Senior Data Scientist - Lending (Seattle or US)
at Remitly (View all jobs)
Seattle, WA, United States

Remitly is on a mission to transform the lives of immigrants and their families by providing the most trusted financial products and services on the planet. Since 2011, we have been tirelessly delivering on our promises to immigrants sending their hard earned money home. Today, we are reimagining international payments at scale and building new products to create deeper relationships with our customers and their loved ones across the globe. Join over 2,700 employees across 10 offices who are growing their careers while having a positive impact on people globally.

About the Role:

We’re searching for an experienced data scientist to join Remitly’s Lending team, reporting to our Director of Lending Analytics. You will research and develop novel ways of underwriting customers for new financial products. You will also shape how we measure portfolio risk and propose interventions for our credit portfolio to stay within our guard rails.

You will accomplish this by partnering with engineering, product, finance and legal teams to guide decisions and shape our product structure and roadmap. This is a unique front seat opportunity to shape the customer experience for new products and help Remitly continue to grow.

You Will:

- Create rules and model-based policies of assessing consumer credit and fraud risk for new financial products
- Identify and extract value from internal and external data sets to improve our underwriting
- Design experimentation/roll-out plans for measuring and iterating on underwriting for new products
- Develop credit portfolio risk metrics to guide and recommend policy interventions to stay within risk targets
- Create and communicate credit performance metrics across markets and products

You Have:

- Advanced degree in technical field (quantitative economics/finance, engineering, science)
- 5+ years of experience in a data science or applied quantitative research field
- 2+ years of experience building underwriting systems
- Broad knowledge in applied predictive modeling, including commonly used ML/stats approaches (linear and logistic regression, tree based methods, etc.)
- Experience mining large alternative data sets to improve predictive models
- Expertise with SQL and a scripting language such as Python/R
- Facility with independently defining and executing on new projects end to end
- Demonstrated ability to building analytical frameworks from 0 to 1 for new products

https://careers.remitly.com/job-details/?jobid=4804542