

Rae Jin

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PRODUCT DESIGNER | PRODUCT ENGINEER — FINANCIAL SERVICES

Product designer-engineer with 8+ years in financial services and an MDes in Interaction Design. Designs from the system up: deep knowledge of banking data structures, operational workflows, and compliance constraints, paired with interaction craft — workflow analysis, PRDs, prototyping, and shipping customer-facing product.

Led AI/ML product engagements for banks, insurers, and brokerages; shipped digital-banking features at national scale. 3× hackathon award winner building AI-native products.

CORE SKILLS

Languages: Python, Swift/SwiftUI, SQL (Oracle, PostgreSQL), TypeScript/React

Applied AI: LangGraph, MCP, Gemini SDK, Claude SDK, Vertex AI Agent Builder, LightGBM

Data & Infra: MongoDB, Supabase, Firebase

Design: interaction design, rapid prototyping, PRD development, workflow analysis, usability evaluation, design-systems thinking

Product & Systems: AI agent architecture, workflow and system architecture, data modeling, API integration, evaluation design, quantitative research, enterprise deployment

PROFESSIONAL EXPERIENCE

Cadinal — Founder

San Francisco · Sep 2026 – Present

Independent product studio building AI-native consumer software.

- **PeriCare:** Built a privacy-first iOS health-tracking app in SwiftUI, using Apple Foundation Models and HealthKit to generate on-device health insights. Completed TestFlight beta; preparing for App Store release.
- **Climatico:** Agent-native environmental intelligence platform for startups (see Selected Projects).

PwC Consulting — Manager, Financial Services

2021 – 2025

Product design and engineering for banks, insurers, and financial institutions — discovery, workflow analysis, PRDs, prototyping, and shipping customer-facing product inside regulated environments.

- **Insurance Product Design:** Designed predictive rider-recommendation and LLM-assisted enrollment workflows for Shinhan Life. Authored core PRDs, translating complex insurance and compliance requirements into buildable specs; reduced projected project cost by 17%.
- **Enterprise LLM Deployment:** Defined the generative-AI adoption roadmap across 43 banking and administrative workflows for NH NongHyup Headquarters, in a bank-wide program with Google Korea (GCP, Vertex AI, Gemini). Ran the mutual-finance workstream end-to-end: prioritized 27 use cases into 4, built 3 of the bank-wide program's 7 PoCs with on-premise migration specs, cutting average task time from 10 to 3 minutes in evaluated workflows. All four priorities were subsequently adopted in the client's next-gen IT build (1,110 branches).
- **Risk & Misconduct Modeling:** Designed and built end-to-end in Python a LightGBM-based employee misconduct and internal-risk prediction model for Saemaul Credit Union, covering data from more than 3,200 branches. Designed auditable data-processing pipelines and interfaces for investigating high-risk cases.
- Analyzed tax-calculation processes and designed the system architecture for Hana Securities in preparation for Korea's proposed financial investment income tax regime.

Stealth Startup — Founder, Consultant

2021

- Led the planning phase for a VR vestibular rehabilitation system with Yonsei University Medical School: defined product requirements and technical architecture (gyroscope-based head tracking, spatial feedback, multi-sensor sync) to translate clinical rehab protocols into an interactive mobile-VR concept. Completed XR project training.

LG CNS — Consultant, AI & Product Engineering

2018 – 2021

- **Digital Banking:** Prototyped and shipped personal-spending features and behavioral nudges for KB Kookmin Bank's Star Banking, part of a 15-month, ₩200B (~\$150M) digital banking program.
- **Deep Learning Research (DLoC):** Won 1st place in LG CNS's Idea Monster internal research competition, securing prototype funding. Led a 7-person team testing CNNs on 2D-encoded commerce data; designed the evaluation protocol (MSE, runtime, lift at rank cutoffs) vs. LightGBM/RF baselines. First-authored the conference paper, received two patents, and the methodology was adopted by K Financial Group's card and banking units.
- **ML Product Delivery:** Product lead and hands-on data-science consultant for NH Bank, KB Card, and Shinhan Card; built recommendation and spending-prediction systems in Python and translated model outputs into customer-facing product experiences.

Able Consulting — Associate Consultant

2017 – 2018

- **AML / Fraud Systems:** Implemented AML and fraud-detection systems for KBank, Kiwoom Securities, and Hana Securities. Developed Oracle SQL batch-processing logic to evaluate large-scale transactional data against rule-based risk models.
- **Healthcare ML:** Developed a Python-based patient visit-purpose prediction model for Samsung Seoul Hospital to support emergency-department resource planning and triage.

EDUCATION

MDes Interaction Design — California College of the Arts — 2026

Graduate coursework in Sociology — Seoul National University

B.Sc. Mathematics — Seoul National University

SELECTED PROJECTS & CREATIVE WORK

- **Climatico:** Agent-native environmental intelligence platform for startups. Solo-built agent workflow deployed on Cloudflare Workers with MCP/A2A/REST interfaces — ingests operational activity, models emissions with web evidence, and records auditable receipts. Won 1st Place, Internal Tools Track, Agent Natives Builders Hackathon (Cloudflare SF).
- **SyndiMatch:** Multi-agent syndicated-lending workflow. Built five LangGraph agents for document extraction, credit-risk validation, workflow coordination, and syndication routing with role-based interfaces and auditable execution logs.
- **AutoScape:** AI-powered landscaping platform — one yard photo to photorealistic renders, 2D architectural plan, 3D walkthrough, video, and itemized material estimates in under 60 seconds. Built full-stack (React 19 + TypeScript + Vite, FastAPI) and the Qdrant RAG pipeline for plant/material matching and pricing; Stripe billing. Team of 2. Won 3rd Place + Nano Banana Award, Sketch and Search Hackathon (Qdrant, Freepik, Google DeepMind).
- **Cosmos:** Spatial discourse browser that applies PCA to text-derived feature vectors and maps perspectives onto an interactive 3D information space.

ADDITIONAL HIGHLIGHTS

- **Hackathon Winner:** 1st Place, Internal Tools Track, Agent Natives Builders Hackathon @ Cloudflare SF (2026); 2nd Place, ApeChain Track, SF CrossChain Hackathon (2026); 3rd Place & Nano Banana Award, Sketch and Search Hackathon (Qdrant, Freepik, Google DeepMind) (2025).
- Taught an Agentic Coding workshop for CCA Faculty and Staff (San Francisco, 2026).
- Solo Media Art Exhibition "Segment Dance" – MOVDOT, Seoul (www.Stride, Fuse) (2024).
- **Patents:** KR20210079886A, KR20210081161A – Customer Behavior Analysis & Purchase Prediction (2021).
- LG CNS CEO Award for successful completion of hyper-personalized analysis consulting (2019).
- **Languages:** Korean Native | English Professional | Japanese Professional (JLPT N1).