JULIAN MERCER

FINTECH STATISTICIAN

San Francisco, CA | (415) 555-0148 | julian.mercer@email.com | linkedin.com/in/julianmercer

PROFESSIONAL SUMMARY

Fintech Statistician with 7+ years building credit risk, fraud, and forecasting models for payments and lending products at Capital One and PayPal. Balances predictive accuracy with explainability, model governance, and fair-lending requirements.

CORE SKILLS

Credit risk modeling | Fraud analytics | Statistical analysis | R | Python | SQL | Survival analysis | Model validation | Fair lending | Time-series forecasting | Backtesting | Gradient boosting | Model governance | Experimentation

PROFESSIONAL EXPERIENCE

Senior Statistician, Credit Risk Mar 2024 - Present
Capital One, McLean, VA

- Built logistic and gradient-boosted credit models that improved Gini from 0.52 to 0.58 while meeting adverse-action explanation requirements.
- Ran disparate-impact analyses across approval and pricing decisions and recommended feature changes for fair-lending review.
- Partnered with product and collections leaders on a hardship-treatment test, informing a policy that improved roll-rate recovery 3%.
- Presented model performance updates to the risk committee each quarter, translating Gini and loss trends into clear policy options.

Statistician, Credit Risk Jan 2022 - Feb 2024

- Designed champion-challenger tests for line-assignment policies, informing a change that lowered projected losses 4% at equal approvals.
- Monitored population stability and score drift monthly, triggering two model refreshes before performance degraded.
- Prepared model documentation and challenger evidence for validation teams, passing review with no major findings.

Statistician Jun 2019 - Dec 2021
PayPal, San Jose, CA

- Developed fraud propensity models for merchant transactions, increasing detected fraud 11% at an unchanged false-positive rate.
- Estimated chargeback loss forecasts with time-series methods, improving quarterly forecast accuracy to within 6%.
- Evaluated rule changes through holdout experiments, reducing unnecessary customer friction on low-risk payments.
- Built R and SQL tooling for backtesting thresholds, shortening analysis requests from a week to two days.
- Calibrated fraud scores to expected loss with isotonic regression, improving score reliability for risk managers reviewing payment holds.
- Partnered with merchant risk managers to tune review thresholds using backtests on 18 months of transactions, cutting manual reviews 14% without raising confirmed fraud losses.

EDUCATION

M.S. in Statistics, Columbia University, New York, NY

CERTIFICATIONS

Professional Risk Manager (PRM) | SAS Certified Statistical Business Analyst