

Paulo Azevedo

Data Scientist · Fraud Prevention, Credit Risk & ML Platforms

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SUMMARY

Data scientist with 9+ years building machine-learning systems, fraud-prevention platforms, credit-risk engines and data platforms across fintech, edtech and large-scale digital businesses. Strong foundation in Statistics, with a track record of taking models from research to production and into real business impact.

EXPERIENCE

Elevify

May 2026 – Present · Remote

Data Scientist

- › Built the data platform from scratch as the sole data hire: BigQuery warehouse, Cloud Run ingestion, Metabase dashboards and Slack monitoring.
- › Mapped market penetration across 227 countries and delivered B2B lead scoring for an exclusive corporate plan.
- › Lifted the payment success rate by 18% by optimizing the payment option per country; the platform sits behind ~300k course enrollments per month.

RecargaPay

Sep 2025 – Apr 2026 · Remote

Specialist Data Scientist

- › Owned the credit-granting and scoring models for the entire personal-loan portfolio at a leading mobile-payments fintech.
- › Took a chronically loss-making book to profit: an audited +R\$1.5M per month, through a staged, ROI-backed rollout (10% to 30% to 100%).
- › Built 10+ credit models (internal data, Open Finance, Central Bank SCR, bureau scores) with a logistic-regression ensemble; led the evaluation of ~13 bureaus.
- › Moved the modeling stack to Databricks and MLflow, with a custom inference path for ~400-feature models.

ClearSale / Serasa Experian

Jan 2017 – Aug 2025 · São Paulo, Brazil

Principal / Specialist Data Scientist

- › Grew from intern to one of the principal data scientists and technical lead for two modeling squads at Brazil's leader in AI fraud prevention (acquired by Serasa for R\$2B).
- › Built the core models for the transactional and account-opening fraud lines, plus a weekly pattern engine used by Brazil's largest e-commerces.
- › Built a feature platform that cut model backtests from a week to two hours (used by every modeling team), a self-fraud score that removed ~75% of chargebacks in the "safe" zone, and random-forest rule generation implemented in SQL (+25% to the automated path).
- › Launched a major global marketplace in Brazil from a cold start, with no local fraud history.

EDUCATION

B.Sc. in Statistics · University of Campinas (UNICAMP) · 2013–2017

Undergraduate Researcher, Boeing-funded aeroacoustics · UNICAMP · 2014–2016 · 3 papers; cut a simulation from 2 weeks to 2 hours using dimensionality reduction (POD/PCA).

SKILLS

Python · R · SQL · Machine Learning · Fraud Detection · Credit Risk · Feature Stores · Ensembles · Databricks · MLflow · BigQuery · Spark · Azure · MLOps · Statistics

CERTIFICATIONS

Agentic AI (DeepLearning.AI, 2026) · Deep Learning Specialization (DeepLearning.AI) · Machine Learning (Stanford / Coursera) · Mining Complex Data (UNICAMP, 2024) · Introduction to MPI (CENAPAD)