Chivon E. Powers

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SUMMARY

Senior Data Scientist with deep expertise in predictive modeling, experimentation, and analytics. Proven success deploying ML and statistical methods to drive strategic impact across fintech and digital products, delivering actionable insights and cost savings. Expert in conducting rigorous analyses, developing data visualizations, and collaborating with cross-functional teams on complex problems.

TECHNICAL SKILLS

- **Languages**: Python, SQL
- **Libraries & Frameworks**: scikit-learn, XGBoost, Keras, Transformers, Lifelines
- **Tools & Platforms**: DBT, BigQuery, Vertex AI, Databricks, Azure ML, GCP, Spark
- **Methods & Analysis**: Predictive modeling, A/B testing, survival analysis, segmentation, time-series analysis, product analytics
- **Core Competencies**: Data Science, Statistical Rigor

EXPERIENCE

Butter Payments **Aug 2024 - Jul 2025**
Data Scientist / Data Product Manager *Remote*
- Conducted revenue and lift analysis for new product ideas and A/B variants, providing actionable insights to guide roadmap decisions.
- Collaborated with ML engineers on payment routing experiments that improved yearly revenue recovery by $750k.
- Developed the Payment Insights Dashboard by authoring the PRD, delivering an MVP, and demoing to clients, ensuring iterative development and clear visual data presentation.
- Prototyped a payment segmentation model to inform product and marketing strategies through advanced predictive modeling.

Rocket Money **Oct 2021 - Aug 2024**
Senior Data Scientist *Remote*
- Achieved $600K+ annual cost savings by optimizing billing retry logic with thorough data analysis and statistical rigor.
- Engineered churn prediction models using gradient boosted trees and survival analysis to identify and test strategic product changes.
- Developed and maintained in-house tools to streamline and scale product A/B testing, utilizing SQL and Python expertise to build robust ETL pipelines.

Microsoft **Mar 2021 - Sep 2021**
Senior Data & Applied Scientist *Remote*
- Built algorithms to eg, detect recurring payments, flag large transactions, and track recurring cashflow from customers' Plaid transactions in Excel
- Deployed real-time drive-detection accuracy scoring and feedback pipelines for MileIQ product in Azure

Microsoft **Jul 2018 - Feb 2021**
Data & Applied Scientist II *On-site*
- Ran A/B tests for Outlook/MileIQ features; built PySpark pipelines to evaluate model performance

Acxiom Corporation **Apr 2016 - Dec 2017**
Data Science Manager *On-site*
- Co-inventor on data security patents; developed NLP-powered data catalog search tool

EDUCATION

Northwestern University, Chicago, IL
Ph.D., Cognitive Neuroscience

Northwestern University, Chicago, IL
M.S., Experimental Psychology

University of California, Davis
Postdoctoral Fellowship

SELECT PROJECTS

Payment Segmentation (Butter)
Butter
- Clustering model to classify customers by payment reliability, improving checkout logic and targeting

Churn Prediction (Rocket Money)
Rocket Money
- Boosted-tree + survival model pipeline to target high-risk users and improve LTV

Billing Optimization (Rocket Money)
Rocket Money

- ML-based retry logic reduced failed payments and increased recovery

Subscription Detection (Microsoft)
Microsoft
- Classifiers to detect recurring payments and enable personalized insights

PATENTS

- Search Term Extraction and Optimization from Natural Language Text Files. U.S. Patent No. 11,704,350 – Jul 18, 2023
- System and Method for Identifying Leaked Data and Assigning Guilt to a Suspected Leaker. U.S. Patent No. 11,350,147 – May 31, 2022
- Statistical Fingerprinting of Large Structured Datasets. U.S. Patent No. 11,163,745 – Nov 2, 2021