

TOMAS FERRER

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SUMMARY

Product data scientist with 10+ YoE in Data Science, Analytics, production ML models, and applied GenAI in fintech and marketplaces. Expertise in causal inference, product launches, & measurement at scale

WORK EXPERIENCE

Block / Cash App

New York, NY May 2023 – May 2026

Staff Product Data Scientist (L6), Lending, Banking

- Owned portfolio experimentation and analytics for Cash App's \$1B+ lending portfolio through triple-digit growth; tested repayment, duration, and growth levers against volume and margin
- Led data science for product launches for Overdraft, Retroactive Financing BNPL, Card Offers; 0-1 data models, experimentation, monitoring that guided rollout decisions
- Identified fraud & abuse patterns across the lending portfolio, partnered with engineering to mitigate losses and compliance risk
- Developed agentic workflows to clear customer support backlogs, cutting manual review 40% and restoring SLAs

Mynd (Series C startup, acq. Roofstock)

San Francisco, CA Jan 2021 – May 2023

Head of Data Science & Analytics

- Built and led data science function from zero, scaling to 6 data scientists; trained & deployed machine learning models for pricing, demand forecasting, and predictive maintenance models core to platform operations
- Led analytics strategy with C-suite, translating pricing and forecasting models into investment decisions across an \$850M+ property acquisition pipeline
- Built the decision framework for CAC, LTV, and channel attribution, guiding marketing budget allocation

Lyft

San Francisco, CA Oct 2018 – Nov 2020

Data Scientist, Marketplace

- Owned supply-side strategy for high-variance markets, led intervention that delivered \$3M+/year in savings
- Owned regional incentive strategy, allocating \$50M to balance supply and demand and grow rides
- Developed forecasting models and identified fraudulent exploitation patterns; insights shaped regional playbooks and saved \$500k+/year

Procter & Gamble

Cincinnati, OH Aug 2014 – Oct 2018

Operations Manager, Data Science Manager

- Built process automations for retail channel operations, reducing manual workload and increasing accuracy
- Developed campaign and supply chain optimization models adopted nationally; pilots led to +15% sales lift

Boston Consulting Group

Buenos Aires, Argentina Mar 2013 – Jun 2014

Associate

- Delivered strategy and operations engagements for banking and industrial clients across Latin America

EDUCATION

Johns Hopkins University

May 2018

Master of Science, Applied Mathematics & Statistics | Merit Scholarship

Instituto Tecnológico de Buenos Aires

Dec 2012

Bachelor of Science, Industrial Engineering | Exchange: University of Pennsylvania

WRITING

- "Advanced Forecasting: Using ML to build multi-state probability distributions" ([Medium.com](https://medium.com), 2022)

SKILLS

Python, SQL, data engineering, forecasting, machine learning, statistical modeling, causal inference, experimentation, anomaly detection, bayesian statistics, classification