

Jung-Yu (Jacqueline) Liu, MBA, CFA, CPA

Jersey City, NJ (open to relocating) | 551-655-5764 | jungyu.liu@gmail.com | [linkedin.com/in/jungyuli](https://www.linkedin.com/in/jungyuli) | ai-finance-jl.web.app

PROFESSIONAL SUMMARY

Currently building **Foresight**, an **agentic AI** solution for corporate finance with three integrated functions: **Gather, Analyze, and Interpret**, which can autonomously answer the "what if" questions corporate finance teams ask. I have published articles of Foresight in **Towards Finance**.

Strategic finance executive, NYU Stern EMBA, CFA, CPA, with **20+** years global financial leadership (**\$1B** scale) and hands-on AI & financial data engineering (**Python/RAG/ML**). Led annual planning, financial strategy, and portfolio performance management at global institutions (HSBC, Prudential). Served as corporate-side finance lead on a **\$200M sell-side M&A**, owning Day-1 readiness and post-close execution. Built **financial models, unit economics, and valuation frameworks** supporting transaction structuring, capital allocation, and a **credit rating upgrade from A to A+**. Proven partner to C-suite, **Board, and Audit Committee, chair of the Investment Committee**. Collaborated closely with Product, Partnerships, and executive leadership on high-stakes decisions; established a rigorous governance foundation with the agility to **scale a startup firm by 53% YoY**.

CORE COMPETENCIES

- **Financial Leadership:** Corporate Finance; M&A; Valuation; Private Equity; Restructuring and Distressed Investing; Unit Economics and Profit Margin; Payback; Forecasting Models; Partnership Performance with Leading Indicators; Governance and Compliance; Executive-Ready Recommendations; Product P&L; Operating Model.
- **AI and Analytics:** Agentic AI; AI Strategy; FinTech Strategy; Financial Analytics with Python and AI Tools; Data Science; Python (Pandas, NumPy); SQL; SEC EDGAR; Machine Learning (Lasso Regression, Random Forest, XGBoost, Clustering); AI Architecture (RAG, Gemini CLI); GCP (Cloud Run, Firebase).

PROFESSIONAL EXPERIENCE

HSBC Bank (Taiwan) Limited

Taiwan

Senior Vice President of Finance | Leading a team of 25

Sep 2022 – Jun 2024

- Led finance function overseeing **\$1B USD annual budget**; partnered with regional leadership and business stakeholders to translate financial, regulatory, and operational tradeoffs into resource allocation decisions.
- Partnered with Hong Kong regional office and 10 Taiwanese departments to launch HSBC Taiwan's first ESG initiative, building cross-functional governance around a strategic reporting priority.
- Led **Basel 3 Reform project** stipulated by Taiwan's regulator, coordinating finance, capital, risk, and systems workstreams to evaluate resource consumption and redesign reporting logic under new capital rules.

Prudential Life Insurance Taiwan (renamed Taishin Life Insurance post-acquisition, July 2021)

Taiwan

Vice President of Finance & Investment | Leading a team of 31

Apr 2019 – Aug 2022

Director of Finance; Manager of Finance; Associate Manager of Finance

Jun 2011 – Mar 2019

- Sell-side finance lead on **\$200M USD M&A transaction** (2020-2021); supported valuation analysis and owned separation economics, Day-1 readiness, and post-close continuity across general ledger and investment management systems.
- Reported directly to the **Board and Audit Committee** for six years, translating financial, investment, operational, and risk signals into executive recommendations on strategy and performance in a **U.S. GAAP and IFRS** reporting environment.
- **Chaired the Investment Committee** for three years, leading the forum approving capital and risk decisions.
- Conducted **S&P valuation model analysis**, contributing to Prudential Life Taiwan's credit rating upgrade **from A to A+**.
- Built a **cross-functional forecasting model** using inputs from five functional areas to evaluate profitability, resource requirements, and payback profile for an innovative marketing operation later rolled out across Asia in 4Q 2018.
- Completed six-month **Newark headquarters** assignment, strengthening **U.S. GAAP** reporting and global finance coordination.

Cathay Securities Corporation – Associate Manager of Finance

Taiwan Jul 2004 – Jun 2011

- Acted as de facto controller for a **startup securities firm**, managing a **\$50M USD budget**.
- Built reporting and internal controls from scratch to support a **53% YoY revenue increase** and headcount growth from 96 to 358.

Entrust Securities Corporation – Section Manager of Finance

Taiwan Jun 2003 – Jul 2004

Deloitte – Auditor

Taiwan Oct 2001 – Mar 2003

EDUCATION

Stern School of Business, New York University <i>Executive MBA</i> Graded A or PD (Pass with Distinction): Corporate Finance; M&A; FinTech Experiential Learning; Financial Analytics with Python and AI Tools; Leading in the Age of AI; Statistics & Data Analysis; Accounting; Firms & Markets; Emerging Technology & Business Innovation.	New York <i>Jul 2026</i>
National Chengchi University <i>Master of Science, Accounting, GPA: 3.93/4.00</i> Teaching Assistantship (honors) <i>Bachelor of Arts, Public Finance, GPA: 3.75/4.00</i>	Taiwan <i>Jun 2001</i> <i>Jun 1999</i>

EXECUTIVE PROGRAM CERTIFICATES

Massachusetts Institute of Technology <i>Persuasive Communication: Critical Thinking to Enhance your Message (9 weeks)</i>	Online <i>Jul 2026</i>
Johns Hopkins University <i>Certificate Program in Agentic AI (16 weeks)</i>	Online <i>Feb 2026</i>
Stanford University <i>AI-Driven Leadership: Strategies for the Future Program (6 weeks)</i> <i>Machine Learning Specialization (via Coursera) (8 weeks)</i>	Online <i>Aug 2025</i> <i>Jun 2025</i>
Massachusetts Institute of Technology (MIT Sloan & CSAIL) <i>Artificial Intelligence: Implications for Business Strategy Program (6 weeks)</i>	Online <i>Mar 2025</i>
University of Michigan <i>Python (via Coursera) (8 weeks)</i>	Online <i>Feb 2025</i>

PROFESSIONAL CREDENTIALS

- CFA Charterholder (Aug 2019).
- CPA, Ministry of Finance, Taiwan (Apr 2004).
- Executive Assessment Score: **161 (95th percentile)**.
- Languages: English (professional fluency); Mandarin and Taiwanese (native).

TECHNICAL PROJECTS (10 PROJECTS in JUL 2025 to JUL 2026)

- Foresight***: An **agentic AI** solution for corporate finance that builds financial models autonomously and reasons like a senior corporate finance expert. Early results show Foresight **outperforming** senior human corporate finance experts in the blind evaluations while **reducing analysis time from 30 hours to 1 hour**.
- Compliance***: A **RAG-powered AI agent** for regulatory compliance. Architected an end-to-end **Generative AI** workflow using a combination of **Gemini CLI** and **Retrieval-Augmented Generation (RAG)**, reducing manual processing time **from several weeks to under five minutes**.
- Spending***: An **agentic AI** pipeline for family spending. Engineered a **cloud-native application** to extract and standardize financial expenditure data from unstructured receipts and invoices. Developed the backend using **Python**, integrating **SQL** prompt management, **CLI** configurations, and **Firestore** for real-time data persistence. Reduced manual processing time **from three days to under two hours**.
- Tagging**: An automated pipeline for financial statement tagging by using **Python**, streamlining SEC **EDGAR** data extraction, and parsing complex **XBRL/HTML** structures via **agentic AI**.
- Rental Prediction**: A rental investment strategy with a data-driven solution which leveraged **machine learning (Random Forest, XGBoost)** to identify mispriced assets.
- Management Case**: Published the paper "Mid-level knowledge worker are facing the thread of AI replacement", introducing an original **Multi-AI Cross-Valuation design**. The study found that AI suppresses experienced human performance on two dimensions, speed (solutions within minutes) and depth (more persuasive reasoning).
- Stern Coursework Projects**: **M&A Project** on AB InBev/SABMiller transaction, evaluating synergies vs deal valuation; **Distressed Investing Project** on Beyond Meat, featuring detailed cash flow projections and liquidation modeling; **Fintech Strategy Project** on developing marketplace reset strategy for crowdfunding platform Republic; **Emerging Tech Project** on space industry market opportunity assessment analyzing technological evolution and strategic dynamics.

* Self-development projects