

Harshpreet Singh

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Summary

Fintech professional with 4+ years of experience in **fraud risk management, credit risk, transaction monitoring, chargebacks, compliance, KYC, and product risk governance**. Proven record of reducing fraud losses by 50%, managing critical risk processes end-to-end, leading KYC/EDD/CDD reviews, and building internal tools. Skilled in **SQL, Excel, and cross-functional coordination** with legal, compliance, and technology teams. Currently leading fraud and risk at SabPaisa and serving as **Risk Owner of the Payment Link product**.

Experience

SRS Live Technologies Pvt Ltd (SabPaisa) – New Delhi, India

Senior Associate – Risk | Jun 2024 – Present

- Managed **fraud monitoring, chargebacks, KYC documentation, and merchant risk** in coordination with banks, partners, and LEAs.
- Reduced fraud losses by **50%+** across PG & Payment Link flows through real-time alerts and rule-based monitoring.
- Conducted **KYC, EDD & CDD reviews** for high-risk merchants.
- Handled **cyber complaints & MHA escalations**, ensuring timely reports to authorities and stakeholders.
- Coordinated **FIU-IND reporting**, ensuring compliance with regulatory timelines.
- Acted as **Risk Owner of the Payment Link product**, ensuring robust fraud controls, chargeback handling, and compliance readiness.
- Partnered with tech teams to enhance **Fraud Risk Management (FRM) logic** and anomaly detection.
- Leveraged **SQL & Excel** for risk analytics, merchant scoring, and daily dashboards.
- Built SOPs for risk & fraud reviews, trained and led a **team of 2 members & 3 interns**.

Payworld Digital Services Pvt Ltd – Gurugram, India

Senior Executive – Risk | Jun 2023 – Jun 2024

- Conducted **transaction monitoring, fraud detection, and KYC/EDD/CDD verification** for merchant onboarding.
- Investigated fraud cases, prepared **detailed LEA reports**, and supported recovery & reconciliation.
- Designed SOPs for **risk checks, onboarding, and internal fraud escalations**.

- Built **risk dashboards in Excel** for fraud, chargebacks, and merchant health reporting.
- Assisted compliance team in **audit preparation and regulatory/partner queries**.
- Coordinated with product & operations teams to **strengthen merchant screening workflows**.

Instantpay India Ltd – New Delhi, India

Associate – Operations & Customer Success | Sep 2021 – Jun 2023

- Handled **escalations of customer and merchant complaints**, ensuring timely resolution within SLAs.
- Coordinated with **banks, partners, and internal teams** to resolve payment disputes and service breakdowns.
- Supported **KYC and documentation reviews** for customers and partners.
- Generated **operational and financial reports** in Excel for management decision-making.
- Contributed to **policy improvement discussions** and operational efficiency initiatives.

Skills

- Fraud Risk Management
- Credit Risk Analysis & Underwriting
- Transaction Monitoring & Alert Handling
- KYC / EDD / CDD
- SQL (Risk Data Extraction & Custom Queries)
- Excel (Pivots, Lookups, Scoring Models)
- Chargeback & Dispute Management | Escalation & Investigation Handling
- Compliance & Regulatory Reporting (FIU, MHA, Banks)

Achievements

- **“Guardian of Risk” Award – SabPaisa, FY 2024–25**
- **“Customer Success Champion” Award – Instantpay, Q4 FY 2021–22**

Education & Certifications

- **B.Com (Accounting & Business Management)** – University of Delhi, SOL (2021-24)
- **Lean Six Sigma Green Belt** – EY Learning (2025)
- **Certification in Prevention of Cyber Crime & Fraud Management** – IIBF (2024)
- **Advanced Excel & SQL Certification** – Promotech Institute(2022)

Languages

- English | Hindi | Punjabi