

# SERGEY ORLOV

## CREDIT DECISIONING | ARCHITECTURE & ENGINEERING

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**Architect and end-to-end technical owner.** My production work connects financial-data ingestion, feature engineering, calibrated risk scoring, policy orchestration, explainability, deployment, and monitoring.

### CONCEPTUAL DECISION FLOW



### ENGINEERING RESPONSIBILITIES

#### MODELING

Routed, calibrated risk models and transaction-based features. Evaluate discrimination and probability quality; use champion/challenger and shadow evaluation to inform changes.

#### DECISIONING

Separate model estimates from policy decisions. Make review paths and safe fallbacks explicit. Pair SHAP-based explanations and reason codes with auditable decision evidence.

#### PRODUCTION

Python/FastAPI, Docker, and Azure. Version services and releases; use CI/CD, regression validation, and structured logging to support controlled change and investigation.

#### LIFECYCLE

Monitor input quality and model behavior. Connect observations and repayment outcomes to subsequent evaluation, feature work, and policy iteration.

### DESIGN TRADE-OFFS

Data coverage versus model specialization. Automation versus explicit review. Model improvement versus controlled policy change. Audit evidence spans the flow; monitoring informs subsequent evaluation.

**Inspect independent demonstrations:** Open Decisioning Lab | Default Risk Lifecycle Lab  
Document AI Reliability Lab | Cashflow Intelligence Lab

Conceptual view of engineering responsibilities, not a deployment blueprint. Public demonstrations use synthetic data. Employer thresholds, configurations, volumes, economics, and performance results are omitted.