

Rafael Natero

Data Scientist

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SUMMARY

With 6 years experience working as a data scientist and more than eight years of operating in the financial sector, I strive to bring high-quality insights and solutions to businesses seeking higher efficiency. With expertise in data processing, analysis and forecasting, I have been able to impact results positively and consistently throughout my career.

EXPERIENCE

Senior Data Scientist - Lending Team

SumUp

2021 - 2023 São Paulo, SP. Brazil

- Developed and implemented the team's **primary dashboards**, providing **real-time insights** into loan repayment performance utilizing *PostgreSQL* for data storage and *Tableau* for visualization.
- Enhanced the **risk assessment pipeline** and created the inaugural **default risk model** for identifying "best clients," leveraging *Python* and *LOGIT* modeling techniques (reducing default rate by 18p.p.).
- Devised a predictive model to estimate individual loan amounts, employing **time series analysis**, **decomposition methods**, and **forecasting algorithms** (*ARIMA* and *SARIMA*).

Data Scientist

BLU365

2018 - 2021 São Paulo, SP. Brazil

- Conducted comprehensive data collection and preprocessing for training and evaluating predictive models, ensuring accuracy and reliability.
- Developed forecasting models to predict the **probability of SMS delivery** and **client debt negotiation**, employing *Random Forest* and *LOGIT*.
- Automated various tasks and processes using Python, streamlining workflows and **enhancing efficiency** across the organization.
- Participated in **data storage optimizations** on *AWS*, resulting in significant **cost reductions** while maintaining data integrity and accessibility (As a whole, the team was able to cut AWS costs by half).

Data/Performance Analyst

BLU365

2016 - 2018 São Paulo, SP. Brazil

- Specializing in data analytics, I leverage *AWS Athena* and *PowerBI* to craft **effective debt collection strategies**, maximizing **ROI** on communication channels.
- Conducted routine meetings with banking contractors to review results, identify optimization opportunities, explore collaborations, and acquire new clients.

EDUCATION

Bachelor of Science in Finance

University of Tampa, FL

2011 - 2014

GPA

3.44 / 4.0

TECH STACK

Python

SQL

R

GitHub

AWS

Kubernetes

Docker

Tableau

PowerBI

pandas

scikit-learn

selenium

pyspark

scipy

matplotlib

statsmodels

KEY ACCOMPLISHMENTS

Optimized communication channels

by implementing data quality assurance and predictive modeling techniques, resulting in a 30% reduction in SMS costs.

Implemented a Default Risk Model

utilizing logistic regression to identify top clients, leading to a substantial 18 p.p. reduction in default rate from 35% to 17%.

STRENGTHS



Communication skills

Fluently speak **English**, **Spanish**, and **Portuguese**, acquired through extensive international experience living in Brazil, Ecuador, Dominican Republic, and the United States. This fostered adaptability to diverse environments and tolerance for ambiguity.



Problem Solver

Operating within the financial sector, I frequently encounter ambiguous problems that demand a creative approach for effective resolution.



Entrepreneurial Ventures

Engaged in **swing trading** American stocks and managing an **online store** through Amazon FBA.