

## Machine Learning Engineer, Nigeria

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Company: Branch International

Location: Nigeria

Category: computer-and-mathematical

**Branch Overview** Imagine a world where every person has improved access to financial services. People could start new businesses, pay for their children's education, and cover their emergency medical bills – the possibilities to improve life are endless. Branch is a global technology company revolutionizing financial access for millions of underserved banking customers today across Africa and India. By leveraging the rapid adoption of smartphones, machine learning, and other technology, Branch is pioneering new ways to improve access and value for those overlooked by banks. From instant loans to market-leading investment yields, Branch offers a variety of products that help our customers be financially empowered. Branch's mission-driven team is led by the co-founders of Kiva.org and one of the earliest product leaders of PayPal. Branch has raised over \$100 million from leading Silicon Valley investors, including Andreessen Horowitz (a16z) and Visa. With over 32 million downloads, Branch is one of the most popular finance apps in the world.

**Job Overview** Branch began its journey in Kenya in 2015 and has seen rapid adoption and growth. We are looking for talented Machine Learning Engineers to join us and be part of this journey. You will work closely with other Engineers, Product Managers, and Data Scientists to develop, improve, and deploy machine learning models and to solve other optimization problems. We make extensive use of machine learning in our credit product, where it is used (among other things) for underwriting and loan servicing decisions. We are also actively exploring other applications of Machine Learning in some of our newer products, with the ultimate goal of improving the user experience. Machine Learning sits at the intersection of a number of different disciplines: Computer Science, Statistics, Operations Research, Data Science, and

others. At Branch, we fundamentally believe that in order for Machine Learning to be impactful, it needs to be closely embedded into the rest of the product development and software engineering process, which is why we emphasize the importance of software engineering skills and experience for this role. As a company, we are passionate about our customers, fearless in the face of barriers, and driven by data. As an engineering team, we value bottom-up innovation and decentralized decision-making. We believe the best ideas can come from anyone in the company, and we are working hard to create an environment where everyone feels empowered to propose solutions to the challenges we face. We are looking for individuals who thrive in a fast-moving, innovative, and customer-focused setting. How you will make an impact

**Credit Decisions:** Core to our business is understanding and building signals from unstructured and structured data to identify good borrowers.

**Customer Service:** Using machine learning and NLP, automate customer service interactions and provide context to our customer service team.

**Fraud Prevention:** Identify patterns of fraudulent behavior and build models to detect and prevent these behaviors.

**Teamwork:** Bring your experience to bear on the technical direction and abilities of the team, and work cross-functionally with policy and product teams as we improve processes and break new ground.

**Qualifications** 4+ years of experience building software in a production environment. Startup or early-stage team experience is preferred. Excellent software engineering and programming skills, especially Python and SQL. A diverse range of data skills, including experimentation, statistics, and machine learning, has used these skills to inform business decisions. An understanding of cloud computing infrastructure and data pipelines.

**Self-motivation:** You teach yourself new skills. You take the initiative to solve problems before they arise. You roll up your sleeves and get stuff done.

**Team motivation:** You listen to others, speak your mind, and ask the right questions. You are a great collaborator and teacher. The drive to make a positive impact on customers' lives.

**Benefits of Joining** Mission-driven, fast-paced and entrepreneurial environment  
Competitive salary and equity package  
A collaborative and flat company culture  
Fully paid life and health insurance benefit with Axa Mansard (Platinum plan)  
28 days of paid vacation days, 30 days of sick leave, bereavement leave, and periodic mental health days  
Fully paid parental leave - 6 months maternity leave and 3 months paternity leave  
Pension benefit  
Monthly WFH stipend alongside a one-time home office set-up budget \$500  
A nnuual professional development budget  
Discretionary trips to our offices across the globe, with global travel medical insurance (when it's safe to travel!)  
Team meals and social events  
Flexible working hours  
Where we work: Remote first, with the option to work in-person

occasionally Location This is a remote role. The ideal candidate is able to work in the West African Time (WAT) time zone and collaborate with colleagues around the world. Branch International is an Equal Opportunity Employer. The company does not and will not discriminate in employment on any basis prohibited by applicable law. Powered by JazzHR

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