

Thaayumaanavan Rajasekaran

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Work Experience

Asst. Manager - Operations

Accupayd Technologies Pvt Ltd-Chennai, Tamil Nadu

Full-time

October 2024 to May 2025

- Co-ordinate with bank for setting up various Accounts and Commercials.
- Co-ordinate with technical team for API Integration process.
- Conducting user research and analyzing data to improve a product
- Managing a product roadmap and prioritizing features
- Also will do functional testing on our product

Senior Risk Analyst

IPPOPAY-Chennai, Tamil Nadu

Full-time

March 2024 to September 2024

- Responsible for on-boarding merchant checks.
- Co-ordinate with technical team for API Integration process.
- Handle AML and KYC process.
- Orchestrated a comprehensive update to the KYC framework, resulting in a 40% improvement in due diligence efficiency and a 30% reduction in client onboarding time.
- Implemented an advanced risk scoring model that increased the detection of high-risk entities by 50%, significantly mitigating potential legal and reputational risks for the firm.
- Responsible for Merchant settlement
- Monitoring merchant transactions and stop settlement if there is any suspicious spike/alert in Merchant transaction patter
- Conducting user research and analyzing data to improve a product
- Managing a product roadmap and prioritizing features
- Also will do functional testing on our product
- Will handle chargeback and web crawling on on-boarded merchants.

Risk Management Specialist

Ipowersi Technologies Private Limited-Chennai, Tamil Nadu

September 2022 to September 2023

My role is to handle Merchant Risk, Credit Risk, merchant on-boarding, merchant settlement, AML & KYC.

Transaction monitoring.

- Maintain RBI and processing banks policies.
- Perform Reconciliation

- Perform Risk check on merchants.
- Perform KYC, on new merchants.
- Stay up-to-date on changes to AML regulations and guidelines, as well as emerging money laundering and terrorist financing risks, to ensure that transaction monitoring processes are effective and compliant
- AML work involves implementing policies, procedures, and processes to prevent, detect, and report money laundering and terrorist financing activities.
- Create new strategies to identify and avoid fraud transactions.
- Evaluate Merchants business model and schedule transaction settlement
- Perform Periodical Risk checks over various business models.
- Perform Alerts & Chargeback operations.
- Have clear Knowledge on PCI DSS, BRAM, GBPP

Chargeback Specialist

Chargeback Gurus-Chennai, Tamil Nadu

Full-time

July 2020 to June 2022

- My role is to handle chargeback, Risk analysis.reconciliation
- To set templates that reduces chargeback loss percentage.
- Apart from chargeback I had worked on credit risk.
- Also an active member of Business Risk management team.
- Managed business-specific reconciliation.
- Handled some Testing operations like, Designing Test cases and Test Plans.
- Performing system integration testing, regression testing, sanity testing.
- Identifying and logging defects using jira.

Fraud Prevention Analyst

Worldline E-payments India Pvt Ltd-Chennai, Tamil Nadu

Full-time

May 2017 to September 2018

JOB DESCRIPTION:

- Cross verify transaction of new merchants to identify fraud.
- Perform pre-screening and post screening of merchants.
- Have clear knowledge over BRAM, GBPP guidelines.
- Responsible for initial settlements for merchant.
- Perform the tasks of monitoring and reviewing transaction data and electronic account to prevent possible fraud.
- Customer due diligence involves collecting and verifying customer information, assessing the customer's risk profile, and monitoring customer activity for suspicious behavior.
- Suspicious activity reporting involves filing reports with the relevant authorities when potentially suspicious activity is identified, in accordance with local AML regulations and guidelines.
- Handle the tasks of developing business requirements, procedures, processes for closure of identified gap area with the help of Internal Fraud Manager and IT group.
- Handle the tasks of giving manual credit
- Performs Manual Testing

COMPETENCIES: TECHNOLOGY, TOOL:.

- Packages & Tools: MS-Office, SQL Developer.
- Operating System: Windows

Engineer trainee

COGNIZANT TECHNOLOGY SOLUTIONS

November 2015 to March 2016

Education

B.Tech in CSE in CSE

Bharat University - Chennai, Tamil Nadu, IN

2011 to 2015

Skills / IT Skills

- Risk management (5 years)
- SQL
- Business Requirements
- Functional testing (2 years)
- System testing (3 years)
- Bank reconciliation (4 years)
- A/B testing (1 year)
- Tableau (2 years)