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Data Scientist, Credit Modeling

Full-time Remote, US Time Zone

**Role Summary**

As a Data Scientist for the Almond Credit product, you will drive projects and solutions from start to finish. You will be responsible for building Almond’s alternative psychometric credit scoring model using historical and real-time data, as well as for building out the team. We are looking for someone who is self-motivated, and interested in using their quantitative skills to advance a mission of financial inclusion. This role will be client facing at times, so strong communication skills and willingness to work cross-functionally are a must.

**Responsibilities**

* Develop credit risk models for underwriting consumers with and without credit scores using Almond’s psychometric data
* Obtain and conduct QA/QC on all data required for Almond credit model development
* Develop segment and/or account level credit models
* Perform all required tests (e.g. sensitivity and back-testing)
* Validate/recalibrate all models periodically to incorporate latest data. Redevelop as needed.
* Produce comprehensive model documentation
* Work closely with cross functional teams to address business problems, including our psychometrics team and ad-hoc requests to support our Customer Success team
* Collaborate with our engineering team to guide reliable deployments of data science products on our Credit Scoring Platform
* Inform the trajectory of the Credit Modeling team, advise on hiring efforts and eventually manage the Credit Modeling team

**Requirements**

* 4+ years performing quantitative analysis, statistical modeling, loss forecasting, loan loss reserve modeling, and/or particularly econometric modeling of consumer credit risk stress losses
* Takes personal ownership; Self-starter; Ability to drive projects with minimal guidance and focus on high impact work
* Experience with dynamics of consumer products, with international experience a strong plus
* Active role in performing some analytical components of an econometric modeling-driven stress loss process (data collection, data integrity QA/QC/reconcilements, pre-processing, segmentation, variable transformation, variable selection, econometric model estimation, sensitivity testing, back testing, out-of-time testing, model documentation, &amp; model production implementation)
* Ability to communicate technical information verbally and in writing to both technical and non- technical audiences
* Experience with alternative credit scoring methodology a huge plus
* Ability to manage relationships with external clients
* Comfortability with ambiguity and the fast-paced nature of a Series A organization
* Bachelor’s degrees in a quantitative discipline (e.g. statistics, data science, computer science, engineering, operations research, or mathematics); preferably an advanced degree

**Benefits and Culture**

* Competitive compensation package, including stock options
* Flexibility of a fully-remote organization
* Opportunity to influence the frontline of fintech

Salary: The total compensation range is $80,000.00 – $100,000.00 USD per year, which includes a base salary and short-term and long-term incentives that align with individual and company performance. Actual salaries will vary based on candidates’ qualifications, skills, and competencies.

**ABOUT US**

Almond FinTech is a B2B technology company making financial services affordable and accessible to people around the world, regardless of income. Through our multi-blockchain cross-border transfer protocol, we remove financial barriers and deliver transfer and credit scoring tools that empower everyone, everywhere.

With financial institution partnerships across the world, our remote team is growing globally and we’re seeking to add more smart and talented people. This is an amazing opportunity to get in on the ground floor with a team focused on both social impact and a significant market opportunity.

Apply Today

If this job description aligns with your qualifications and career aspirations, we encourage you to apply for this exciting opportunity! Please send your resume, salary range, and cover letter to [money@almondfintech.com](mailto:money@almondfintech.com)

Equal Opportunity Employer

Almond is an equal opportunity employer. We are committed to providing equal employment opportunities to all qualified individuals without regard to race, color, religion, sex, gender identity, sexual orientation, pregnancy, age, national origin, disability, veteran status, or any other legally protected characteristic. We celebrate diversity and strive to create an inclusive environment for all employees.

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