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About Me

I am Xiongfei Zhao, a seasoned IT professional with more than 20 years of experience in the banking and financial technology industry. My career journey has taken me through esteemed institutions such as the ICBC Software Development Center and the HSBC Global Technology Center, honing my skills and nurturing my expertise in various areas of IT and software development. Currently, I hold the position of Assistant General Manager at the ICBC Macau Financial Technology Department, where I spearhead technology-driven initiatives and projects, complimenting my strong leadership and strategic planning abilities.

In parallel with my professional journey, I have successfully obtained my Ph.D. degree in computer science from the University of Macau. My academic pursuits have revolved around the intersection of Blockchain, Computational Intelligence, and Financial Technology. I am particularly interested in leveraging these cutting-edge technologies to revolutionize the financial landscape and create innovative solutions to complex problems. This unique combination of extensive practical experience and ongoing scholarly research enables me to blend the best of both worlds, pushing the boundaries of what is possible in the realm of financial technology.

EDUCATION

University of Macau, Macau, China
Ph.D. In Computer Science, August 2019 - January 2024

Inner Mongolia University, Inner Mongolia, China
Bachelor In Computer Science and Technology, July 1999 - June 2003

Experience

Assistant General Manager Industrial and Commercial Bank of China
(Macau) Limited
January 2011 - Present Financial Technology Department

- E-wallet System, POS System, Online Payment System, Intelligent Branch System, Marketing System, Mobile Banking System, Securities Trading System.
- I engage in regular communication with top management and other departments within the organization. This includes providing updates on the progress of IT projects, discussing strategic initiatives and goals, and aligning IT objectives with the overall business objectives. I actively collaborate with top management to understand their requirements and priorities, ensuring that the IT department's efforts are in line with the organization's strategic direction.
- As the assistant manager of the IT department, my responsibilities encompass a wide range of tasks. These include financial system innovation design, project resource evaluation, requirement analysis, program design, project planning, and monitoring, ensuring the completion of each stage of the project as planned, team management, leading the team throughout the project lifecycle and summarizing work performance, customer communication, timely communication with

customers on project progress, ensuring timely project handover, ensuring that customer requirements are met at all levels.

- As the coordinator of the joint research lab between ICBC and the University of Macau, my primary responsibilities encompass directing a wide range of innovative projects. These span diverse areas such as pattern classification, machine learning, blockchain research, link analysis, big data applications, and precision marketing, to name a few. My role involves supervising these projects, ensuring their alignment with strategic goals, and managing the overall research progress.

Information Technology Officer

June 2006 - January 2011

HSBC Global Technology Chin.
Enterprise and Financial Institutions
Business Department

- Corporate Securities Trading System
- Project resource evaluation, requirement analysis, program design, coding, guiding colleagues in coding, participating in coding when needed, checking design, coding, unit test cases and test results, testing, writing test plans and strategies, verifying test results, and conducting random tests, project planning and monitoring, ensuring the completion of each stage of the project as planned, team management, leading the team throughout the project lifecycle and summarizing work performance, customer communication, timely communication with customers on project progress, ensuring timely project handover, ensuring that customer requirements are met at all levels, following group standards for project production and production environment support.

Programmer

July 2003 – June 2006

ICBC Software Development Center
Development Division One

- Parameter Management System
- Requirement analysis, program design, coding, self-checking design, and coding, completing related unit tests, supporting joint debugging tests, comprehensive tests, and final user tests, optimizing user interfaces and related functions, and optimizing the system based on user feedback and new requirements.

Journal Publications

- **Zhao, X.**, Zhang G, Long H W, et al. Minimizing block incentive volatility through Verkle tree-based dynamic transaction storage[J]. *Decision Support Systems*, 2024: 114180.
- **Zhao, X.**, Zhang, G. & Si, YW. An efficient dynamic transaction storage mechanism for sustainable high-throughput Bitcoin. *J Supercomput* 79, 14388–14426 (2023).
The Journal of Supercomputing
- Wu, J., **Zhao, X.**, Yuan, H. et al. CDGAT: a graph attention network method for credit card defaulters prediction. *Appl Intell* 53, 11538–11552 (2023).
Applied Intelligence

Conference Proceedings

- **X. Zhao** and Y. -W. Si, “NFTCert: NFT-Based Certificates With Online Payment Gateway,” 2021 IEEE International Conference on Blockchain (Blockchain), Melbourne, Australia, 2021, pp. 538-543, doi: 10.1109/Blockchain53845.2021.00081. 2021 IEEE International Conference on Blockchain (Blockchain)
- **X. Zhao** and Y. -W. Si, “Dynamic Transaction Storage Strategies for a Sustainable Blockchain,” 2021 IEEE International Conference on Services Computing (SCC), Chicago, IL, USA, 2021, pp. 309-318, doi: 10.1109/SCC53864.2021.00044. 2021 IEEE International Conference on Services Computing (SCC)

- **X. Zhao** and Y. -W. Si, “Challenges of Blockchain adoption in financial services in China’s Greater Bay Area,” 2023 Fifth International Conference on Blockchain Computing and Applications (BCCA), Kuwait, Kuwait, 2023, pp. 68-75, doi: 10.1109/BCCA58897.2023.10338862.
2023 Fifth International Conference on Blockchain Computing and Applications (BCCA)
- H. -W. Long, **X. Zhao** and Y. -W. Si, “Dynamic Mining Interval to Improve Blockchain Throughput,” 2023 IEEE International Conference on Big Data (Big-Data), Sorrento, Italy, 2023, pp. 46-55, doi: 10.1109/BigData59044.2023.10386281.
2023 IEEE International Conference on Big Data (BigData)

Working Paper

- **Zhao, X.**, Long, H. & Li, Z. & Liu J., & Si, YW. Mitigating Blockchain extractable value (BEV) threats by Distributed Transaction Sequencing in Blockchains. Digital Communications and Networks
- **Zhao, X.**, Ieng, L. & Si, YW. Advancing Cross-Border Payments Network with Hybrid Blockchain and Dynamic Transaction Storage. Applied Intelligence

Patent

- **Xiongfei Zhao**. “A projection device that can change the length of the laser pattern based on the distance from the surface being measured”
CNIPA: Authorization Notice Number: CN212008940U
Classification Number: G01S17/08(2006.01)I;G03B21/00(2006.01)I
- Chunfu Dong, **Xiongfei Zhao**, Shouqian Zhou, Kun Gao. “Vertical self-service terminal”
CNIPA: Authorization Notice Number: CN304665633S
Classification Number: 20-01 (11)

Certification

- Cisco Certified Network Professional - CCNP
- Cisco Certified Network Associate - CCNA
- IBM Expert - DB2 UDB V7.1 Family Application Development

Honors and Awards

- Recognized as an Outstanding Employee of the Year 2020.
- Awarded the First Prize of ICBC’s Technology Innovation Award in 2019.
- Awarded the Second Prize of ICBC’s Technology Innovation Award in 2018.

Social Activities

- United Nations University 2023 World Data Forum Macau Satellite Event Speaker
<https://unwdf-macau.org/en/speakers/>

Skills

- Mandarin Chinese: Excellent
- English: Excellent
- Cantonese: Intermediate