

JACOB GOLAN

052-6594362 • jacobgolan@hotmail.com • LinkedIn: [linkedin.com/in/jacobgolan/](https://www.linkedin.com/in/jacobgolan/)

Career Summary

Dedicated and motivated professional with over 7 years of experience working in Fintech as a Risk Operations Manager, Risk Officer, and Compliance Officer in a dynamic work environment who knows how to learn new systems and adapt to changing policies and technologies.

Qualifications

- Eagle eye for taking action on merchant/client accounts with high chargeback/fraud ratios.
- Strong understanding of payment processes, chargeback, fraud risk, KYC/AML, and risk terminology.
- Strong analytical skills in identifying abnormal patterns and checking for discrepancies.
- Prioritizing tasks and the ability to work efficiently in a fast-paced work environment.
- 5+ years of experience managing risk in the credit card payment domain to reduce chargebacks/fraud claims.

Professional Experience

2020 to present Risk Operations Manager, Blackcomb Holdings LTD, Ramat Gan

- Reduced the number of chargeback cases by 35.22% by mitigating risk associated with payment processing.
- Investigated chargeback claims associated with the cardholder's cryptocurrency purchase history.
- Improved the chargeback win/loss ratios from 44% to 98.21% by implementing strict (KYC) guidelines.
- Reduced fraud claims by 5% by implementing Enhanced Due Diligence (EDD) policies.
- Collaborated with compliance, support, and Payment Service Providers (PSPs) to gather evidence.
- Analyzed the merchant's approval/decline history to identify areas to increase the monthly approval rates.
- Tracked the merchant's rolling reserves and release/hold statuses for the merchant's settlement payments.
- Managed a team of 2 Compliance/Support, and Risk staff for a Cryptocurrency Exchange and assigned work assignments to personnel.

2019 – 2020 Billing/Risk Officer XYX Tech Media LTD, Tel Aviv

- Achieved an outstanding 98.62% chargeback win/loss ratio in recovering lost revenue for the company.
- Collaborated with various Payment Service Providers (PSPs) to refute and submit chargeback/fraud claims.
- Reviewed and investigated a customer's account history to build a strong chargeback dispute case.
- Onboarded and approved/declined (KYC) documentation for the firm's incoming Bank Wire transactions.
- Created chargeback reports with Excel and Google Sheets to track the outcome of all chargeback cases.

2016 – 2018 Compliance/Risk Officer, Ares Global Solutions Ltd, Ramat Gan

- Achieved between 80%-95% ratio of Know Your Customer (KYC) compliance for the firm's clients.
- Applied the firm's (KYC/AML) compliance procedures to detect the client's fraudulent activities.
- Counter-checked a database of about 5000 clients in Google Sheets for potential chargeback risks.
- Slashed the number of chargebacks from 15% to 1% by flagging the firm's risky clients.
- Collaborated with other departments to gather evidence to investigate chargeback dispute cases.
- Proficient in identifying (KYC) documentation discrepancies through Enhanced Due Diligence.

2014 – 2016 Back Office Administration Support Officer, Eric Matrix Corp, Ltd, Ra'anana

- Managed CRM tasks of crediting deposits, withdrawals, and leverage requests.
- Submitted support tickets to troubleshoot issues with CRM and Meta Trader 4 platform.
- Communicated with customers, B2B clients, via email, Skype, chat, support tickets, and phone.
- Assisted clients in understanding stop-out levels, margin calls, and leverage of the Meta Trader 4 platform.
- Managed and assigned tasks to 4 compliance and customer support employees.
- Processed refunds with the Payment Service Provider's (PSPs) credit card payment platform.

Education

- University of Texas at Arlington, Texas, MA in Economics.
- University of North Texas, Texas, BA in Economics with a Minor in Business, Magna Cum Laude.

Languages

- Native English Speaker.

Fintech Solutions and Computer Skills:

- **CRM Platforms:** Freshdesk, Leverate, Antelope, Salesforce, Blackcomb Exchange, and Wallet Platform.
- **BI:** Business Intelligence Data Base for Chargebacks/Fraud Disputes and Merchant Transaction History.
- **Fraud & Chargeback Solutions:** Ethoca alerts to monitor Fraud and Chargeback data sent from issuers.
- **Support Ticket systems:** Nanorep, Freshdesk, Current Business, and Live Chat Inc.
- **Payment Gateway/PSP Platforms:** Payneteas, Truevo, eMerchantpay, SafeCharge, and Trust Payments.
- **Verification Screening:** World-Check One KYC Verification & Customer Due Diligence Screening Platform.
- **Software Packages:** Microsoft Excel, Word, PowerPoint, Google Sheets, Docs, Basic SQL, and Adobe PDF
- **E-Signature Solutions:** Adobe Echo Sign, HelloSign, and DocuSign.