

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.