

# Risk Modelling Specialist

## The Role

In this role, you will join a growing team of Risk Modellers, playing a key role in the development and validation of our current risk profiling product, as well as identifying potential new opportunities for related sectors across the globe. Our Risk Analytics team consists of high-profile modellers who come from different backgrounds, varying from large financial institutions to consultancy firms.

## About Coremetrix

Coremetrix a data driven technology business providing groundbreaking segmentation and analysis to all types of organisations for both marketing and risk assessment. Coremetrix is part of the Creditinfo Group of companies a leading service provider for credit information and risk management solutions worldwide.

Within Coremetrix, we work closely with lenders, insurers, ecommerce, alternative data providers and credit reference agencies to provide credit risk assessment tools that enable a deeper understanding of an applicant or existing customer.

We have a number of very high profile partnerships and work across the globe to deliver solutions where there is limited bureau information, in emerging or remote markets or where there are requirements to understand the customer better and deliver advanced customer management services.

Our unique personality quiz & inference algorithms identify the correlation between psychographic traits and an individual's risk profile and assess risk accordingly. You will join our multi-disciplinary division of analysts, psychologists, creative and tech professionals to create a next generation decisioning product.

Within the consumer-lending sector, we deliver innovative consumer risk assessment products to lenders in order to accept more applicants, reduce bad debt or drive customer lifetime value. Our insurance product help refine pricing strategies by identifying those who are likely to claim or make a fraudulent claim.

For ecommerce, Coremetrix, can add value throughout the consumer lifecycle. By finding appropriate, profitable new customers, risk assessing applicants and even, potentially, providing

buy now pay later facilities, Coremetrix really can help retailers in increase size of spend by up to 50%. Find out more at [www.coremetrix.com](http://www.coremetrix.com)

### **Responsibilities**

- Design, development and validation of risk models and processes, using R
- Work with various types of data sets in live environments with Credit & Risk and other Risk sector clients globally
- Conduct research on innovative risk modelling approaches and techniques
- Work closely with a team of Risk Analysts and the Commercial Partners, presenting internally and externally to support new and existing client partnerships
- Assess research data and provide analytical support to psychologists and creative specialists to optimise our product

### **Essential Experience and Attributes**

- Strong understanding of the Risk Analytics sector with demonstrable experience in developing & modelling risk products
- Strong mathematical and statistical background, knowledge of statistical modelling techniques
- Experience of using R or other statistical software i.e. SAS or SQL
- Methodical, thorough and hard-working
- Excellent communication skills and problem-solving ability
- Desire to take responsibility for delivering complex modelling solutions
- A preference for a fast-paced, entrepreneurial environment
- Client service-oriented, excellent team worker with a friendly personality

### **Desirable Experience**

- Hands-on experience in building consumer scorecards
- Experience of interrogating large datasets
- Experience in programming language such as Java, Scala, PHP
- A degree in a relevant mathematical or statistical subject

### **About Creditinfo Group**

Creditinfo is a leading service provider for credit information and risk management solutions worldwide. It has developed, through its multiple subsidiaries in more than 20 countries, numerous innovative products and services from official and customer information sources to facilitate best practices in credit risk management. Creditinfo has been shortlisted and awarded in several tenders supported by World Bank, IFC, Millennium Challenge Corporation and other international organisations. Creditinfo has headquarters in Reykjavik, Iceland, and it employs more than 400 people worldwide. Find out more at [www.creditinfo.com](http://www.creditinfo.com)

## Next Steps

You must be eligible to work in the UK without restrictions.

If you feel this role is for you and an excellent opportunity to join a company that has developed innovative products within the rapidly growing area of fintech, please forward a copy of your current Curriculum Vitae along with details about your expected remuneration package and covering letter to:

Stephen Connolly  
Head of Risk Analytics  
Coremetrix  
91 Wimpole Street  
London W1G 0EF  
United Kingdom

Email: [Stephen@coremetrix.com](mailto:Stephen@coremetrix.com)

All successful candidates will be contacted within 10 working days of application. (Sadly due to the high volume of applications we receive, we are not always able to respond directly to everyone, but we will try our very best!) Should you be successful, we will contact you to arrange a mutually convenient time for an interview at the office in London. We are hoping to offer a role to the best candidate before the end of the year and have the successful candidate join the team before the 2Q 2017 or sooner.

**Closing date for applications: 30<sup>th</sup> November 2016**