**Vijay Pratap Singh**

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**Navi Mumbai Maharashtra**

**OPERATIONS MANAGEMENT / PROCESS IMPROVEMENT / RISK ASSESSMENT /BANKING RELATIONSHIP & ALLIANCE**

Versatile, High energy professional successful in achieving business growth objectives within turnaround and rapid changing environment

# PROFILE SUMMARY

* A result-oriented professional with **nearly 10 years** of experience in **OPERATIONS MANAGEMENT / PROCESS IMPROVEMENT / BANKING RELATIONSHIP & ALLIANCE AND MERCHANT ONBOARDING AND RISK ASSESSMENT**
* Gained exposure in:
  + Ensuring our processes and transactions are executed correctly, while minimizing risk & maximizing service quality
  + KYC validation & checks for the prevention/detection of fraud. Taking decision on application approval and rejection for all merchant applications
* In-depth knowledge of Life Cycle management of the merchants which helped in administering sales queries and merchant special requests related to their account management

Vendor/partner management by efficient handling the Partner relationships with FDC, bill desk & five Bank for direct net banking Integrations

* Credit/Debit card fraud, Chargeback, Settlement processing, risk management
* Possess knowledge of:
  + Existing banking rates and commercial across various business category in the market for various payment instruments
  + Regulations, Merchant Risk, Payment Risk, Card Association Policies, Chargeback Processes and associated controls is mandatory.
* An effective leader with excellent communication, negotiation and relationship building skills

# CORE COMPETENCIES

* Operations Management- Service Management- Process Enhancement
* MIS Reporting & Documentation- SOP / SLA- Escalation Management
* Client Relationship Management- Team Building & Leadership/Merchant Onboarding, KYC, Documentation, Risk Assessment, Fraud Prevention etc...

# NOTABLE ACCOMPLISHMENTS ACROSS THE CAREER

* + Implemented process enhancement initiatives through measures such as:
    - Expert in Merchant Onboarding Process.
    - Automation of productivity report of the team and merchant onboarding dashboards
    - Creating bank TDR table in system for calculating bank commission through the system
    - Developing front end functionality for configuring the Bank's ME code in the system through backend change request form which resulted elimination of dependency of Technology Team and multiple layer of approvals.
  + Received various awards like:
    - RBS Award for contributing in business as a Subject Matter Expert in training and certification of learners in a pilot process
    - Payu-Rockstar of the Year Award for contributing in achieving business goals
    - Paytm Appreciation- Appreciation for managing the increased inflow of merchant applications effectively during demonetization
    - Define the Banking industry of merchant and line of business of merchant’s through website.

# ORGANISATIONAL EXPERIENCE

**Working with Reliance Payment Solutions Ltd (Jio) as Manager Merchant Onboarding (Operations) from 17th Jan 2019 to Till date.**

**Role:**

* + Handling all operational work of Pan India.
  + Expert in KYC / Client on boarding.
  + Handling a team of on-boarding specialists.
  + Complete Knowledge of Payment Gateway and wallet Operations.
  + Taking care of escalation calls.
  + Integrations, documentation and streamlining the process with the banking partners for all net banking and Credit card gateways and wallet.
  + Ensure maximum merchant should be on-boarded with prior verification process.
  + Provide the monthly reports of merchant activation, agreements, documents verification and live status to the reporting HOD.
  + Responsible for all Payment Gateway Products like Net banking and Credit Card Approvals with the Banks.
  + Responsible of highest MID should be received from the banks.
  + Responsible for highest merchant’s on-boarding with accuracy.
  + Ensure the commercial should be mapped through banks correctly for PG products and wallet.
  + TDR/Commercial negotiation for various payment options.
  + Need to submit the required documents as per the Visa/MC Codes within timeframe.
  + Preparation of merchant profiling and merchant audit on a monthly basis to monitor the merchant’s performance.
  + Update the Merchant Documentation/Operations guideline timely.
  + Taking corrective measures, reporting the case history to the concern Manager And implementing rules/ triggers to detect such cases to avoid financial loss.
  + Work with internal stakeholders i.e., Operations, Sales, Finance, Customer Care etc. for streamlining the processes and enhancing the customer’s experience.

# Process Improvement and Training-

* Timely atomization of process at various levels to save time and manual intervention.
* Providing training to the junior level staff and new joiners.
* Developing and implementing systems, policies and procedures for the identification And Making the merchant live faster.  Implement the new ideas which affect our business.

Organize the training to our new team members and give them training as well as.

# PREVIOUS EXPREICNE

**Worked with One97 Communication Ltd (PAYTM) as Junior Manager Merchant Onboarding (Operations) from 20th April 2015 to 16th Jan 2019.**

**Role:**

* + Supervising merchant applications & onboarding and calculating merchant risk by verifying merchant business model and credentials.
  + Managing merchant portfolio risk management and identifying those which could possibly cause monetary losses to the company.
  + Assessing transactions processed by merchants hitting rule parameters and rendering feedback to enhance rule criteria and to increase recoveries by fraud investigations.
  + Executing risk dashboard and escalation framework to report key risk issues to reduce fraud losses.
  + Handled the escalation of Fraud and chargeback from the banks, cybercrime team and operational.
  + Checking for genuine transaction depending on several risk and compliance parameters.
  + Monitor transactions to identify risk/fraud.
  + Identify patterns and document fraudulent merchants.
  + Segregate merchants based on the level of risk.
  + Research & be updated on industry best practices on Risk & Fraud.
  + Identifying fraud trends in market and proactively takes action to reduce future risk to the credit card/net banking business.
  + Handling all operational work of Pan India.
  + Expert in KYC / Client on boarding.
  + Handling a team of on-boarding specialists.
  + Complete Knowledge of Payment Gateway and wallet Operations.
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* Organize the training to our new team members and give them training as well as.

# Worked in PAYU PAYMENTS PVT LTD as senior executive in Merchant Onboarding (Operations) from 9th Nov2012 to17th April2015. (Part of IBIBIO Group and Naspers Group)

**Role:**

* + Handling all operational work related with onboarding.
  + Expert in KYC / Client on boarding.
  + Handling a team of on-boarding specialists.
  + Complete Knowledge of Payment Gateway and wallet Operations.
  + Taking care of escalation calls.
  + Integrations, documentation and streamlining the process with the banking partners for all net banking and Credit card gateways and wallet.
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**Worked in Royal Bank of Scotland as Merchant Onboarding (Operations) for the pay roll of Mafoi ManagementConsultancyLtdfromSep2009toNov2012.(PartofGlobalBanking Markets and Global Financial Service for RBS)**

**Key Result Areas**

* Follows with finance team for loan sanctioning for the merchant for investment purpose and checking the Risk parameters as well as.
* Checking the Merchant documentation as per process.
* Checking the merchant profile of MCA website and their authorized capital values and their paid-up capital values.
* Follows with Sales team for docs discrepancies.
* Every Merchant should be go live with prior approval from the HOD.
* Taking care settlement/refunds of funds to the merchant from the Nodal Bank.
* Preparation of merchant profiling and merchant audit on a monthly basis to monitor the merchant’s performance.
* Corrective measures, reporting the case history to the concern Manager And implementing rules/ Triggers to detect such cases to avoid financial loss and Risk
* Responsible for business Loans documents guideline.
* Updating the guideline on every year or as per RBI guideline.
* Handling the escalation of merchants.

# CERTIFICATION

* MS Office (Basic & Advance) from Purvanchal University Jaunpur UP.

# ACADEMIC DETAILS

* **MBA (**Production & Operation Management**)** From Global Open University Of Nagaland in 2012
* **Graduation** from Purvanchal University, Jaunpur UP in 2006 with English Literature and History.

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