

Credit Scoring Analyst

Position Summary

Responsibilities will include validating statistical models and decision logic to support consumer credit risk management initiatives and developing statistical techniques, sampling procedures, and scoring algorithms for use in credit risk applications. The ideal candidate should have a good understanding of credit risk scorecard analytics and experience of applying scoring tools in frontend underwriting strategy, account management initiative, and collections analytics.

Qualifications

- College degree required
- Master Degree preferred or higher
- Two years of consumer finance or credit scoring industry experience
- Proficiency with SAS
- Solid background in statistics and modeling techniques, such as, logistic regression and/or decision tree logic
- The candidate must demonstrate a combination of academic aptitude, quantitative skills, strategic and creative thinking
- Writing and communication skills will be crucial as the candidate will document their work, both within the code as well as for client usage

Responsibilities

- Primary responsibilities will involve data retrieval and preparation using SAS and other data management tools for scorecard monitoring purpose
- Apply logistic regression and other modeling in support of origination and account management initiatives
- Quality control through analysis and report generation and analysis aimed at promoting and maintaining advanced automated decision strategies in the full life cycle of consumer banking products such as HELOC, Direct/Indirect Auto, and Credit Card
- Work with cross functional teams to develop credit policy

Skills and Competencies

- Strong analytical and problem solving skills
- Strong desire to learn new technologies and processes
- Detail and results oriented
- Flexible and capable of working on multiple tasks/projects concurrently
- 2 -3 years' experience in SAS programming (PC SAS, SAS EG)
- Advanced level of Microsoft Office (Excel, Word, PowerPoint)
- Knowledge Seeker or TRIAD experience preferable
- ACAPS, TSYS and ACLS systems experience would be a plus

Contact:

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