



JUN ZHENG YOONG

Senior Software Engineer / System Analyst

15+ years · FinTech · Financial Systems · Banking · Distributed Systems · AI
junzheng87@hotmail.com · 0970-177-736 · Taichung, Taiwan

— PROFESSIONAL SUMMARY

Senior Full-Stack Engineer and System Analyst with 15+ years of experience designing and building financial, payment, enterprise, web, mobile, and AI-powered applications. Strong track record in FinTech across card services, trust services, payment platforms, and banking API integrations, with expertise in system analysis, API architecture, database design, security, and production systems. Takes ownership from requirements through deployment.

— PROFESSIONAL EXPERIENCE

System Analyst

2017 – Present

UNITRUST GLOBAL

- › Backend development and system engineering for financial and trust service platforms
- › Financial systems covering Exchange, General Instructions, Bill Payment, Trust Services, Card Services, and Card Transaction Monitoring
- › Banking and fintech API integrations with DBS, Zand Bank, ORO Bank, and Currencycloud
- › System analysis and architecture
- › API design and integration
- › Database design
- › Payment systems and card platforms (Mastercard / UnionPay cardholder platforms)
- › Security and transaction fraud risk control
- › Production system maintenance and quality control
- › Technical coordination

Senior Engineer

2015 – 2017

UNITRUST GLOBAL

- › Full-stack development (backend, frontend, database, API)
- › Forex trading and payment systems
- › Internal Mastercard management system
- › System security control and transaction fraud risk control
- › API Gateway
- › System integration and production deployment

Freelance Software Developer

2010 – 2015

Campus-Studio

- › Web applications (accounting, newspaper onboarding, comic book management)
- › Mobile applications (LBS advertising app)
- › API integration and API gateway
- › Client requirements analysis
- › Deployment and delivery

— TECHNICAL EXPERTISE

FinTech

Payment · Card · FX · Banking API · Reconciliation

Backend

Node.js · NestJS · PHP · Laravel · CodeIgniter

Frontend

React · Next.js · JavaScript

Data

MySQL · PostgreSQL · MSSQL

Distributed

Microservices · RabbitMQ · Redis

Cloud

AWS · GCP · Docker · Kubernetes

AI

Machine Learning · AI Fraud Detection · LLM · RAG

— EDUCATION

National Chung Hsing University

Master's Degree in Management Information Systems

2013 – 2015

— Thesis: A Study of Efficient Search in P2P Network

Feng Chia University

Bachelor of Science in Software Engineering

2010 – 2013

— Information Security Certificate

— SELECTED PROJECTS

UTGL Financial Platform

FinTech / Financial Platform

Backend financial platform covering financial transaction processing, banking integrations, accounting, foreign exchange, payment instructions, card transactions, fraud detection, reconciliation and financial reporting.

- › Financial transaction processing and backend engineering
- › Banking API integrations (DBS, Zand Bank, ORO Bank, Currencycloud)
- › Accounting, foreign exchange, and payment instructions
- › Card transaction fraud detection and AI-assisted risk monitoring
- › Reconciliation and financial reporting

Node.js · React · Microservices · Kubernetes · Docker · RabbitMQ · Redis · AWS · Machine Learning

Mastercard Cardholder & Prepaid Card Platform

FinTech / Payment

Cardholder management system, card top-up management system, and cross-platform cardholder mobile app and web platform for prepaid Mastercard cards, including credit card transaction simulation.

- › System analysis and architecture
- › Backend, API, and database design
- › Payment integration and security

PHP · CodeIgniter · MySQL · REST API · Flutter · Cordova

UnionPay Cardholder Platform

FinTech / Payment

Cardholder management system and cross-platform mobile app for prepaid UnionPay cards, supporting cardholder self-service operations.

- › System analysis and backend development
- › API and database design
- › Cross-platform mobile app development

PHP · CodeIgniter · MySQL · REST API · Flutter

Trust & Investment System

FinTech

Trust user management system with a client application for investment and trust operations.

- › Full-stack development (Node.js, NestJS, React)
- › API design and PostgreSQL database

Node.js · NestJS · React · PostgreSQL

Financial & FX Payment Systems

FinTech / FX

247 Pay payment platform and FX Partner forex trading partner system, including internal management systems.

- › Backend development and payment integration
- › Security and transaction fraud risk control
- › API integration and production deployment

PHP · CodeIgniter · MySQL · MSSQL

E-commerce & Payment Platforms

E-commerce / Payment

One-solution custom e-commerce platforms (Yong An, 1010, Magic Balloon) with RWD frontend, shopping cart, admin management, permission control, and third-party payment integration.

- › Full-stack development and e-commerce frontend
- › Admin management and payment integration

PHP · CodeIgniter · MySQL · REST API · Bootstrap · jQuery

Customer Service & Chat Applications

Customer Service

E-commerce customer service chat system supporting real-time customer interaction.

- › Real-time messaging backend and API integration

PHP · WebSocket · MySQL · LINE API

Logistics & Mobile Applications

Logistics / Mobile

Logistics management system with a cross-platform driver sign-off mobile app.

- › System analysis, backend, and mobile app development

PHP · MySQL · Flutter · REST API

AI / LLM / RAG Applications

AI

Developed and evaluated local LLM and RAG-based applications with embeddings and AI API integration.

LLM · RAG · Ollama · Embeddings · PostgreSQL