

ABHINAV PATHAK

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With 8 years of specialized experience in the Fintech and E-Gaming industry, I bring a strong blend of chargeback and fraud management expertise. My core strengths lie in risk and compliance operations, with specialization in fraud risk assessment, digital risk protection, CDD, EDD, and KYC processes. I am passionate about driving impact through collaboration, integrity, and data informed decision making.

Baazi Games Pvt. Ltd.

Assistant Manager | Risk & Compliance | Sep'23 – Sep'25

- Resolved chargebacks and fraud disputes in compliance with Visa, MasterCard, and other card network guidelines, **meeting SLAs** across all dispute stages.
- Collaborated with analytics teams to identify **fraud patterns** such as gameplay, dumping, deposit trends, historical data and emerging threats, **optimizing fraud detection rules**.
- Identified **workflow gaps** and implemented **process improvements** in KYC operations and fraud management, streamlining customer onboarding and reducing financial losses.
- Prepared MIS reports on chargebacks, fraudulent cases, recoveries, and root cause analyses, providing actionable insights to relevant departments.
- Verified customer identity and conducted risk categorization during onboarding via QC checks, selfie-ID matching, government data API integration.
- **Digital Risk Protection**
 - Monitoring **intellectual property (IP)** using automated tools, detecting potential content misuse or trademark violations, and initiating timely risk mitigation actions.
 - Reviewing employees' credential breaches along with the compromised hardware and analysis the root cause and taking necessary action to mitigate the risk.
 - Coordinate with **Legal and compliance department** for necessary actions such as takedowns, John Doe Order and other regulatory support.

Paytm Payments Services Ltd

Senior Associate | Risk Assessment | Jun'18 – Aug'23

- Leading **risk assessment team** in Pre-onboarding an online merchant based on merchant's line of business.
- Verifying business identity information, including business name, address, tax identification numbers, and beneficial ownership.
- Ensuring the merchant's industry and business activity are legally permissible and not high-risk in the intended jurisdiction.
- Using collected data to score the merchant's risk level dynamically, helping prioritize due diligence and resource allocation.
- Identifying **fraudulent transactions** on the basis of LEA, banks and RBI Ombudsman complaints and to confirm and cancel the Authorizations.
- Ensuring complaints are logged promptly in the I4c Portal and acknowledged within the defined SLA for quick initiation of resolution.
- Efficient liaison and coordination with respective LEAs concerned with complaint investigation and follow-up actions within SLA norms.
- Acting as the primary point of contact between the organization and LEA, ensuring smooth communication, timely updates, and facilitation of complaint resolution.
- Representing the organization in front of the Ombudsman, ensuring timely furnishing of information and documentation within stipulated timelines.
- Providing periodic status updates and reports to internal stakeholders and regulatory bodies as required.

Thomson Reuters

Risk Analyst | KYC & Due Diligence | Dec'17 - Jun'18

- **Managing compliance and operations work** of KYC verification process in relation with the **AML guidelines** of Financial Institutions.
- Categorizing the **due diligence** of the Institution based on the organization policy as simplified, standard and heightened Risk.
- Preparing the **annotated report** of KYC for the financial institutions with validity in accordance with the respective Due Diligence.
- Mitigate sanctions risk as per **world checks tool** and **screening policies**.

Education and Certifications

- B. Tech | Uttar Pradesh technical University | 2014
- 10+2 ICSE | Christ the King College | 2009
- AML Investigator Certification| Udemy | 2024
- Chargeback Reason Codes Certification| Udemy | 2025

Skills

- Advanced proficiency in Microsoft Office along with Excel.
- Experienced in identifying discrepancies, assessing risks, and enhancing business processes for operational efficiency.

