Huxley Japan – Confidential JD

Financial & Professional Services Recruitment.
Kabukiza Tower, 9F, 4 Chome-12-15 Ginza, Chuo City, Tokyo 104-0061

Paidy

Data Scientist – Fraud Analytics

About Paidy Inc.

Paidy is Japan's pioneer and leading BNPL service company. At Paidy we believe in creating simple, instant experiences to take the hassle out of shopping with a touch of magic.

Paidy offers instant, monthly-consolidated credit to consumers by removing hassles from payment and purchase experiences. Paidy uses proprietary models and machine learning to underwrite transactions in seconds and guarantee payments to merchants. Paidy increases revenue for merchants by reducing the number of incomplete transactions, increasing conversion rates, boosting average order values, and facilitating repeat purchases from consumers.

Paidy was acquired in September 2021 by PayPal, the global payments company. Paidy continues to operate its existing business, maintain its brand and support a wide variety of consumer wallets and marketplaces by providing convenient and innovative services.

Paidy continues to innovate to make shopping easier and more fun both online and offline. For more information, please visit http://www.paidy.com.

About Position

Join our Fraud Analytics team, where you'll play a critical role in maintaining the security of our seamless checkout process. We believe in offering our customers a frictionless experience—during checkout, they only need to provide an email and phone number to instantly access a credit account and have their payments underwritten. It's fast, efficient, and convenient, but it comes with the challenge of ensuring that fraud is detected and prevented in real time.

As a Data Scientist in this team, you will work alongside fraud risk experts to develop solutions that stay ahead of emerging fraud patterns. You'll leverage

technologies, including AWS, Glue, Spark, and EMR, to build monitoring systems and deploy alert mechanisms that respond instantly to suspicious activities. Your insights and models will directly influence our ability to protect both the business and our customers, ensuring that every transaction is secure without compromising the speed and simplicity of our checkout.

If you are excited about using data to solve complex challenges and want to make a real impact in a dynamic environment, this role is for you.

Key Role and Responsibilities

Design, create, and maintain real-time fraud detection and alerting systems that are efficient, scalable, and capable of handling high transaction volumes. Develop and fine-tune machine learning models that detect fraudulent behaviors, leveraging vast amounts of data to ensure accuracy and precision in predictions. Analyze patterns, produce detailed reports for senior management in fraudulent activity and implement proactive countermeasures to prevent future incidents and reduce false positives.

Collaborate with cross-functional teams, such as Engineering, Fraud Operations, and Product teams, to ensure seamless integration of fraud rules, models and tools into the wider fraud detection, alerting and prevention framework. Provide actionable feedback on product designs to make them more fraud-resistant, ensuring that security is integrated into the development process. Innovate new tools and techniques that improve the team's efficiency in monitoring, alerting, and preventing fraud, enabling faster response times and better risk management.

Monitor and assess the performance of existing fraud detection systems, making data-driven improvements to adapt to evolving threats and trends. Document processes and methodologies for transparency and knowledge-sharing within the team, contributing to a culture of continuous learning and improvement.

Stay up-to-date with the latest advancements in fraud detection technologies and data science practices, bringing new ideas and approaches to the team.
Skills and Requirements

Proficiency in essential data science tools such as SQL, Python or R, with experience in data manipulation and analysis.

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Experience with machine learning frameworks and libraries (e.g., Scikit-learn, or similar).

Familiarity with cloud platforms, particularly AWS services like Glue, EMR, and other data processing tools.

Strong understanding of data visualization tools (e.g., Tableau, Looker, or similar) for reporting insights would be a plus.

Excellent written and verbal communication skills in both English and Japanese, with the ability to present complex ideas clearly to technical and non-technical stakeholders.

Previous experience in a data science or analytics role, particularly in fraud detection, financial services, or e-commerce environments would be a huge plus.

A proactive mindset and a passion for leveraging data to drive business decisions and improve fraud prevention strategies.

Ability to deliver under pressure and demonstrate a sense of urgency when required.