of Pennsylvania

01/2022-12/2023

Master's, Computer and Information Technology

- Relevant Courses: ML for Data Science, Big Data Analytics, Natural Language Processing, Data Structure, Algorithms

University of California, San Diego

09/2019-12/2020

Master's, Quantitative Finance

- Relevant Courses: Customer Analytics, Fraud Analytics, Data Science in Finance, Stochastic Process, Time series forecasting

Central University of Finance and Economics

09/2014-06/2018

Bachelor's, Applied Economics

- Relevant Courses: Advanced mathematics (incl. Calculus), Advanced Algebra, Probability and Statistics, Operational Research, Fundamentals of MATLAB and Modeling, Econometrics, French(elementary)