

# Jorge Espinoza Abud

## Data Scientist

**Email:** [resoluble.io@gmail.com](mailto:resoluble.io@gmail.com)

**Telegram:** [telegram.me/jorge\\_abud](https://t.me/jorge_abud)

**Linkedin:** [in/jorgeabud/](https://in/jorgeabud/)

**Website:** [jabud.github.io/](https://jabud.github.io/)

## About

---

My professional background has led me to take on multiple roles across various industries:

- I started my career as a production engineer in the marine industry, designing propellers for ships.
- I have worked as a data engineer in the real estate sector, building ETL pipelines and scrapers.
- I've been a software developer at a consulting firm.
- I also worked independently as a Python developer and data scientist on projects in the marketing, cloud computing, and ride-hailing industries.
- I have grown as a data scientist in the fintech industry, leading projects that supported decision-making and had an impact on risk management, customer behavior, and product growth, while also ensuring that processes remained optimized and standardized.

Currently as a senior data scientist at Uplabs, I am working on solving major challenges and revolutionizing the transportation industry through the creation of startups and products focused on data, data science, and artificial intelligence.

## Experience

---

### Senior Data Scientist at Up.Labs (May 2025 - Present)

- Building data driven startups.

### Lead Data Scientist at Bankaya (Jun 2023 - Feb 2025)

- Led a team of data scientists, providing technical guidance and driving risk and fraud detection initiatives.
- Designed, trained, and deployed machine learning models for risk and fraud across all company products, **improving bad rates while maintaining approval rates.**
- **Increased fraud detection related to unwillingness to pay across the portfolio**, enhancing risk assessment and mitigation strategies.
- Developed an internal **Python library** to streamline the data science workflow, **reducing development time and ensuring standardization.**
- **Architected the feature store** and built scalable pipelines for **training data generation and real-time feature serving in production.**
- Established standardized processes and templates for **model training, evaluation, monitoring, and feature engineering**, significantly **reducing time-to-first baseline model and time-to-deployment.**
- Defined **cross-functional collaboration strategies** with business teams, implemented **best practices for data science operations**, and maintained **comprehensive documentation.**
- Assessed data providers, conducted **proof-of-concept experiments**, and recommended high-value **data integrations** to enhance model performance and business impact.

- Designed and evaluated **A/B tests**, performing **power analysis and statistical tests** to determine **sample sizes, experiment duration, and data-driven decisions** for **credit offers and product optimizations**.

#### Lead Data Scientist at Konfio (Apr 2023 - Jun 2023)

- Mentored data scientists, providing **technical guidance** to refine project details while fostering **independence and skill development**.
- Led **data science projects for collections**, collaborating with stakeholders to **prioritize initiatives**, design **machine learning solutions**, and **communicate updates and results** effectively.

#### Senior Data Scientist at Konfio (May 2021 - Apr 2023)

- **Developed early warning detection systems** to help the collections team take proactive action at both **industry and client levels**.
- Built an **income estimation model** to assign credit lines to clients with **incomplete financial data**, improving credit decisioning.
- Designed a **customer lifetime value (CLV) model** to forecast revenue from card clients, supporting **long-term profitability strategies**.
- Developed a **customer churn prediction model**, enabling targeted retention strategies for high-risk clients.
- Created a **propensity model** to estimate customer likelihood of accepting **credit line offers**, optimizing sales team prioritization.
- **Enhanced internal data science tools** to improve efficiency in **model monitoring and debugging**, reducing troubleshooting time.

#### Data Scientist at Konfio (Nov 2019 - May 2021)

- **Collaborated across three squads**—Growth, Risk, and Collections—delivering data-driven solutions tailored to each domain.
- Developed a **time series model** to analyze **credit search behavior at the industry level**, identifying trends and market shifts.
- Built a **risk estimation model** for **recurring working capital clients**, improving credit decisioning and risk management.
- Designed a **collection optimization model** to predict the **best date to collect payments from clients**, enhancing recovery rates and operational efficiency.

#### Data Scientist - Python Developer at Self-employed (Feb 2018 - Nov 2019)

- **@San pancho (now jellyfish)**: Conducted **descriptive data analysis** to identify **customer segments and behavioral patterns**. Developed a **forecasting model** to predict trends in customer behavior, optimizing targeting strategies.
- **@Teranalytics**: Designed a **business model for a new product** using **Monte Carlo simulations**. Built a **web-based platform** to visualize results, enabling clients to make **data-driven business decisions** based on future projections.
- **@BlackInnTech**: Developed an **ETL pipeline** and leveraged **NLP models** to process **unstructured text data**, extracting key insights for **background checks and driver hiring** for a major transportation services app.
- **@Sanabria**: Assisted with **web development** and **IT support tasks**.

#### Senior Developer at Kalypso (Apr 2017 - Feb 2018)

- **Developed software solutions** for the **Product Life-Cycle Management (PLM) consulting team**, enhancing process efficiency and data management.
- **Tech stack**: Java, Oracle platform.

### Lead Data Engineer at Intelimetrika (Jul 2016 - Apr 2017)

- Led the **development and maintenance of an ETL system** for **real estate data**, ensuring a **reliable data pipeline** for company services and analytics.
- **Developed NLP models** to extract **key insights from real estate data**, enhancing **new features** for predictive models in the company.

### Data Engineer at Intelimetrika (Mar 2016 - Jul 2016)

- **Developed and maintained web scrapers**, ensuring **efficient data extraction** for real estate analysis.

### Production Engineer at Rice Propulsion (2013 - 2014)

- **Contributed to the design phase** of the **marine propeller production process**, optimizing efficiency and performance.
- Worked on the **mechanical design** and performed **stress-strain analysis** for a new product, ensuring structural integrity and reliability.

## Education

---

### Cypher Fundamentals

Certificate ID: [990c4cf7-f1de-4a88-a9d4-163bb25ee4ad](#)

### Experimental Design Basics

Certificate ID: [92238e4306f0fdf12620664bff4f7f67](#)

### A Crash Course in Causality: Inferring Causal Effects from Observational Data

Certificate ID: [48a72e1b6d07e85be20c8f93709c23b1](#)

### Perform data science with Azure Databricks

Certificate ID: [2c3d06a1771e6ab15a81159fafbc94d5](#)

### Microsoft Azure Databricks for Data Engineering

Certificate ID: [bb67deb56f7b56dddb9ed18a6ef23aaa](#)

### BSc Mechatronics Engineering

Instituto Tecnológico y de Estudios Superiores de Monterrey, Campus Guadalajara.

## Projects

---

### QR generator

I was curious about pyscript and I created a github page with a [QR code generator](#) using python and static website files.

### Math animations

Project to visualize and animate math objects and algorithms, using python and matplotlib.

### CPMX8 A.I. and Robotics Hackathon

The team and I developed a computer vision model and a simple web application to activate a web-cam, recognize faces and classify them by sentiment. We played with keras, IBM watson and flask.

### Sentiment Analysis Classifier

A just for fun and learning purposes project, I used Twitter API to extract text and then build a model to classify it by sentiment.

## Skills

---

- Team Leadership
- Machine Learning
- Data Science
- Data Engineering
- Analytics
- AB Tests
- MLOps
- Credit Risk Management
- Product Growth
- Extract, Transform, Load Pipelines
- Proof of concept and prototyping
- Data visualization and Dashboards
- Sklearn
- Pandas
- Numpy
- Pyspark
- MLFlow
- Neo4j
- statsmodels
- statsforecast
- Databricks

## Languages

---

Spanish, English, Python