

Billy Ye

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PROFESSIONAL SUMMARY

Full-stack engineer who ships production apps with Claude Code and the Anthropic API, and a retail banker. Eleven live projects, all built solo: a banking CRM and a restaurant SaaS, four Chrome Web Store extensions, offline-first PWAs, and a native SwiftUI iOS app, with 1,100+ automated tests behind them (Vitest, Playwright in Chromium and real WebKit, axe WCAG 2.1 AA scans, XCTest). Since March 2025 I have worked at a community bank branch, where I passed the FINRA SIE, completed the Certified Banker program, and was picked for the bank's Talent Program. There I backed up the Bank Operations Manager through annual audits, fixed duplicate customer files in FISERV, and built branch tools that about 20 branches now use. Before banking I spent 20 years building and ranking web and ecommerce businesses, peaking at \$1.45M in annual revenue.

WORK EXPERIENCE

Community bank (name withheld)

March 2025 - Present

Retail branch operations

Los Angeles County, CA

- Backed up the Bank Operations Manager during vacations and passed the annual internal audits covering every transaction from those periods. Wrote the BOM desk's complete daily procedures.
- Ran the customer profile database in FISERV Navigator and Web Director. Found and merged duplicate Customer Information Files that were locking customers out of online and mobile banking, then standardized addresses across persons, accounts, portfolios, and beneficiaries.
- Spotted two workflow gaps and worked with the technical team to ship two EZTeller enhancements, now used daily across all ~20 retail branches, plus a critical bug fix in FISERV Navigator.
- Rebuilt the branch's cash closing worksheet, a PDF plus a desk calculator, as a self-calculating Excel sheet. Entry errors went to zero, closing got faster, and another branch's Operations Manager adopted it and shared it with retail support officers at ~20 branches.
- Wrote and maintained the onboarding guide for the Financial Representative Officer role and trained the new hire on it. Time to independent work went from one or two months to one or two weeks.
- Picked for the bank's Talent Program, 1 of 12 employees across ~20 branches. Completed the Certified Banker program and passed the FINRA SIE exam.

Lifemana

July 2009 - Present

Owner / Operator, Ecommerce

New York, NY

- Built lmsend (lmsend-pwa.vercel.app), a Next.js 16 PWA that runs the store's daily Campaign Monitor sends across four level-segmented campaigns from a phone. Two-tap confirm, already-sent detection, a retry that checks for an existing draft first, HMAC-signed sessions with login throttling, 26 Vitest tests.
- Manage 2,500+ active customers in a direct-to-consumer nutritional products store. Peak year 2012: \$1.45M in revenue on 11,840 orders.
- Ran coupon-driven email campaigns for repeat and referral sales, audited card transactions to stop fraud and chargebacks, and ranked the store at the top of organic search. Pershing Square Capital cited the site in its 342-slide presentation.

David and Dayton Realty Inc.; Balen Real Estate LLC

Sept 2017 - Nov 2019

Real Estate Agent

New York, NY

- Placed qualified tenants within 24 hours of a vacancy. Wrote the listings, ran showings in 30-minute slots, prepared landlord approval packages, held initial payments in escrow, and closed the lease signings.

Sky View Parc

Oct 2013 - March 2018

HOA Board Member

New York, NY

- Reviewed, audited, and balanced the condominium association's \$4.8M annual operating budget. Primary liaison between residents and property management, hosting quarterly town halls.

Sohofive

July 2004 - Aug 2014

Partner

New York, NY

- Took the store to the #1 organic result on Google and Yahoo for its primary keywords. Designed the site architecture and user flows and ran the AdWords and link-building campaigns.

Market Maker Interactive

Jan 2007 - Oct 2008

Director of SEO Strategy (promoted from SEO Manager)

New York, NY

- Built the agency's SEO division from nothing to \$500K in annual recurring revenue. Directed SEO and SEM strategy for Fortune 500 accounts and ran the executive client calls with ranking scorecards.

OneWorld, Inc.

Feb 1999 - Jan 2002

Web Designer / Developer

New York, NY

- Designed touchscreen convention kiosks on NCR hardware for Aventis in Visual Basic, SQL Server 2000, and ASP, the interface for Warner-Lambert's employee performance platform, and survey and education sites for pharmaceutical clients. Freelance web developer from 2002 to 2007, mostly custom Drupal builds in PHP.

PROJECTS

Banker CRM [React 19](#), [TypeScript](#), [Supabase](#), [Claude Haiku](#)

Role-based CRM demo for a community bank. Claude turns a banker's freeform note into a structured lead, a regex fallback covers the cases the model misses, and the banker approves before anything saves. Leads route across 29 products. Stage gates for the 7 pipelines live in Postgres triggers, not the UI. Also an 11-rule next-best-action queue and 8 fillable bank forms with client-side PDF export.

Tablemana [Next.js 16](#), [Neon Postgres](#), [Claude Haiku 4.5](#)

Multi-tenant restaurant ordering and reservations SaaS. The owner uploads a photo of the menu, Claude reads it into a Zod-validated schema, and the restaurant gets a themed site with prepaid pickup, reservations, an owner dashboard, and a counter tablet. The order state machine writes an append-only event log, and 147 Vitest cases cover all 64 of its transitions. Built solo in two days.

PDF Mana [Chrome Web Store](#), [MIT](#)

Client-side PDF page editor. Merge, reorder, split, rotate, crop, and interleave double-sided scans with zero network calls. State is a list of page descriptors and every operation is a pure, undoable transform. 240+ tests, including Playwright runs against the packed extension. 29 releases in eight weeks.

PDF Edna [Chrome Web Store](#)

Click a paragraph in a PDF and retype it. The text reflows inside its original box. I wrote the content-stream lexer, parser, interpreter, and writer myself and run them in a Web Worker; pdf.js only draws pixels. Zero host permissions, 130 tests, 17 releases in a two-day sprint.

Tournament Director [Next.js 16](#), [Dexie](#), [Upstash Redis](#), [MIT](#)

Runs a poker tournament from one device, offline. Twenty event types go into IndexedDB and the live state is a pure fold over that log. The blind clock derives from timestamps, so it survives sleep and reloads. A QR code opens a read-only remote board, and the payout math is Malmuth-Harville ICM. 42 unit tests, built solo in 6 days.

Taskmana PWA and Chrome extension, MIT

GTD capture, an Ivy Lee six-task daily queue, and Bullet Journal migration. The PWA and the Chrome extension have no build step and share one RLS-scoped row per user through a local-first sync engine with optimistic concurrency. 103 unit tests and about 90 Playwright runs.

Rabbit Hole Map Chrome Web Store

Draws a browsing session as a force-directed constellation, with replay and a pixel-art mini-game. The force simulation and the audio are hand-rolled, with no runtime dependencies. 83 tests, 8 ADRs, built in 9 days.

Block Site Chrome Web Store

One click blocks a site for 10, 30, or 60 minutes with no early unblock. One declarativeNetRequest rule and one alarm per domain. Under 1,000 lines and 60 KB, and it collects nothing.

Scanmana Next.js 16, Vercel Cron, web-push, MIT

End-of-day stock momentum scanner. One grouped API call pulls the whole US market each night inside a free-tier rate limit, then Darvas, Livermore, and Minervini screens rank the deck and push it to my phone. 54 tests, built solo in 3 days.

Anchor Swift 5, SwiftUI, Core Data

A day station for people with memory loss, plus a caregiver app, in English and Simplified Chinese. Pure Swift with an injected clock, so scheduling is deterministic. Copy tests fail the build if a score or the word "wrong" ever reaches the station screen. 172 XCTests, 16 XCUITests, built solo in 5 days.

EDUCATION

BA, Economics New York University

CERTIFICATIONS

SIE Exam (Securities Industry Essentials)	FINRA	2024
Certified Banker Program		2025

SKILLS

AI / app building: Claude Code (custom skills, post-edit hooks, hardened permission rules), Anthropic API (Haiku 4.5, structured JSON output with deterministic fallbacks), agentic security audits

Frontend: React 19, Next.js 16, TypeScript, Tailwind CSS v4, vanilla JS, Chrome extensions (Manifest V3, declarativeNetRequest, Web Workers, pdf.js, pdf-lib), offline-first PWAs (service workers, Dexie/IndexedDB), Web Audio, SVG, WCAG 2.1 AA

Mobile / native: Swift 5, SwiftUI, Core Data, XcodeGen, XCTest and XCUITest

Backend / infra: Supabase (Postgres, RLS, email OTP), Neon Postgres + Drizzle, Upstash Redis, Resend, Vercel (Cron, Serverless, Edge), web-push, event-sourced state, GitHub Actions

Testing and security: Vitest, Playwright e2e (packed extensions, real WebKit on mobile), axe scans, visual regression; HMAC-signed cookies with constant-time compare, login throttling, RLS row scoping, zero-host-permission extension design

Banking / compliance: FISERV Navigator and Web Director, EZTeller, CIF deduplication, ChexSystems QualiFile, OFAC screening, W-8BEN/NRA documentation, internal audit compliance, ATM operations and cash balancing