

Zakaria Salmi

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Experience

Data Scientist – Acceptable Use Policy, Wise – Budapest, HU Jul 2026 – Present

- **End-to-end ML for AUP:** Development of two ML systems: one to detect transfers involving crypto platforms and another to assess business activity on personal accounts, spanning problem framing, data and labels, modelling, evaluation, and production integration.

Product analyst / Data Scientist – KYC & AML, Wise – Budapest, HU Oct 2024 – Jun 2026

- **Production ML for KYC:** Designed, trained, and deployed a real-time multi-signal models to global shadow mode, achieving **3x lift over the rule-based baseline** with a staged validation approach.
- **Experimentation & causal inference:** Designed power-analyzed A/B tests and phased rollouts for KYC controls; one experiment delivered a **27% reduction in financial crime** with positive business impact.
- **Decision-making under uncertainty:** Led clustering and explainability analysis across 17k+ high-risk profiles, showing that targeted-review routing would not be effective and preventing investment in a low-value control.
- **Reusable data systems:** Co-designed an assurance pipeline covering 7 global KYC controls and built anomaly-alerting infrastructure reused by other teams; partnered with engineers and PMs from scoping through rollout.

Product Analyst Intern, Wise – Budapest, HU Jun 2023 – Sep 2023

- Built customer segmentation model analyzing transaction patterns and loyalty metrics; identified high-value segments for targeted campaigns.

Quantitative Developer Intern – FX, Citi – Budapest, HU Jun 2022 – Mar 2023

- Automated OPA report and Model Analysis Framework generation using Python; built grid management system with worker scheduling, eliminating 40 hours/month of manual work.

Publication

Data Augmentation for Pseudo-Time Series Using GANs – ITAT 2023, Slovakia Sep 2023

- First author. Designed LSTM-GAN architecture (128-cell LSTM, adversarial training, Gaussian post-processing) for synthetic time series generation; validated using silhouette score, MSE, RMSE.

Education

Eötvös Loránd University, MSc in Computer Science and Data Science – Budapest, HU Sep 2021 – Jun 2024

- Stipendium Hungaricum Excellence Scholarship. Coursework: ML, Deep Learning, AI, Numerical Optimization.

Ibn Tofail University, BSc Computer Science & Mathematics – Kenitra, Morocco Sep 2017 – Jun 2021

- Graduated with Distinction.

Achievements

Bassar – Startup Weekend, Tangier Jul 2019

- Co-founded award-winning startup: text-to-speech with tactile feedback for visually impaired users.

NASA Space Apps Challenge – Casablanca Oct 2019

- Analyzed NASA satellite data on energy usage and green spaces in Morocco.

AGRI-FIN – FinTech Hackathon, 1st Place Apr 2019

- Built mobile app for Crédit Agricole with expense tracking, loan management, and chatbot.

Technical Skills

Statistics & ML: A/B Testing, Power Analysis, Causal Inference, Hypothesis Testing, Metric Design, Logistic Regression, Clustering (KMeans, HDBSCAN), GANs, LSTM, Feature Engineering

LLM/NLP: RAG Pipelines, LLM Gateway, Embeddings, Vector DBs (FAISS), Prompt Engineering

Data & Tools: Python (Pandas, NumPy, Scikit-learn), SQL, dbt, Airflow, Git

Languages

Fluent: Arabic (Native), English (C1), French (C1) **Intermediate:** German (B1 Goethe institute)