

# Edwin Luo

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## WORK EXPERIENCE

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### Parafin

Applied AI Engineer - Backend, Python

San Francisco, CA

May 2025 - Present

- Building and leading execution for Parafin's LLM roadmap, focusing on leveraging agents to improve the efficiency of company systems, products, and processes
- Built an web-based agentic workflow for adverse media checks, replacing ~100 hr/week of manual effort
- Architected agentic transaction classification for both realtime and offline underwriting pipelines, unlocking core new product offerings (BNPL, Plaid-boosting) dependent on transaction based underwriting
- 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
- Implemented tooling & context infra (claude pr reviews, claude skills, migration from GPT enterprise to claude.ai) for both developers and non-technical stakeholders to unlock org-wide productivity gains (e.g. supporting a databricks context layer to enable anyone to self serve data insights)

Senior Software Engineer - Backend, Python

August 2024 - May 2025

- 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

- Implemented new UI and connected API handlers using React and Next.js to support new designs and features

### Visa

Highlands Ranch, CO

Software Engineer Intern - Backend, Java

May 2021 - August 2021

## EDUCATION

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### 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 Technology Director