Abhinav Kharbanda (Nav)

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Summary

Engineer & former PM with 8+ years building scalable systems and high-impact platform features driving **$570M+** in business impact. Now exploring experimental roles at the intersection of engineering and design.

Work Experience

BankNYou, Madrid, Spain

Sept 2025 - Present	**Product Innovation Engineer (R&D)**

- Prototyping next-gen payment experiences across QR soundboxes, NFC tap-to-phone, and low-cost POS terminals, embedding lightweight ML heuristics to infer merchant intent and optimize transaction flow.
- Building test rigs using ESP32, Arduino, and Raspberry Pi to simulate QR/UPI flows and benchmark latency, error recovery, and confirmation reliability using on-device AI risk scoring in low-connectivity environments.

City University of New York (Hunter College), New York, USA

Mar 2024 - Sept 2025	**Independent Sculpture, Prototyping & Fabrication**

- Briefly enrolled in Hunter College's Interactive Sculpture program to deepen skills in interactive sculpture, digital fabrication, and CAD/CAM tooling.
- Built physical prototypes using 3D printing, CNC, and mixed-material processes, exploring practical workflows for physical interaction and fabrication.

Instacart, New York, USA

Jan 2022 - Feb 2024	**Product Manager - New Verticals & Fraud**

- Built the initial prototype for Instacart's first **ML-based** fraud detection and transaction validation system, later scaled into core infrastructure preventing **$260M+** in fraud loss.
- Led strategic integrations with Chase, Mastercard, Costco, and PayPal, defining long-term partnership models and aligning legal, engineering, and ops to unlock **$310M+** in incremental gross transaction volume (iGTV).
- Defined roadmap and built early prototypes for merchant and partner tooling, accelerating go-to-market cycles and reducing dependency on full engineering involvement during launch validation.

Jun 2019 - Dec 2021	**Senior Software Engineer**

- Designed streamlined dispute resolution and fraud review workflows, cutting decision latency from **16 mins** to **under a minute** and establishing the foundation for Instacart's primary appeals system.
- Introduced an in-context support interaction flow that informed long-term product direction and reduced support dependency while improving user satisfaction.

Riivos Inc., San Francisco, USA

Jan 2018 - Apr 2019	**Senior Software Engineer**

- Reduced processing latency and front-end load times by 133% for core SaaS product through iterative refactoring, introducing modular features, and performance profiling
- Supported early-stage product experiments while mentoring junior engineers in agile workflows.

Education

May 2025	BA Candidate in Interactive Sculpture Art **City University of New York: Hunter College**, New York, NY
Dec 2018	Master of Science in Computer science **Northeastern University**, Boston, MA
May 2016	Bachelor of Science in Computer science and engineering **The NorthCap University**, Gurgaon, India

Skills

AI	Vibe Coding, Gemini, Claude, OpenAI
Tech	Ruby, Python, NodeJS, TypeScript, C++, ESP32, Raspberry Pi, Arduino, Rails, Express, Django, Flask, GraphQL
Tools	Git, AWS, GCP, Datadog, GraphQL, Jira, Tableau, Kanban
Design	Fusion360, Rhino, Figma, 3D Printing, CNC, Mold Making, Woodworking