WORLDLINE

INTERNSHIP OFFER
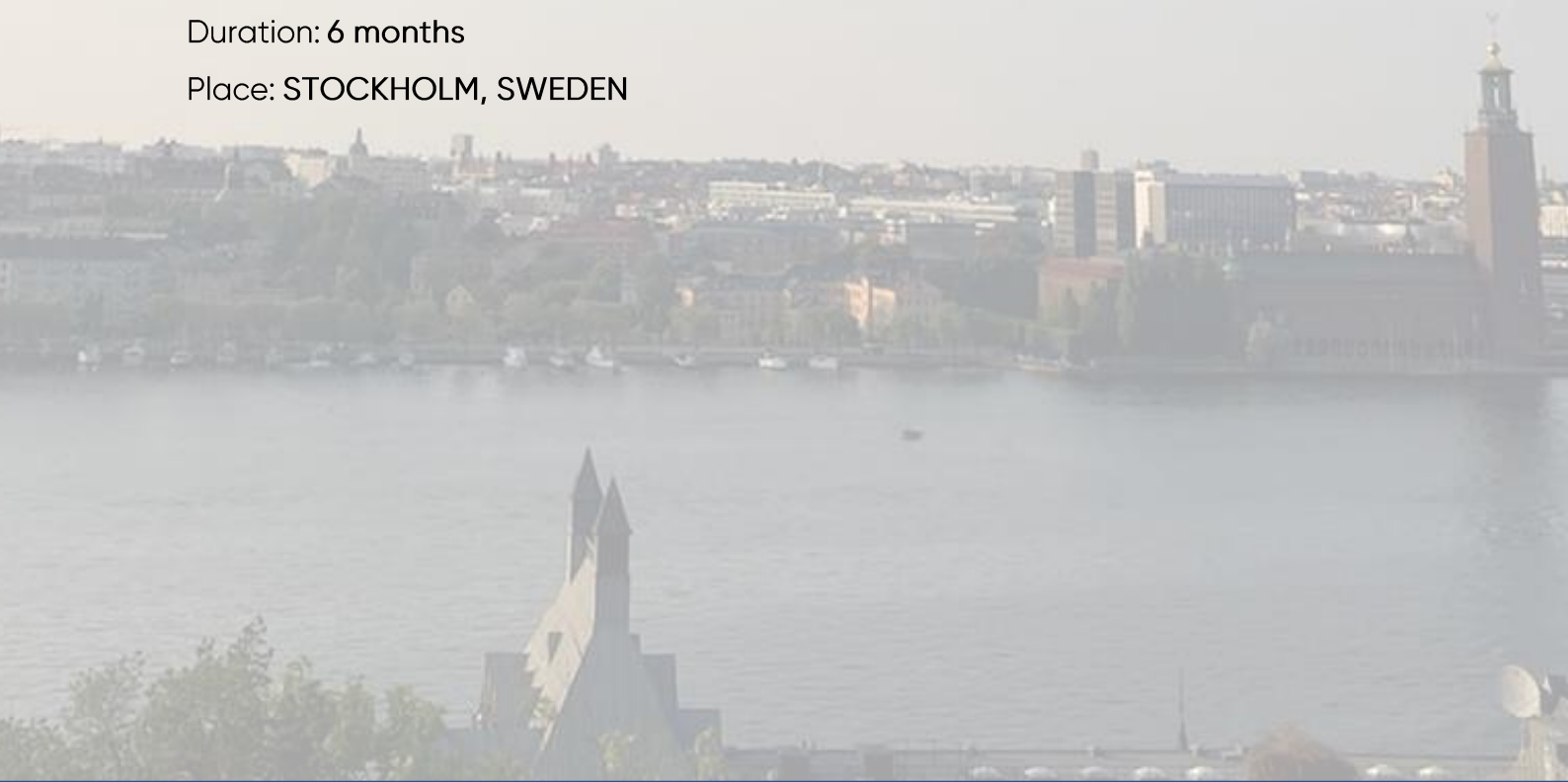
DATA SCIENCE FOR E-PAYMENTS

Duration: **6 months**

Place: **STOCKHOLM, SWEDEN**

About Worldline

With 20,000 employees and a physical presence in over 50 countries, Worldline is the fourth largest player worldwide and the only European player with an international footprint to rival international payments peers based in the US, providing the full payment ecosystem.

Worldline offers payment services, ranging from online payments, omnichannel solutions and a broad portfolio of payment terminals to one million merchants and 1,200 banks and financial institutions.

Worldline focuses on delivering incremental innovations in our operational activities for merchants, banks and end-users, as well as on anticipating and preparing for the long-term possibilities of digital disruption.

The Risk Data Science Team

The Risk Data Science team is a team of risk and data science professionals headed by Sébastien Hamelin (ENSAI 1998). The team's primary responsibilities are to oversee the risk resulting from the payment transactions of one-million merchants, support other risk teams with reports and data insights and research models and techniques that would improve the treatment of risks.

Data management and analytics are key area of development as the team strives to turn huge amounts of data generated by payment transactions into unique insights that improve measurement, monitoring and management of merchant risk.

To achieve our objectives, we work in close collaboration with all functions and business lines of Worldline, including sales, finance, compliance, products and technology teams.

Objectives of your project work

In your role, you will explore the opportunities that statistical analysis, data mining and machine learning can bring to create value for the management of merchant risk.

Your project work will address three key priorities in the development of our analytical capabilities:

- **Data engineering**: in close collaboration with Worldline's BI team who has the responsibility of developing and maintaining data management platforms, you will develop a risk data repository for the analysis of millions of electronic payments that are processed daily by Worldline

- **Statistical methodologies**: you will apply your knowledge of statistical methodologies for risk scoring, stress testing, merchant segmentation and predictive modeling that will contribute to the better assessment of our risks and increase our ability to anticipate adverse events

- **Merchant portfolio optimization**: you will contribute to develop a risk-based pricing approach to achieve an optimal risk/reward balance consistent with the company's business strategy

Depending on your main area of specialization, but also your personal interest, you may place more focus on one or another of our key priorities, but your project work shall contribute to the three of them.

WORLDLINE

Experience & Skills

- Ability to manipulate and analyse large and complex data sets coming from internal and external sources
- Data-driven and outcome-focused; able to tell stories using data
- Takes personal ownership; self-starter; ability to drive projects
- Result oriented and diligent
- Learns continuously; seeks out knowledge, ideas and feedback
- Good communication skills for interacting effectively with both business and technical development teams

Qualifications

- Master of Sciences degree in a quantitative field (Statistics, Data Science, Quantitative marketing, Econometrics, Quantitative finance or similar) – students graduating in 2022
- Knowledge of predictive models with an excellent understanding of probability/statistics fundamentals such as linear and logistic regression, probit models, etc.
- Excellent knowledge of machine learning algorithms including hierarchical clustering algorithms/non-hierarchical clustering methods, principal components analysis or classifiers
- Good knowledge of data manipulation and analysis using SQL BI systems or python.
- Excellent understanding of relational model for database management and data modeling principles (conceptual/logical data models)
- Good knowledge of either R, Python, SAS or similar statistical software
- Good command of English required; fluency in French or Swedish beneficial

If you recognize yourself in this profile, we are happy to hear from you very soon!

Please send your CV and Cover Letter to Jeremy Orsinet

e-mail: jeremy.orsinet@worldline.com

for more information on Worldline: https://worldline.com/