

ANTHONY ZHANG

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WORK EXPERIENCE

Fiserv — Credit & Fraud Risk Analyst

Oct. 2025 – Present

Berkeley Heights, NJ

- Exercise independent authority on credit and funding-limit decisions up to \$25K, assessing 100-120 daily alerts across a high-volume, international portfolio.
- Implemented and tested an early-warning process that flags accounts at 90% of risk thresholds, cutting customer-impacting holds by 38%.
- Draft written risk assessments and internal approval documentation for elevated-risk cases under daily deadlines, synthesizing technical findings for senior stakeholders across business and technology teams.
- Analyze transaction patterns and merchant risk profiles using Power BI, Splunk, and internal risk tools, translating findings into internal reports supporting risk and credit decisions.
- Coordinate with relationship and account managers on merchant security remediation, communicating directly with Visa and Mastercard on flagged accounts.

Encore Global (Hyatt New Brunswick) — Event/AV Specialist

Sep. 2022 – July 2025

New Brunswick, NJ

- Supported scheduling and room-turnover logistics for 150+ conferences hosted by clients including Johnson & Johnson, Bristol Myers Squibb, and Rutgers University, helping ensure smooth transitions under tight deadlines.
- Maintained usage and performance records for 200+ AV assets, improving inventory visibility and operational planning.
- Served as on-site liaison between hotel staff, event teams, and technicians, resolving client-facing issues in real time.

RESEARCH EXPERIENCE

Aresty Research Center, Rutgers University — Research Assistant

Aug. 2024 – Dec. 2024

Archivio Digitale Boncompagni Ludovisi | New Brunswick, NJ

- Analyzed historical financial documents using quantitative methods to identify economic trends for academic research.
- Leveraged AI/ML-assisted tools to digitize, clean, and structure a large collection of unstructured archival records into research-ready datasets for the Boncompagni Ludovisi digital archive.
- Designed quality-control steps to verify AI-extracted text against source documents, maintaining data integrity and documentation standards.

PROJECTS

Flight Arbitrage Optimizer — Python

Built a graph-based prototype comparing direct and multi-city flight routes using structured CSV inputs and modular price-provider logic designed for future API integration.

WordHunt Neural Solver — Python, scikit-learn

Trained a neural network on ~35K dictionary words to recognize valid letter-pattern prefixes, then used its predictions to prune a brute-force search algorithm for WordHunt.

- Achieved 94.6% classification accuracy (0.987 ROC-AUC); cut search-space exploration by 17% while retaining 91% recall vs. exhaustive baseline.

EDUCATION

Rutgers University, School of Arts & Sciences — New Brunswick, NJ

May 2025

B.A. Economics, Minor in Business Administration | GPA: 3.3

SKILLS

Risk & Analysis: Credit and fraud risk assessment, exposure monitoring, industry research

Technical: Python, SQL (developing), Excel, PowerPoint, Word, Power BI, Splunk, Stata

Global & Interpersonal: Cross-functional collaboration, clear written and verbal communication, adaptability in fast-paced environments