

点融网 金融科技的大数据解决方案

单忆南 Sync
高级数据总监

北京

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全球软件开发大会

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主办方 **Geekbang** 极客邦科技 **InfoQ**

信息安全

机器学习

人工智能

黑产

互联网金融 (FinTech)

团队管理

云计算

基础设施

软件性能

硅谷

微服务

互联网架构

2017年10月17-19日
上海·宝华万豪酒店

——> 扫描二维码
开启软件开发新思路





Geekbang> | EGO EXTRA GEEKS' ORGANIZATION NETWORKS
极客邦科技

EGO会员招募季

EGO旨在组建全球最具影响力的技术领导者社交网络，联结杰出的技术领导者学习和成长。

2017年6月30-7月10



扫码报名

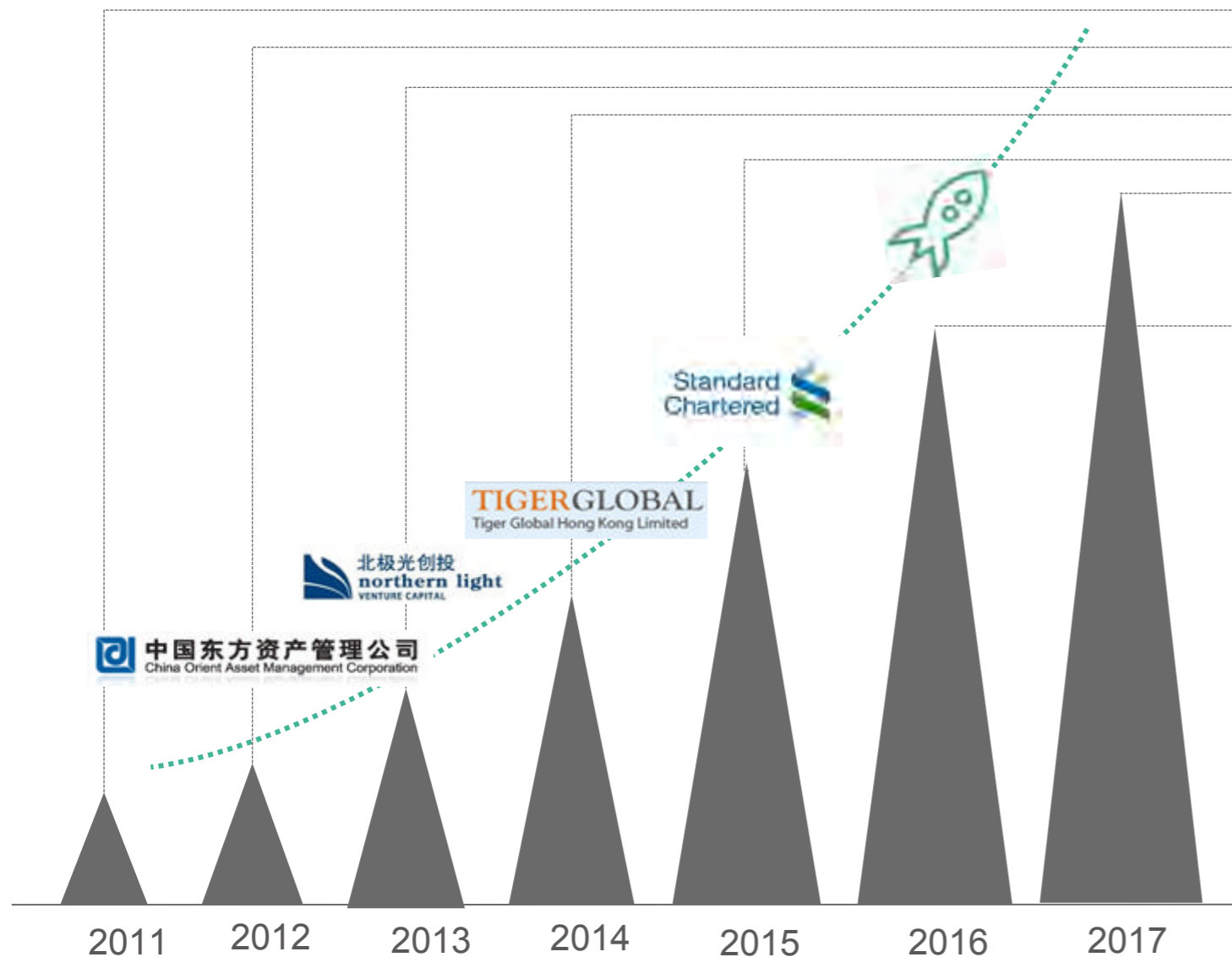
SPEAKER INTRODUCE

Sync 点融网 高级数据总监

- 在搜索引擎搜索广告以及电商等垂直搜索有丰富经验，对ranking，推荐，反欺诈，智能系统等领域的架构和建模都有深入的理解，曾就职于百度和eBay等大型互联网公司。
- 2015年加入点融网，独立设计实施了基于大数据的风控引擎，组建和完善了基于HDFS的数据仓库组和BI团队。



Dianrong History

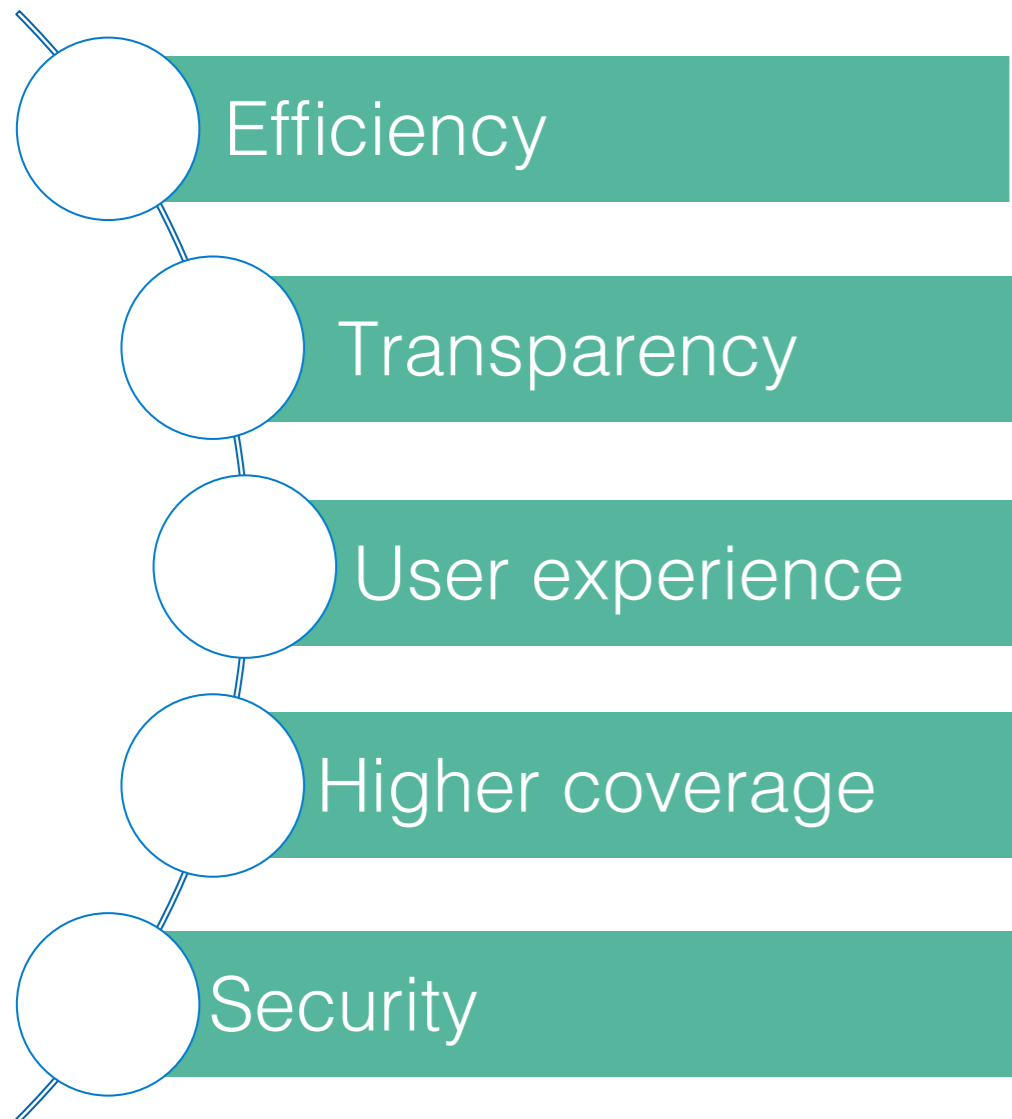


- Founded in Shanghai, China with technology platform from **Lending Club**
- We are **Six** years old
- VC investment from **Northern Light Venture Capital, Tiger Global, Standard Chartered Private Equity, China Internet Fintech Fund, Bohai Financial, and Max Giant**
- Over **2,600 employees** and **28 offices** across China
- Launched China's First **Block chain platform** with **Foxconn**
- As of end of **Apr 2017**, total lender volume reached **29 billion RMB**, accumulated interest for lenders exceeded **1 billion RMB**.

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- **Fintech Overview**
- Loan business
- Lender management
- Intelligent business management
- Big data solution architecture overview

Fintech Overview



A Range of Technology Strengths

- Payments: Digital wallets, peer-to-peer payments
- Investment: Peer-to-peer lending
- Insurance: Risk management
- Intelligent Advisory: Robo-advisor
- Retail Banking and Supply Chain Finance
- Financing: Crowdfunding, micro-loans and credit facilities
- Block Chain: Bitcoin

Big Data Applications

➤ Loan Business

- Fraud Detection
- Credit worthiness
- Intelligent collection
- Risk based pricing

➤ Customer Management

- User profile
- Behavior analysis
- Behavior prediction
- Call center operation
- User segmentation
- Anti Econnoisseur

➤ Business Management

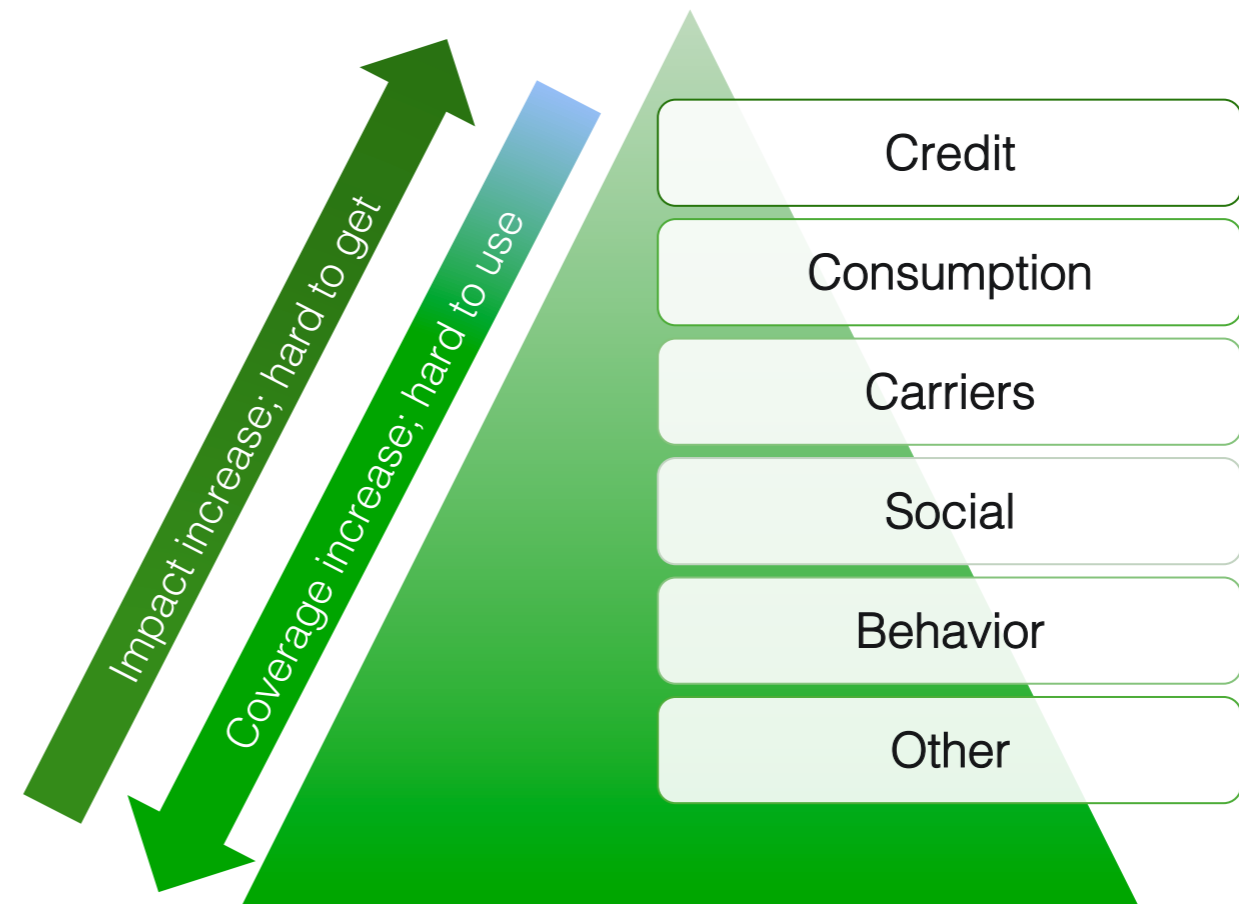
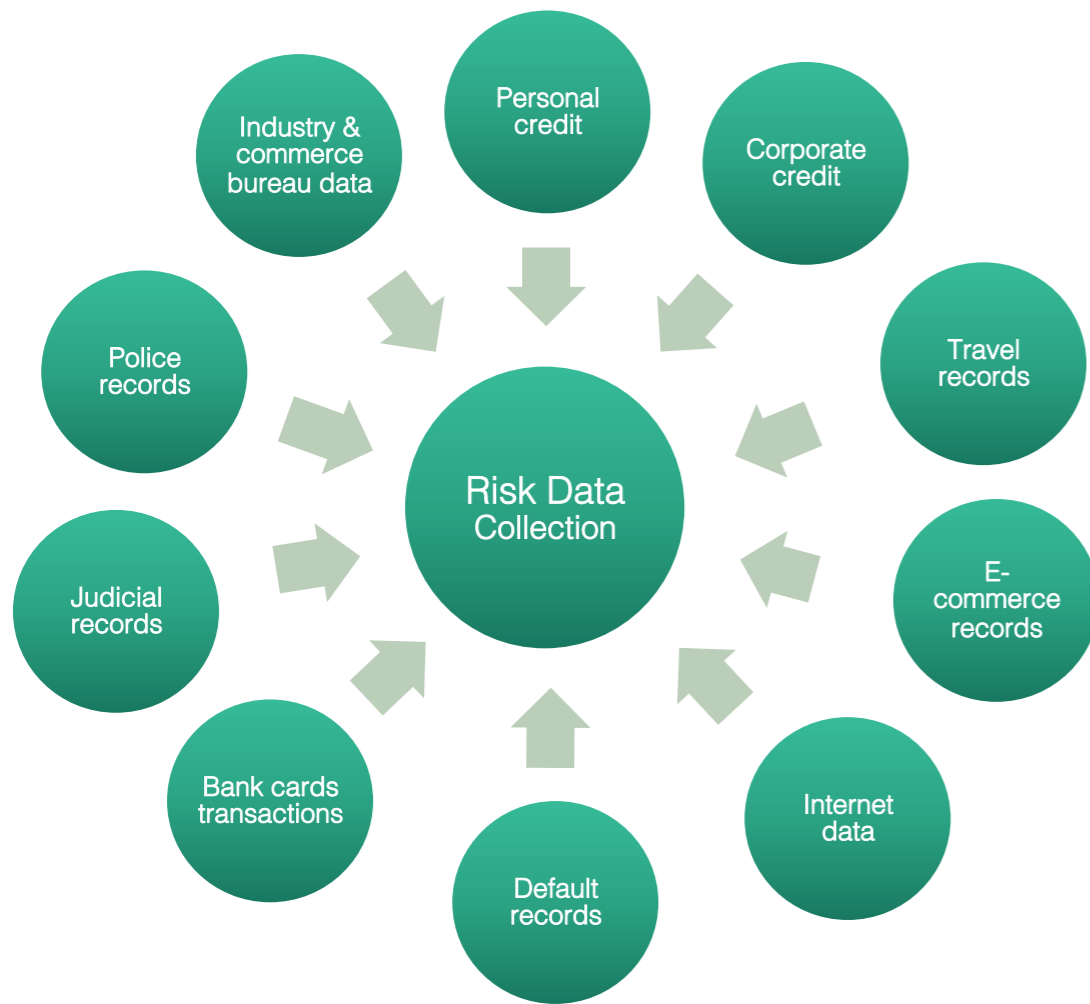
- Risk management
- Portfolio management

Data requirement	Engineering	Algorithm
Borrower Profile Social network data PBOC Loan status	Third party data integration Extensible/flexible Near real time processing Support ML model	LR scorecard GBDT scorecard
Sessions, Views and Actions Lender profile	Behavior data extracting and cleaning Large scale data mining real time calculation/ searching	Clustering Categorizing
Business data Business relations	OLAP Dashboard Large scale data simulation	Statistic model Monte Carlo

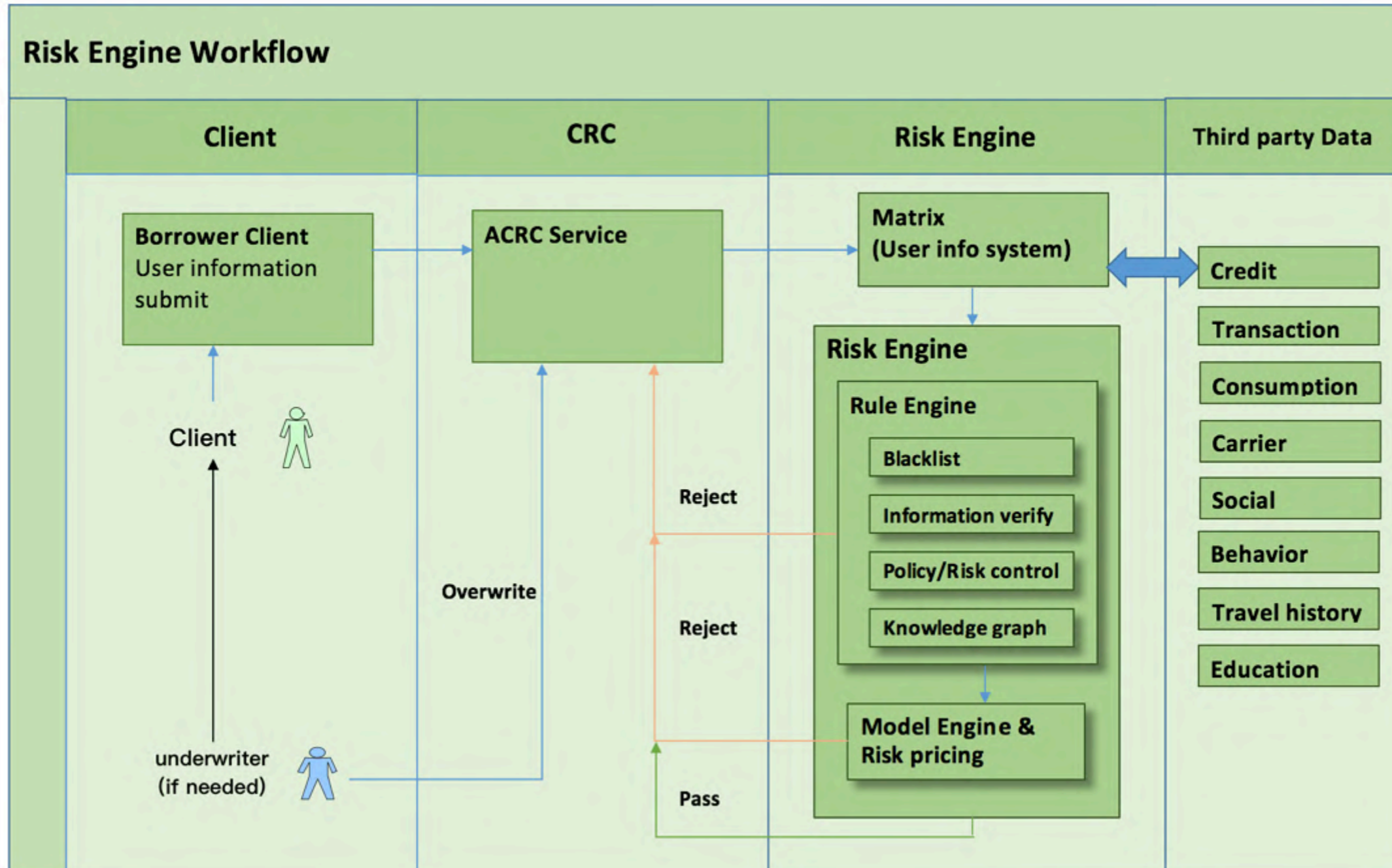
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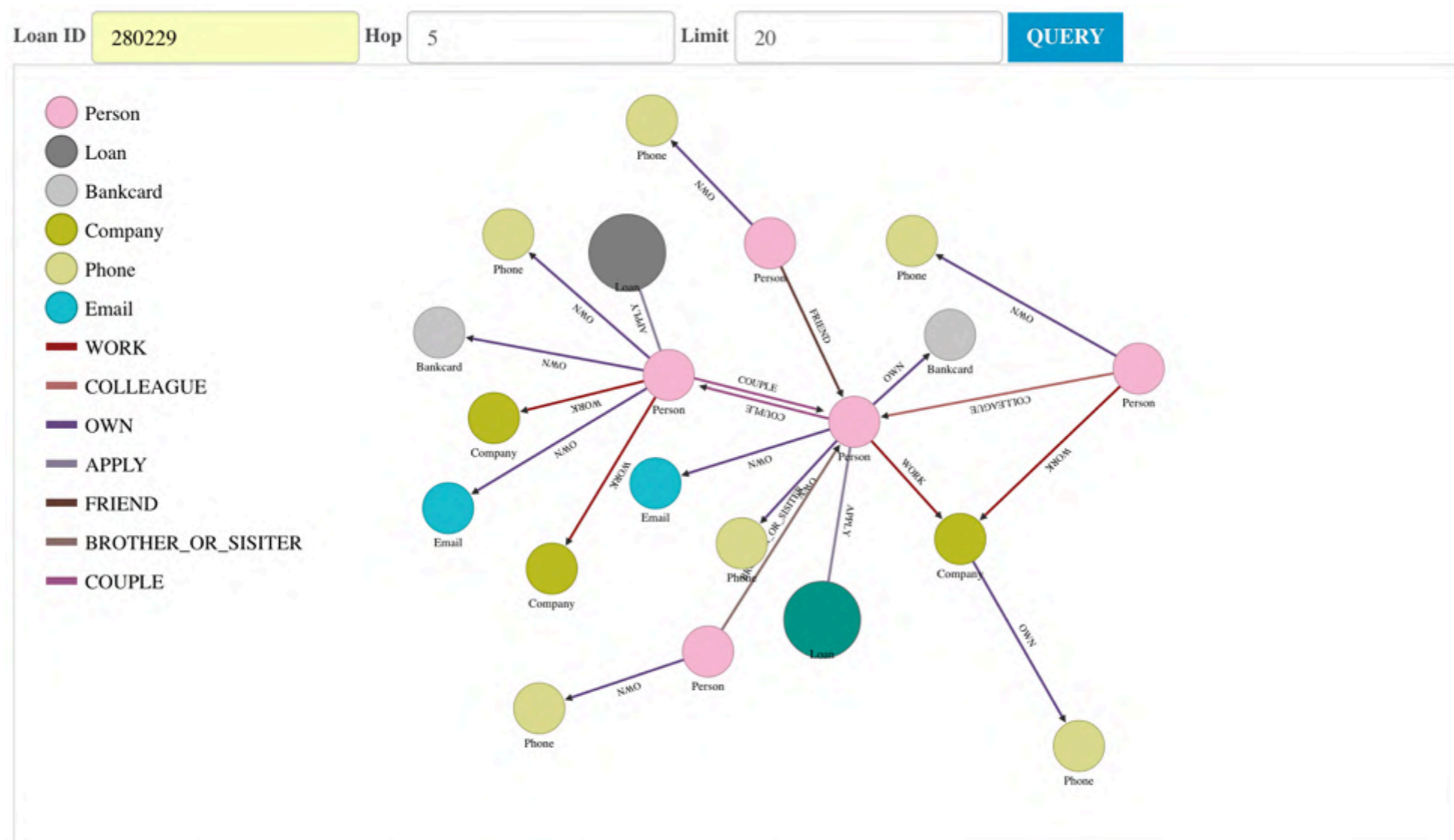
Loan Business – Data Collection



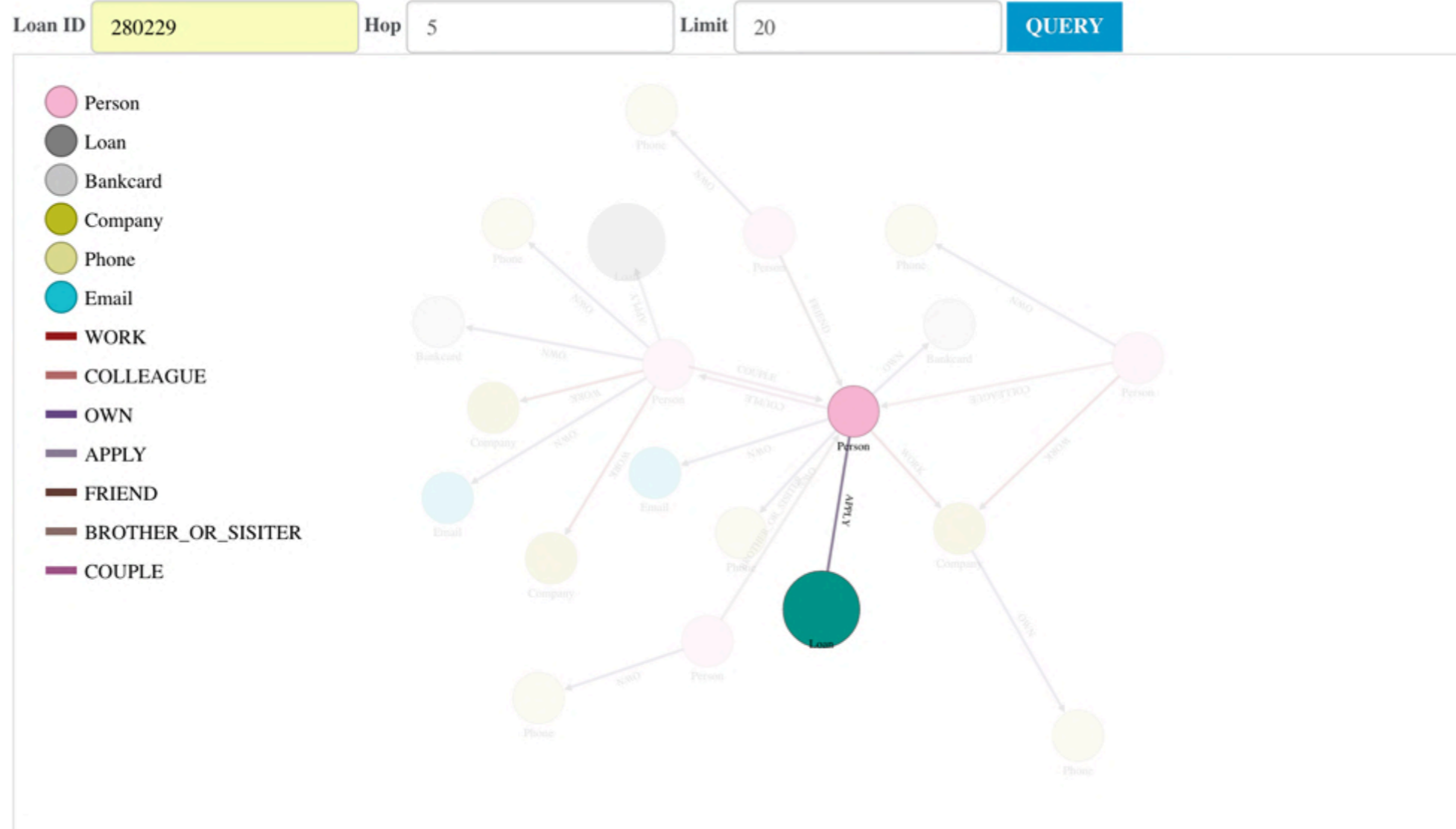
Loan Business- Online Risk Engine Workflow



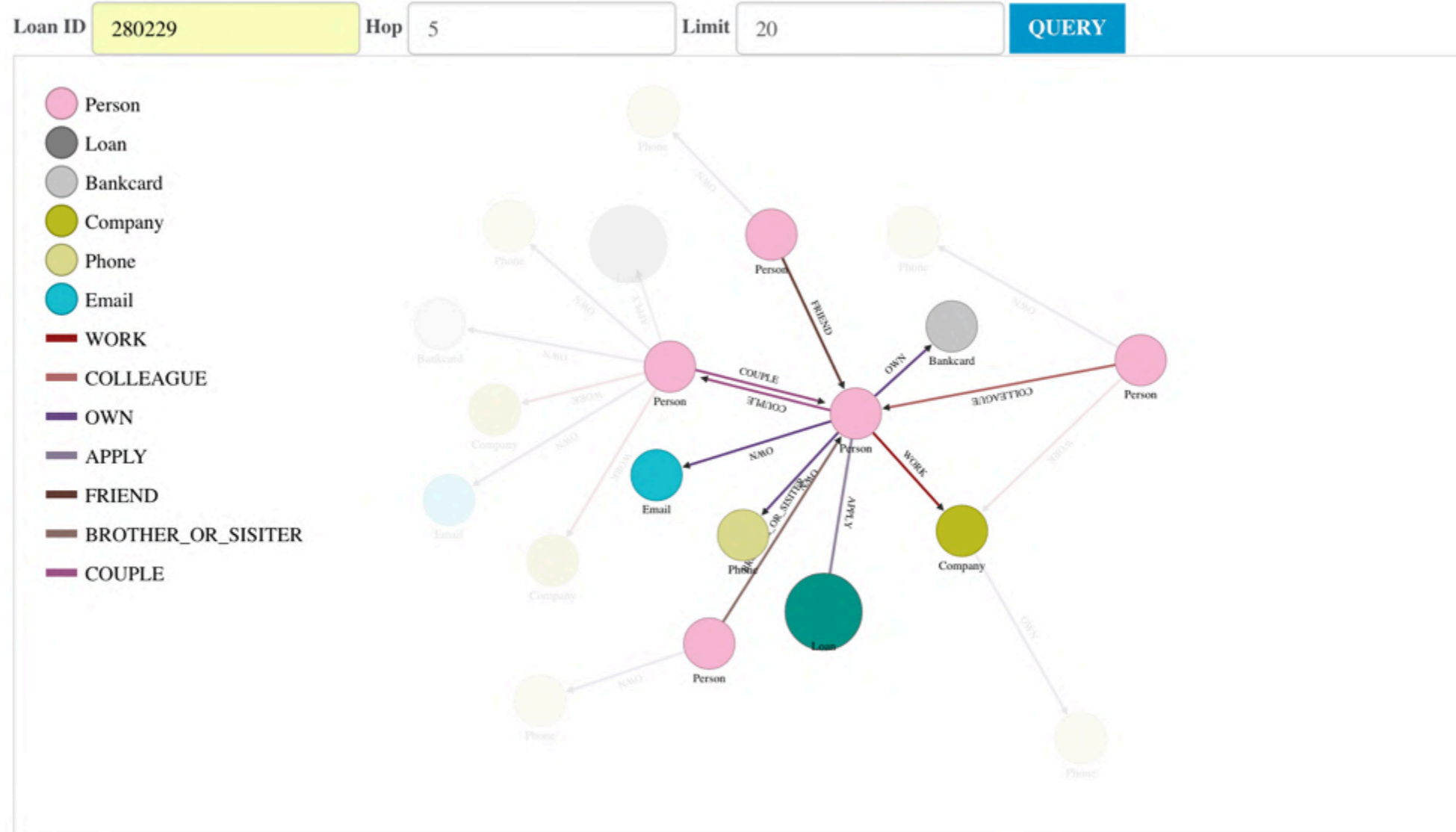
Loan Business – Knowledge graph



Loan Business – Knowledge graph

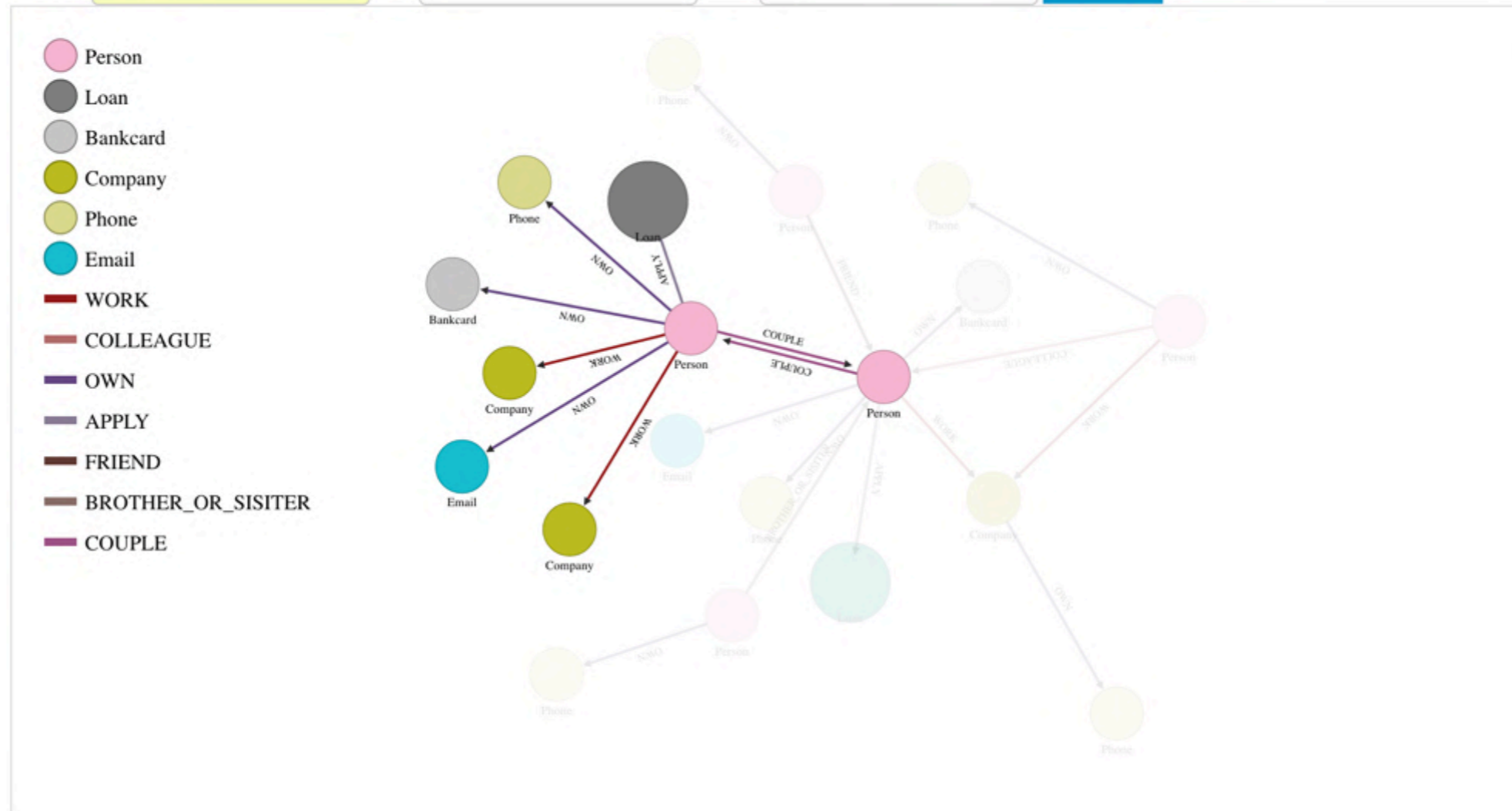


Loan Business – Knowledge graph

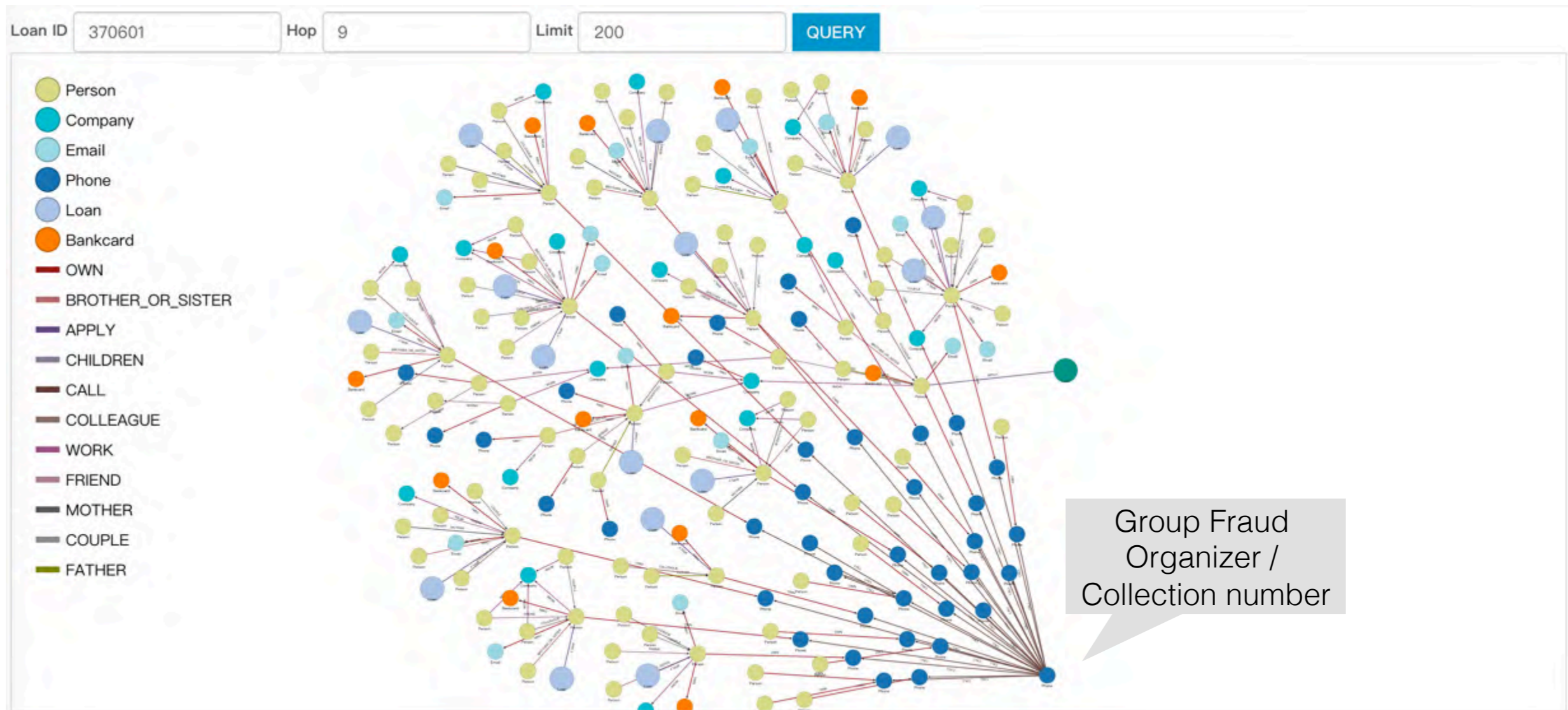


Loan Business – Knowledge graph

Loan ID 280229 Hop 5 Limit 20 QUERY



Loan Business – Knowledge graph

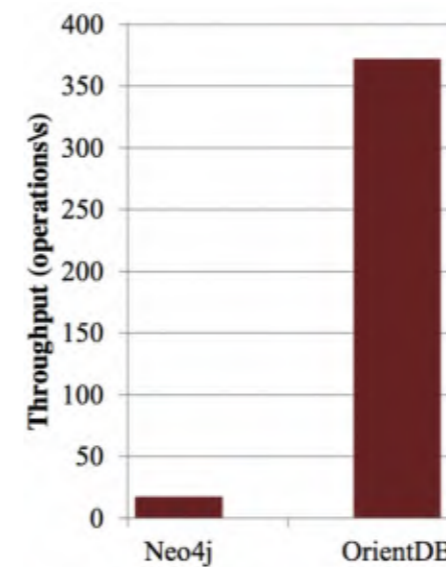


Loan Business – Knowledge graph

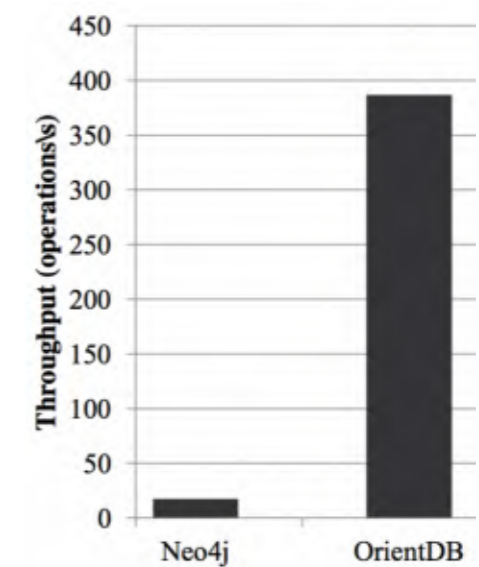
Features & Capabilities	OrientDB Community	Neo4j Community
Graph Database	✓	✓
ACID	✓	✓
TinkerPop Compliance	✓	✓
Java Hooks	✓	✓
Sharding	✓	
Multi-Master replication	✓	
SQL*	✓	
...

Other options: Titan, GraphDB

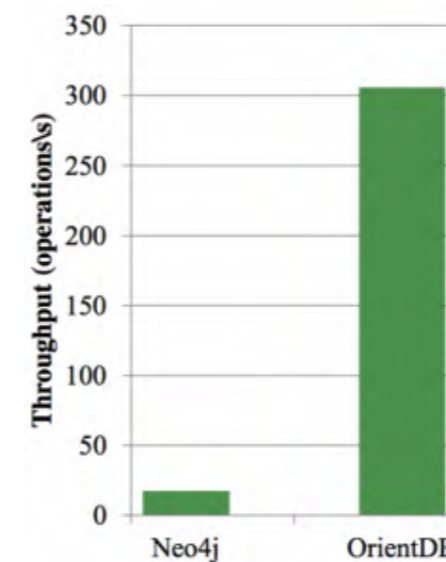
update heavy



read mostly



read latest



short range

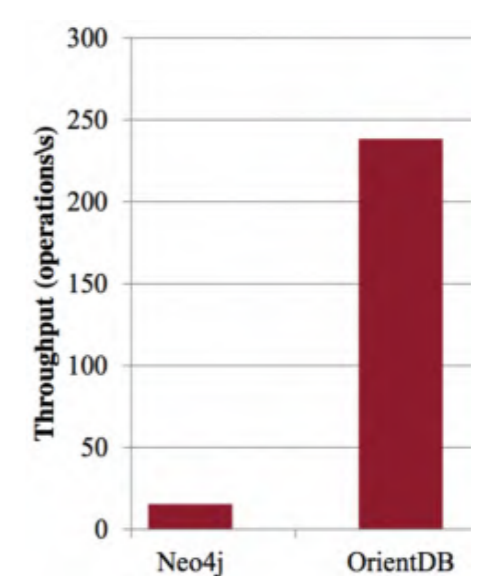
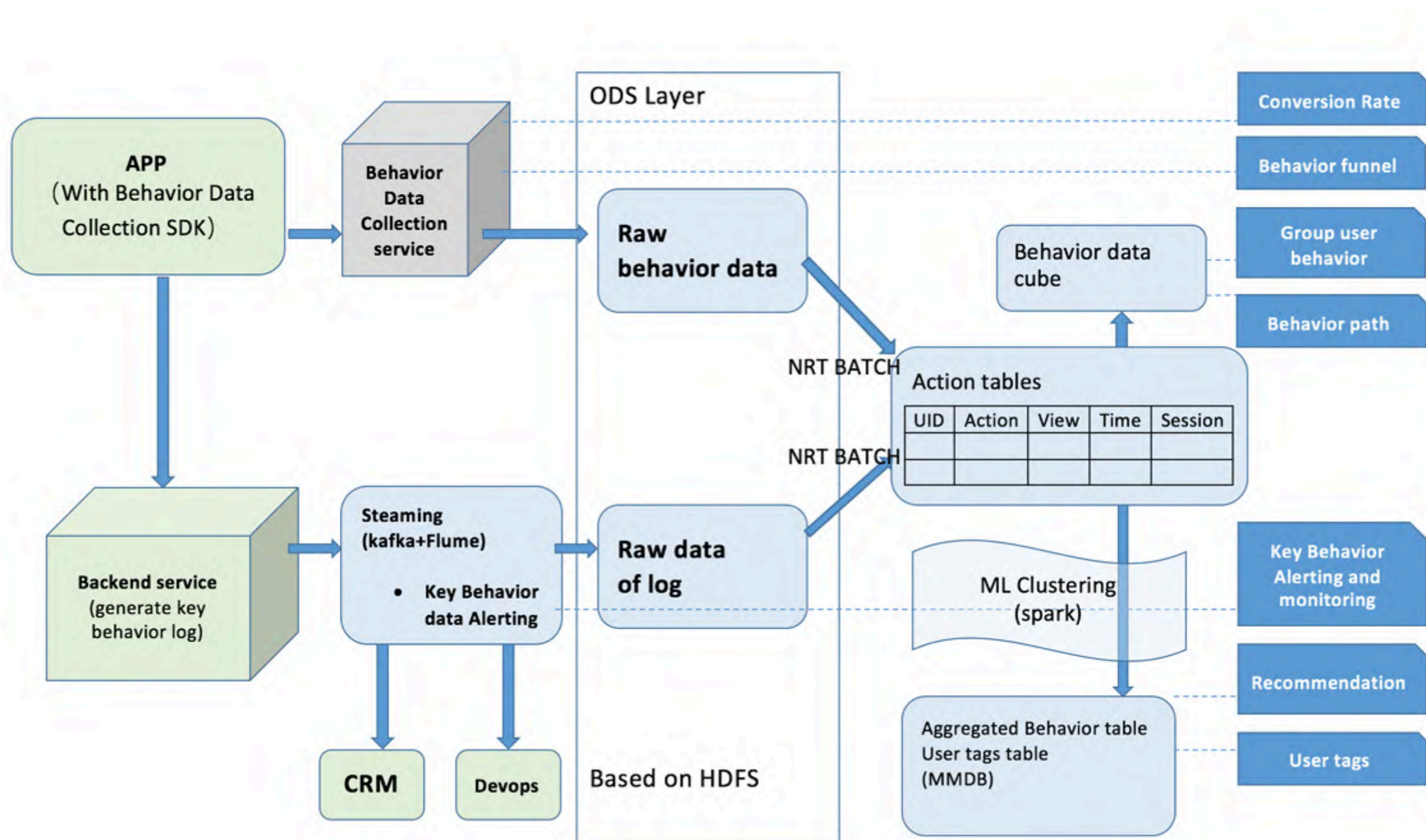


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Customer Management – Behavior Data



Customer Management – Profile Data

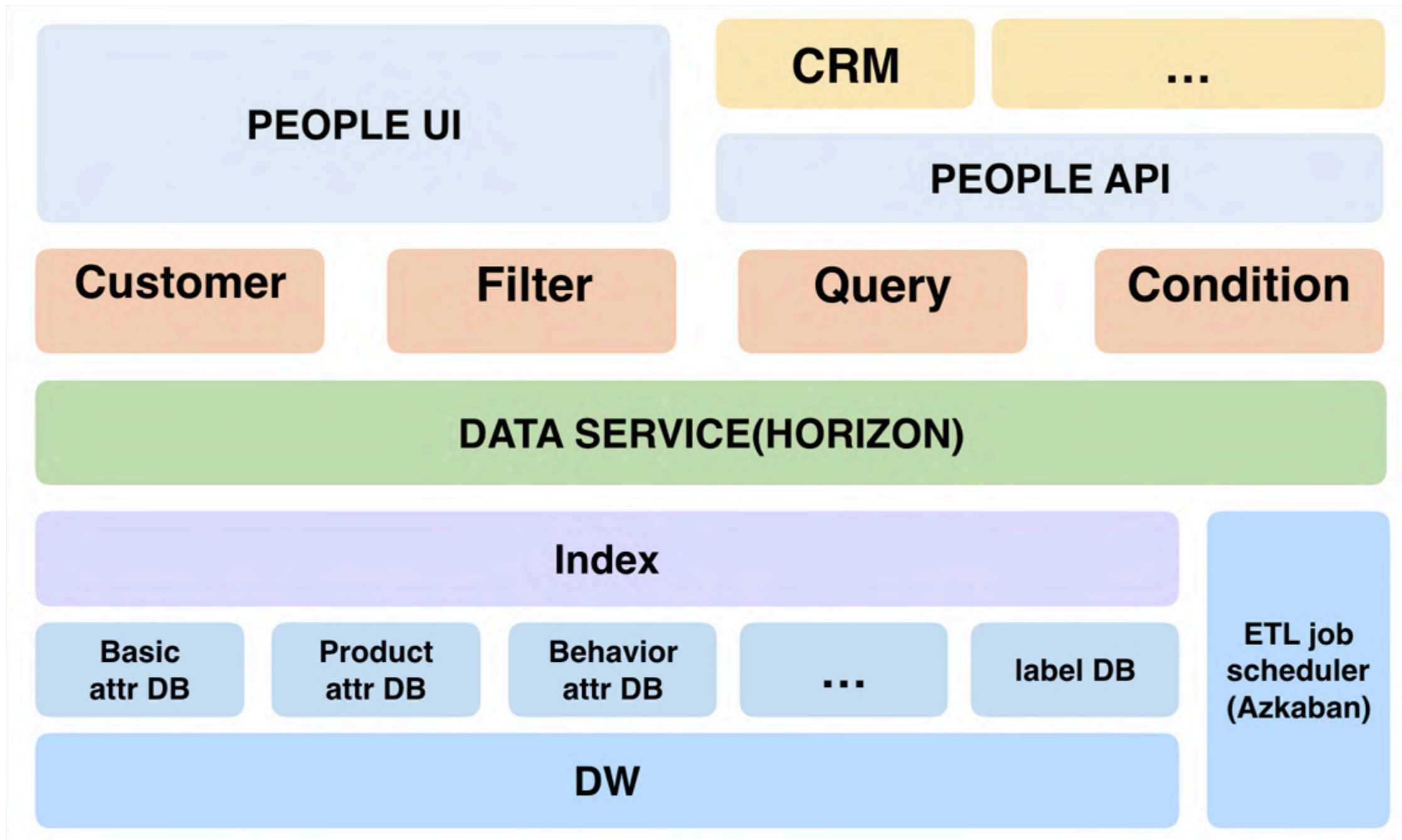
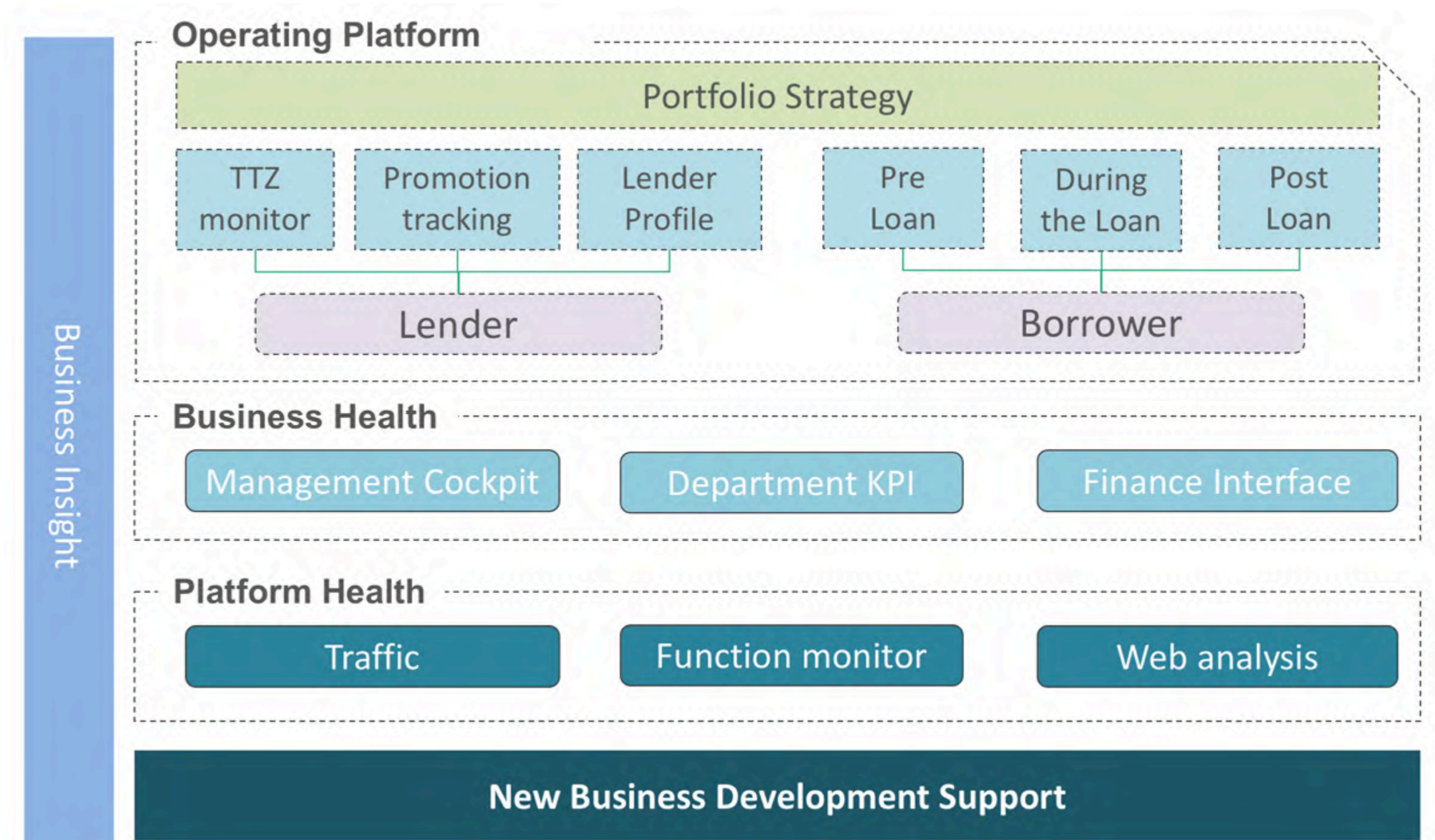


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Intelligent business management



Intelligent business management

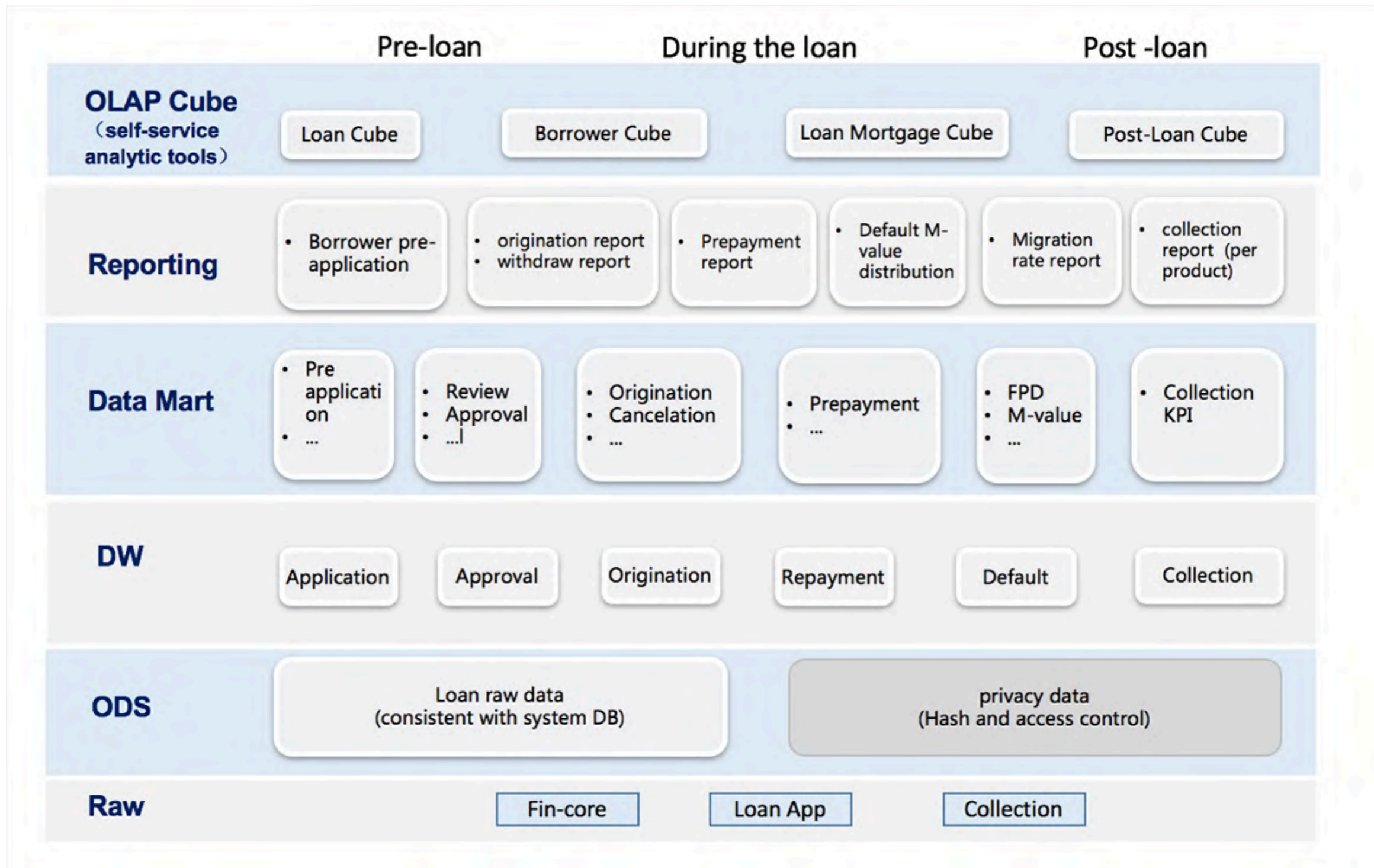
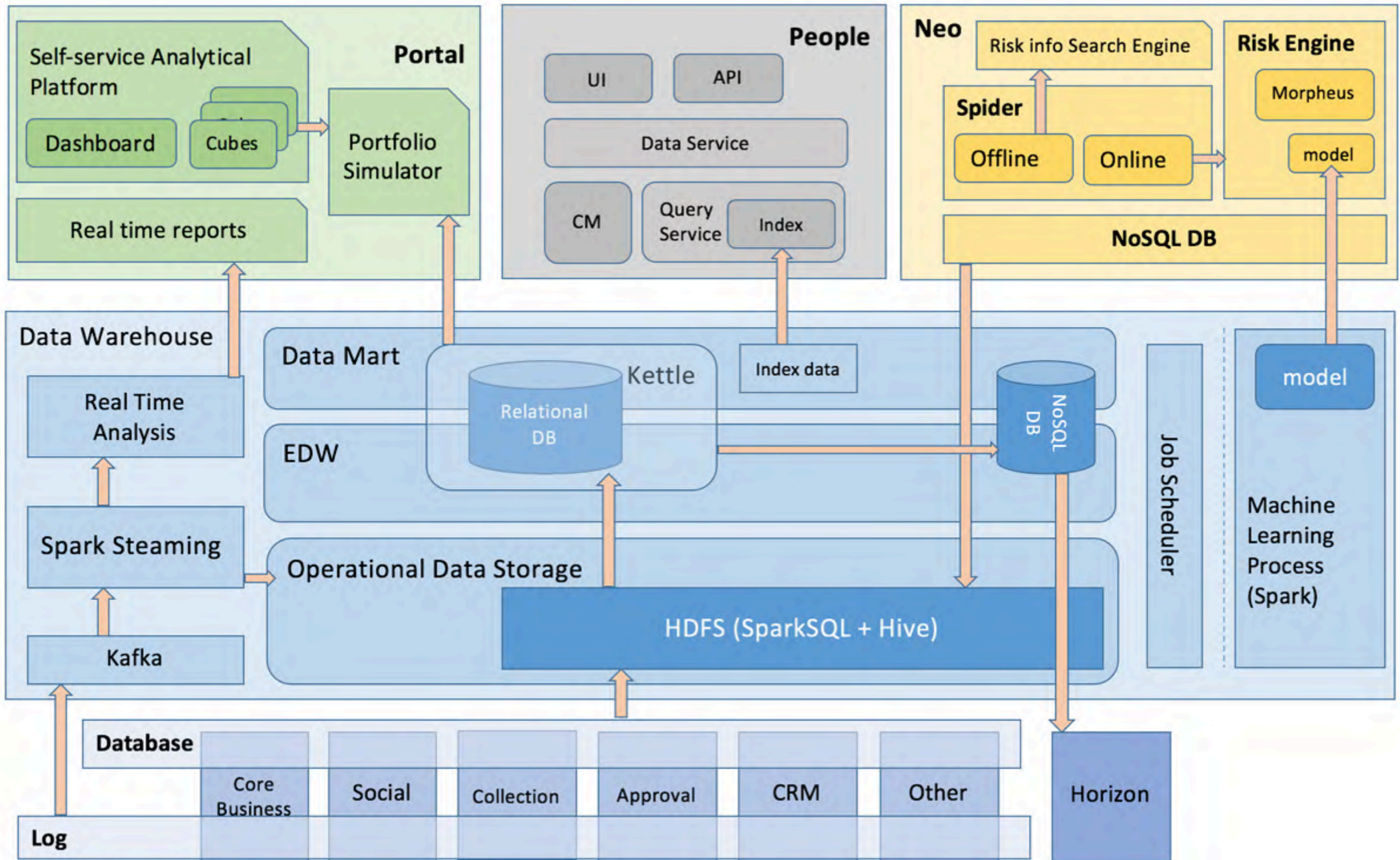


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Architecture Overview



THANKS!



让创新技术推动社会进步

HELP TO BUILD A BETTER SOCIETY WITH
INNOVATIVE TECHNOLOGIES

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专注中高端技术人员的技术媒体



EGO EXTRA GEEKS' ORGANIZATION
NETWORKS

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