

ABHISHEK YADAV

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Seeking challenging assignment in Operations Management, Onboarding & Underwriting, AML-CFT, Risk & Fraud analysis, Automation-Implementations, Acquirers/Processors relationships with organization of repute.

CAREER SUMMARY

- ↳ Digital Payments Processing Professional with 10 years of valuable experience in Managing Operations Globally, Onboarding/Underwriting, Automation/Implementation, Risk & Fraud Investigation, Chargeback analysis, Acquirer Relationships & Management and Merchant Support.
- ↳ Gained experience in Handling Teams, central operations, handling clients, resolving their queries & providing high quality service to achieve greater level of customer satisfaction.
- ↳ Possess knowledge of excellent computer skills.
- ↳ Excellent communication, interpersonal and team building skills with the ability to work in a fast-paced environment.

Core Competencies

- ↳ Digital Payment Technology.
- ↳ Digital Onboarding.
- ↳ Implementation of Automation Projects (Onboarding Portal, Back-end Portal, Front-end Portal) Underwriting, CDD/EDD, Risk & Fraud Analysis.
- ↳ Implementation of Automation Projects (Onboarding Portal, Back-end Portal, Front-end Portal, FRTM)
- ↳ Cards & Payments Processing & End to End exposure to digital payments lifecycle.
- ↳ Dispute & Fraud Prevention.
- ↳ Payment Scheme Compliance & Rules.
- ↳ Acquiring Banks Management.
- ↳ AML-CFT Assessments.
- ↳ QA/Testing/Risk Management.
- ↳ Team Leadership/Mentoring.
- ↳ Interpersonal and influencing skills.

WORK EXPERIENCE

PayTabs LLC., Bahrain and UAE -- Team Lead -- Payment Operations Apr'17-Till Date

Key Result Areas: Onboarding & Underwriting, Risk & Fraud Monitoring, Acquiring Relationships.

Additional responsibilities: - Automation, New Projects Implementations/Policy(s) & Procedure(s),.

- ↳ Handling Global Operations – Merchant Onboarding/Underwriting & Activations.
- ↳ To investigate & report risk activities and suggest mitigative actions. Managing the risk parameters & velocities.
- ↳ Merchant Support, Settlements, Reconciliation oversight for Int'l Merchants Portfolio.

- ↳ Co-ordinating with multiple banks from GCC or Acquirers regarding Activations & Configurations.
- ↳ Risk Assessment for Globally Onboarded Merchants.
- ↳ Handling Escalations in Merchant Onboardings.
- ↳ Liaising with Acquirers from KSA, Jordan, UAE, Kuwait, Oman & Card Schemes (VISA/Mastercard) to onboard new merchants. Payment Implementations/Configurations on Card Scheme processors such as Amex, MADA, MPGS/MIGS (Mastercard) & Cybersource (VISA).
- ↳ Oversee the conduct of site reviews to determine and detect vulnerabilities in systems and/ or policies/ procedures that may potentially lead to fraudulent activity and/or abuse.
- ↳ Handling chargeback and frauds to ensure closure within TAT. Review of velocity and risk rules on periodic basis with the help of transaction monitoring.
- ↳ Provide detailed and high-level reporting on current fraud investigations to Management as needed.
- ↳ Handling Process Automation Projects/Assignments.
- ↳ Support Acquiring Relationship Manager in arrangements of Int'l Portfolio.
- ↳ Conducting fraud investigations, analyzing fraud trends, establishing and monitoring fraud indicators, performing a fraud risk assessment, identifying operational deficiencies and human factors that enable or influence such activity and conducting fraud training.
- ↳ Motivating and guiding my team for best results for the organization.

Achievements at PayTabs

- ✓ Created Self Digital Onboarding Portal for new merchants. Involved in successful implementation of CRM to improve time taken for Activation.
- ✓ Helped Team to makeover of the merchant dashboard & Operations dashboard.
- ✓ Created Dispute Resolution Policy(s) for APMs. Created Onboarding & Underwriting procedures for crypto & cross border merchants.
- ✓ Involved in Successfully setup of operations in Oman, Kuwait & Philippines.
- ✓ Involved in successful integration (Ops/policy(s)/implementation) of some famous APMs in GCC.
- ✓ Successfully implemented host to host settlement feature.
- ✓ Successfully conducted & implemented the FMP audit from Mastercard.

mPayGo Payments Pvt Ltd, Noida	Assistant Manager (Operations)	Oct'16-March'17
Key Result Areas: Onboarding & Underwriting, Risk & Fraud, Merchant Support, Settlements & Compliance (Operations)		

- ↳ Oversee the feedback & QA of Self Onboarding App to improve the Onboarding Journey of a merchant.
- ↳ Carry out Internal Investigations related to fraudulent operating activities, investigation plans and performance results.
- ↳ Merchant Support, Settlements, Reconciliation.
- ↳ Develop and prepare Fraud Alerts and Reports that are suitable for review by management and employees.
- ↳ Provide management with recommendations to improve fraud awareness.
- ↳ Motivating and guiding my team for best results for the organization.
- ↳ Post-Onboarding Merchant Risk Assessment/Underwriting.

- ↳ Handling key customer complaints / chargeback and to ensure closure within TAT. Review of velocity and risk rules on periodic basis with the help of transaction monitoring.
- ↳ Resolving Merchant Queries.

In addition, I develop, design and implement risk related policies and procedures for mPayGo operational risk.

Highlights: -

- ✓ Help into set-up for the functioning as the payment aggregator with Axis Bank & RBL Bank.
- ✓ Implemented Self Onboarding mobile app for merchants & helped Product team to develop Self Onboarding Portal.
- ✓ Successfully setup of operations in Delhi.

PayU India Payments Pvt Ltd, Gurgaon Sr. Executive – (Merchant Service Operations) Aug'14-Sep'16

Key Result Areas: Merchant Operations, Risk & Fraud, Settlements (Operations)

- ↳ To Handle Merchant's Settlements Process & Reports.
- ↳ KYC/KYB due diligence activities.
- ↳ Pre & Post Onboarding Risk Assessment/Underwriting.
- ↳ Many other activities related to finance & Merchant management.
- ↳ To prepare payout reports of the Merchants.
- ↳ Transaction monitoring on daily basis and timely blocking of suspected / identified fraud transactions/accounts.
- ↳ Minimize fraud loss by initiating first level investigation and increase recovery.

Highlights: -

- ✓ Achieved best employee of the month 2 times (May 2015 & April 2016)
- ✓ Worked with Product team to develop Digital Onboarding Portal & Fraud Risk Management System.

IBIBO Group (PayU India), Gurgaon Executive – (Customer Service) Feb'14-Aug'14

Deputed to IBIBO Group on Payroll of Intellect Support Services Pvt. Ltd.

Key Result Areas: Merchant Onboarding Operations, Settlements (Operations)

- ↳ KYC/KYB due diligence activities. To Handle Merchant's Settlements Process & Reports.
- ↳ Pre & Post Onboarding Risk Assessment/Underwriting.

HT Media Ltd. Gurgaon Executive (Resume Sales Operations) Nov'12-Jan'14

Deputed to HT Media Ltd. On Payroll of TeamLease Services Pvt Ltd.

Key Result Areas: Handling Customer Support Operations & ensured resolution of queries with TAT adherence – all related to payment services.

Highlights: -

- ✓ Represented the company in defense job fairs (IAF & Navy) to assist the sales team in delivering the services on the spot.
- ✓ Worked as Key member of Resume Services Team as a part of 5-member team.

ACADEMIC CREDENTIALS

- ↳ Certified Anti-Money Laundering Investigator (CAMI) 2022
- ↳ Bachelor's in Business Administration 2012

↳ XII from St. Soldier Public School affiliated (CBSE) Gurgaon	2009
↳ X from St. Soldier Public School affiliated (CBSE) Gurgaon	2007
↳ Certified in Prevention of Financial Crimes (Thomson & Reuters)	2019

PROFESSIONAL ENHANCEMENT

Summer Internship

Organization	Maruti Suzuki Ltd. Gurgaon
Topic	Dual Airbag launch system & Rear Sensor automation
Duration	6 weeks (May & June-2011)
Grade	A+

AWARDS AND ACHIEVEMENTS

- ↳ Secured 2nd position in National Level Fest at KIIT, Gurgaon.
- ↳ Secured 4th position in Annual Fest at DPGITM, Gurgaon.
- ↳ Secured 1st position in Inter Campus Presentation Competition, DPGITM.
- ↳ Secured 2nd position at State Level Cricket tournament from Haryana.
- ↳ Awarded as Best Player in district tournaments (Cricket) from Gurgaon.

PERSONAL DETAILS

Date of Birth	25 th July 1992
Permanent Address	H no. 103A, Street 7, Salahpur Khera, Bijwasan, South-West Delhi, India
Present Address	Afaq Tower, Road 2417, Juffair, Block 324, Manama, Bahrain
Languages Known	English and Hindi
Passport details	U6287199 expiring in 2031 & issued in India. K6587194 expired in 2021 & issued in India.