## **About the job**

Affirm is reinventing credit to make it more honest and friendly, giving consumers the flexibility to buy now and pay later without any hidden fees or compounding interest.  
  
Join Affirm’s ML Fraud team as a Machine Learning Engineer II and advance our capabilities in detecting and preventing online fraud. Leverage cutting-edge algorithms and proprietary data to outsmart fraudsters while ensuring seamless experiences for genuine customers. Your work will directly impact Affirm's financial performance by developing sophisticated models for real time transaction decisions.  
  
Collaborate with experts to tackle complex challenges, create innovative solutions for emerging fraud patterns, and advance our fraud detection capabilities. If you're passionate about machine learning, thrive on challenges, and want to make a tangible difference in fintech, Affirm is your opportunity. Help us create honest financial products that improve lives while growing your career in a dynamic, impactful environment.  
  
What You'll Do  
  
Use Affirm’s proprietary and other third party data to develop machine learning models that predict the likelihood of fraud. These models will protect victims’ identities from being stolen, prevent Affirm from incurring financial loss, and increase the trust that consumers and partners have in the Affirm ecosystem.

* Partner with the ML platform team to build fraud specific ML infrastructure
* Research ground breaking solutions and develop prototypes that drive the future of fraud decisioning at Affirm
* Implement and scale data pipelines, new features, and algorithms that are essential to our production models
* Collaborate with the engineering, fraud, and product teams to define requirements for new products
* Develop fraud models to maximize user conversion while minimizing fraud losses and data costs.

What We Look For

* 2+ years of experience as a machine learning engineer or PhD in a relevant field
* Proficiency in machine learning with experience in areas such as gradient boosting, online learning, and deep learning. Domain knowledge in fraud risk is a plus
* Strong programming skills in Python
* Experience using large scale distributed systems like Spark and Ray
* Experience using machine learning frameworks such as scikit-learn, pandas, numpy, xgboost, and pytorch
* Excellent written and oral communication skills and the capability to drive cross-functional requirements with product and engineering teams
* The ability to present technical concepts and results in an audience-appropriate way
* Persistence, patience and a strong sense of responsibility – we build the decision making that enables consumers and partners to place their trust in Affirm!
* This position requires either equivalent practical experience or a Bachelor’s degree in a related field

Base Pay Grade - L

Equity Grade - 6

Employees new to Affirm typically come in at the start of the pay range. Affirm focuses on providing a simple and transparent pay structure which is based on a variety of factors, including location, experience and job-related skills.

Base pay is part of a total compensation package that may include equity rewards, monthly stipends for health, wellness and tech spending, and benefits (including 100% subsidized medical coverage, dental and vision for you and your dependents.)

USA base pay range (CA, WA, NY, NJ, CT) per year: $160,000 - $210,000

USA base pay range (all other U.S. states) per year: $142,000 - $192,000

Affirm is proud to be a remote-first company! The majority of our roles are remote and you can work almost anywhere within the country of employment. Affirmers in proximal roles have the flexibility to work remotely, but will occasionally be required to work out of their assigned Affirm office. A limited number of roles remain office-based due to the nature of their job responsibilities.

Benefits

We’re extremely proud to offer competitive benefits that are anchored to our core value of people come first. Some key highlights of our benefits package include:

* Health care coverage - Affirm covers all premiums for all levels of coverage for you and your dependents
* Flexible Spending Wallets - generous stipends for spending on Technology, Food, various Lifestyle needs, and family forming expenses
* Time off - competitive vacation and holiday schedules allowing you to take time off to rest and recharge
* ESPP - An employee stock purchase plan enabling you to buy shares of Affirm at a discount

We believe It’s On Us to provide an inclusive interview experience for all, including people with disabilities. We are happy to provide reasonable accommodations to candidates in need of individualized support during the hiring process.

[For U.S. positions that could be performed in Los Angeles or San Francisco] Pursuant to the San Francisco Fair Chance Ordinance and Los Angeles Fair Chance Initiative for Hiring Ordinance, Affirm will consider for employment qualified applicants with arrest and conviction records.