Rafael Conley

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My Key Qualifications

- **10 years in data science and applied research** in fintech and financial services, from risk analytics at Discover in 2016 to fraud and credit modeling at Marqeta today.
- Shipped **fraud, underwriting, and LTV models into production** at Marqeta and Upgrade using Python, SQL, XGBoost, and scikit-learn.
- Raised **fraud capture rate by 9 percentage points** on a card-transaction fraud model while holding manual-review volume flat.
- **A/B testing and difference-in-differences** for onboarding and pricing policy, informing 3 policy decisions including a rollout that cut first-30-day loss rate by 1.2 points.
- Post-deployment **model monitoring** across 6 production models, cutting drift detection time from 21 days to 5 with MLflow and Tableau.
- Cloud and MLOps stack: **Snowflake, AWS, Airflow, and MLflow**, plus dbt, Docker, and Git in day-to-day model work.
- Mentorship and stakeholder influence: coached **4 data scientists** and partnered with product, risk, and finance leaders on guardrails and decision frameworks.

Experience

Senior Data Scientist — **Marqeta**, a card issuing and payments platform

May 2022 – Present · 4 yrs 6 mos

- Led development of a card-transaction fraud detection model for higher-risk merchant segments, raising fraud capture rate by 9 percentage points at the same manual-review volume by engineering behavioral features in SQL and Python, training XGBoost models, and calibrating thresholds with risk operations.
- Built a portfolio early-warning model for SMB program performance in scikit-learn, combining payment, cohort, and exposure features to improve 60-day delinquency recall from 0.58 to 0.71, validated by segment.
- Designed causal analyses for onboarding and pricing policy changes using A/B testing and difference-in-differences with finance and risk partners, informing 3 policy decisions including a rollout that cut first-30-day loss rate by 1.2 percentage points.
- Established post-deployment monitoring for 6 production models with MLflow and Tableau, tracking ROC-AUC, precision, KS, calibration, and stability metrics, and cut time to detect material drift from 21 days to 5.
- Mentored 4 data scientists on production modeling and review standards through reusable review checklists and documentation templates, reducing median code review turnaround from 4 business days to 2.

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Data Scientist — **Upgrade**, a consumer lending and banking technology company

Feb 2019 – Apr 2022 · 3 yrs 2 mos

- Built an underwriting model for near-prime personal loan applicants, training gradient boosting and logistic regression models on bureau, application, and transaction features in Python and SQL, and improved KS by 7 points over the incumbent scorecard.
- Evaluated pricing and onboarding experiments across acquisition funnels, designing readouts, checking assignment quality, and summarizing lift and confidence intervals for product and finance stakeholders; one pricing variant lifted funded-loan conversion by 1.6 percentage points.
- Created a customer lifetime value segmentation for repeat borrowing and cross-sell planning, building segment rules from repayment behavior, product tenure, and engagement patterns; targeted offers built on the segments saw response rates increase by 14%.

Risk Analytics Manager — **Discover Financial Services**, a US card issuer and digital banking company

Jan 2016 – Jan 2019 · 3 yrs

- Rebuilt monthly portfolio monitoring for delinquency and approval trends, moving SAS-based reporting logic into SQL and Python with standardized metric checks, and cut the reporting cycle from 3 days to 1.
- Analyzed a credit line assignment policy update for new card accounts by segmenting applicant cohorts and comparing outcomes across policy bands, supporting a rollout associated with a 0.8 percentage point reduction in early charge-off rate.

Education

- **Northwestern University** — Master of Science in Predictive Analytics · 2013 – 2015

Skills

- **Languages & Core ML:** Python, SQL, pandas, scikit-learn, XGBoost, Causal Inference
- **Data & ML Platforms:** Snowflake, AWS, Airflow, dbt, Docker, MLflow, Git
- **Risk & Modeling Domains:** Fraud Detection, Credit Risk Modeling, Model Monitoring

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