DINKAR PRATAP SINGH

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Seeking a challenging career that encourages continuous learning and provides exposure for researching and developing professional and personal growth and help to function as an asset to company.
Areas-Risk Management, KYC, Due Diligence & Fraud investigation in a growth-oriented organization, Counterparty credit Risk

Executive Summary

- □ 5.5 +years' experience in Fraud Prevention, Due Diligence, Team Handling, Investigation, Customer satisfaction and Marketing.
- □ Excellent skill in interpreting, Due Diligence, analyzing and researching information.
- □ A thorough professional with a proactive attitude and capable of thinking in & out of the box.
- □ Hands on expertise in Setting up processes, Hiring, Training, Supervision of team members.

Current: PayPal India Private Ltd. Risk Operations Analyst-(June 2022– Present)-

Paypal MRI team Prevent and provide a good experience to Merchant onboarded and make Paypal the safest platform to do business with. The team also preserves the Merchant Experience by representing disputes on behalf of our merchants and protecting them from fraudulent/abusive buyers.

• Conducting a holistic risk review of Merchants in the Business Seller Segment through various workflows. (Including but not limited to case, phone, email, PET channels).

Merchant Credit and fraud risk Review

• Working closely with AU/LATAM/EMEA region sales and Marketing team assisting them to onboard Merchant.

• Holistic review of Merchant Application including KYC review, Alerted Transaction review and Guiding Merchant over Performance Metrics Improvements.

• Working for various PayPal product as HSS-VT/Payment Processors/QR services/Zettle/PayPal Here.

• Monitoring, Producing and Validating Data for Credit and Fraud by doing holistic review for new as well as existing Merchant.

Amazon India Development Center (Amazon.com) – Investigation Specialist (June 2020 – June 2022)

TRMS Charge back team Prevent & Recover Bad debt by successfully representing credit card disputes, and retro-charging customer for previously lost disputes. The team also preserves the Customer Experience by representing disputes on behalf of our merchants, and protecting them from fraudulent/abusive buyers - and by authorizing debits to Amazon or recovering funds from

merchants as appropriate to ensure that buyers receive timely compensation for transactions gone away.

- Analyzing the buyer's claim by scrutinizing the facts presented by both the sellers & buyers under the A-Z Guarantee Program.

- To ensure that no charge back implies to the company, by resolving the matter at the first instance between the buyer & the seller.

- To protect all buyers from threats of online business and provide a safe environment for the sellers.

- To investigate charge back claims initiated by the buyer.

- Manage workflow efficiently to meet all business deadlines.

- To ensure that all merchandise sold on the Amazon platform are legal and legit.

- To ensure that Amazon.com is one of the safest online platforms for both buyers and seller by analyzing their selling and buying behavior.

- To escalate any performance related issues at the right time in order to avoid any bad debts to the organization.

- To guide the seller's in terms of performance improvement.

- Part of A.IN CB and Formidable Queues.

Other Initiatives.

- Providing Tool idea to improve Performance and make the process more compatible.

- Part of Team Smile and CB BLR Engagement Team, organizing events for Engagement and driving events on Site level and within Team as well.

- Helping Peers with the queries, resolving issues on real time basis

- Shift POC from last 5 Quarters - Preparing Login report and coordinating with RTA, MOD and Investigators to resolve any issues related to process on real time basis. Proactive in hiring overtime details as and when required based on request from WFM.

- Assisting peers with the complex cases and reviewing Internal escalations.

- Topper in contributing the overtime details based on business requirements.

- Helping Team in achieving IPH, shared Best Practices to help them achieve.

- Assisting Manager with the Team requirements for a smooth ongoing process.

Achievements

- Achieved Alpha investigator award for Week -1,2022.

- Achieved Honorable Mentions Chargeback for Oct ,2021
- CB IDEA Hamster Phone tool Awardee.

June 2019 - April 2020   ICICI BANK (Role- Deputy Manager: Risk management and Collections) BAD DEBT - PL

Job Responsibilities include:

- Handling a Team of 25 members (Tracers, Tele caller and Field Executives).

- Hiring of third-party Private Agencies for recovery of Bad debt.

- Training and mentoring of staff members in the collections department.

- Remaining informed of any legislative procedural training regarding debt collection and timely training agencies for the same.

- Regular monitoring of Agencies to follow the SOP and Compliance as per the ICICI Bank Norms.

- Ensure timely communication of Fraud cases – suspected/confirmed

- Ensure completion and reporting within mandated timelines.

- Freezing of saving accounts to Auto Debit the Loan amount.

- Overseeing staff members and ensuring the accurate and timely invoicing of customers.

- Implementing deadlines for invoicing and payment collection.

- Negotiating with customers in cases when non-payment occurs.

- Preparing monthly feedback reports on payment collections.

Other Initiatives.

- Cross-selling other bank products such as Insurance, FD, Credit Cards, Loans and CASA.

- Part of Team Hiring and Training of new Third-Party agencies for collection.

- Part of strategy Team for improving digitalizing the process of collections.

- Training customer with Digital modes of repayment of the debts.

- Providing feedback on the escalations of customers.

Aug'15 - Mar'17   Satyadeo Institute of Technology, Ghazipur, Uttar Pradesh (Role- Lecturer of Computer Science cum Digital Marketing Executive**)**

- Devise and deliver lectures to Diploma students

- Facilitate open classroom discussion.

- ▫ Conduct independent research and attend symposiums.

- ▫ Plan and revise curricula materials.

- ▫ Looking for strategy and Planning for Marketing through various Digital Channel for the Institute.

Official Projects Undertaken

- ▫ ONE pager FAQs (Frequently Asked Questions) based on recent defects and updates (March 2022- Present

  Investigators were missing on recent updates and not understanding defect comments, repeating the same defect again and again, not addressing customer queries, incorrect and incomplete emails were sent. The volume of email contacts increased and hitting for the customer experience.

  Our team working on queues, simultaneously audited dispute and emails to find out the root cause analysis of the misses. The impact on customer experience and pending debt was analyzed.

  FAQs based on incorrect action, misses and recent updates was prepared and shared. Knowledge gap hurdles were conducted on basis of this. As a result, we are achieving better customer experience and bad recovery improvised, reduce in investigator misses.

  We are targeting for 50% reduce in defects and increase in customer experience.

- ▫ Tool idea for Warning Pop Up the Bad debt on account met the reinstate criteria (In Progress-Kraken feature getting added soon)

  I had submitted an idea to have a warning pop up (similar to one we are getting for Tag present) as the Bad debt on account met the reinstate criteria or not before reinstating the account.

  Metric(s) this will impact: This will decrease the AHT for contact, IRR defects as well and better customer experience.

  The sim for the same had been raised and work is in progress with Program team and soon we are going to launch it. This update will save us from IRR defects as this is one of the program level metrics and help safeguarding Amazon from fraudster to make Amazon as the safest E-commerce as this will reduce on the misses of the investigator to reinstate account or reinstating truef/san tagged accounts.

- ▫ Tool Feature Request – "Reset Doc" button individually for every option.

  If we can put "Reset Doc" button individually for every options available to upload doc on the Kraken tool instead of one "Reset All Uploaded Documents" , it will help to decrease AHT(Average Handling Time) per task and also help to increase quality

of the REPDOC because if an investigator had done some mistake while uploading the doc they have to reset for all the docs and start it all over again.

It will help to decrease AHT (Average Handling Time) per task because if an investigator had done some mistake while uploading the doc they have to reset for all the docs and start it all over again and it also help investigators to avoid the repetitive steps of starting all over again and also help to increase quality of the REPDOC.

▫ Individual DLs for Language Contact

If we can create individual DLs for each language contact to transfer as updating quip again takes time and increases AHT(Average Handling Time) per task and when we snooze email language task new SLA will be created thus increase in SLA per task, if it will be have individual DLs to transfer the task, we can easily use Transfer option and it will be handled by the specific language team and in some scenarios where customer demands for Contact in Spanish or some other Languages but we send reply in English only as per the new update thus hitting customer experience. This is raised in 3YP 2022 Ideas CB.

Metric(s) this will impact: This will help us for better customer experience and safe guard from SLA misses for any Language contact and also AHT (Average Handling Time) per task will decrease.

▫ A study on Impact of Branding and Advertising on Consumer buying behavior with respect to Electronics products in **Reliance Digital, Lucknow.**

▫ The Effectiveness of Internet Advertising on Consumer Behavior: The case of Pondicherry University Students for **VAAHAN RENEW ENERGY PVT. LTD**.

▫ Implementing of Lean Six Sigma for a Local restaurant, implemented and help increase the sale.

Academic Credentials

2019 – Master of Business Administration (Marketing and Operations) from Department of Management Studies, Pondicherry University (A central University)

2015 – Bachelor of Technology (Computer Science and Engineering) from Bengal Institute of technology & Management, MAKAUT, West Bengal.

Personal Information

▫ Date of Birth   :   03rd March 1993.

▫ Interests   :   Team sports, Music and Travel.

▫ Languages Known: English and Hindi

▫ Address   :   P.H-1/16(First Floor), Near Bank Chowk, DrRPCAU Campus, Pusa, Samastipur, Bihar (84812)

References

Will be provided on request