

Edwin Luo

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WORK EXPERIENCE

Parafin

San Francisco, CA

Staff Engineer, Agentic AI Tech Lead - Backend, Python

Feb 2026 - Present

- Leading a team to create and execute Parafin's LLM roadmap, focusing on leveraging agents to support new core products, automate operational processes, and developer experience
- Built an agentic transaction classification service for both realtime and offline underwriting pipelines, unlocking core new product offerings (BNPL, Plaid-boosting) dependent on transaction based underwriting, powering hundreds of millions of dollars in new originations annualized
- Built an offline agentic classification pipeline for churned businesses operational status to legally and efficiently recollect otherwise lost repayments, recovering over \$2,000,000 and counting
- Built a web-based agentic workflow for adverse media checks, replacing ~100 hr/week of manual effort
- Rehailed company coding interviews to be AI-native in a custom sandbox with AI supported evaluation
- Developing background agent sandbox infrastructure using Modal, Cloudflare, and Envoy to close the feedback loop across the entire Parafin stack. unlocking a secure and self-validating environment for agentic development

Senior Software Engineer - Backend, Python

August 2024 - Feb 2026

- Led migration of the core decisioning service as the first production use case for the company's new Python monolith—the designated primary backend platform for net new code
- Built a Temporal-based async decisioning framework and implemented its first use case to automate bank transactions reviews, saving 2000+ manual hours to date while enabling rapid reuse across similar workflows

Software Engineer - Backend, Scala

June 2023 - August 2024

- Architected the first structured representation of servicing cases by creating backend pipelines and integrating with Salesforce to replace manual spreadsheet-based tracking for more scalable execution and analytical visibility
- Designed and implemented a modular decisioning framework for the loan application system, enabling:
 - Operations to have a clear interface to understand and act on application components
 - DS to easily create analytics regarding time to fund and bottlenecks for certain application flows
 - Eng to quickly iterate on integrating new application flows that provide more decisioning signal

Datadog

New York City, NY

Software Engineer Intern - Backend, Go

January 2023 - April 2023

- Migrated GCP Integration Crawlers from Python to Go and consolidated API request design, causing a ~400% decrease in p50 crawler run time from 6.17s to 1.53s and x3 decrease in repeat API calls across crawlers

Robinhood

Menlo Park, CA

Software Engineer Intern - Backend, Python

May 2022 - August 2022

- Developed feature data pipelines using Python to support anti-fraud machine learning models and heuristic rules
- Ingested features, trained, and deployed a new debit card anti-fraud model using Presto SQL, Pandas, and XGBoost to improve recent average monthly precision by 42% and recall by 92% relative to the previous model

Certik

New York City, NY

Software Engineer Intern - Full Stack, Typescript

October 2021 - December 2021

Visa

Highlands Ranch, CO

Software Engineer Intern - Backend, Java

May 2021 - August 2021

EDUCATION

Rutgers University

New Brunswick, NJ

Bachelor of Science in Computer Science

May 2023

- **GPA:** 4.0/4.0
- Honors College Scholar, Dean's List, Henry Rutgers Scholarship, CreativeX (Design Club) Technology Director