Ajay B J

Business Operations & Payments Operations

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Summary

FinTech Operations professional with 2+ years of experience across Payments, POS Operations, Risk Operations, Merchant Onboarding, and Banking Partner coordination. Experienced in end-to-end merchant onboarding, MID/TID management, device mapping, KYC/AML and risk validation, transaction monitoring, reconciliation, operational reporting, and SLA/TAT-driven issue resolution. Skilled in building SOPs, dashboards, daily trackers, and automated workflows using Excel, Google Sheets, SQL, Power BI, and AI-assisted tools. Strong experience collaborating with banking, technology, compliance, and operations teams to resolve issues, improve processes, and support efficient day-to-day operations.

Skills

Programming & Querying: SQL, Python
Analytics & Reporting: Advanced MS Excel, Power BI
Tools & Systems: Freshdesk, Excel, SQL, SFTP (FileZilla)
Risk & Compliance: KYC, AML, Risk Checks, Fraud Monitoring, Transaction Laundering Detection (TLD)
Payments & Operations: Merchant Onboarding, POS Configuration, Bank Integrations, MID/TID Mapping, Device Onboarding
AI & Productivity Tools: ChatGPT, Claude AI, Google Gemini, Astra AI, AI-assisted reporting & automation

Experience

Razorpay – Business Operations (Payments & POS) **May 2025 – Aug 2026**

- Developed comprehensive SOPs, training documentation, and process resources for onboarding Kotak Bank and YES Bank POS merchants, reducing support inquiries by 40% after implementation.
- Managing MID & TID creation, mapping, validation, and configuration as per bank-specific requirements
- Performing device onboarding, device-to-TID mapping, and resolving setup and configuration issues
- Conducting KYC verification, risk checks, and compliance validation during onboarding Coordinating with bank teams, internal setup ops, tech, and support teams to resolve integration and configuration issues
- Troubleshooting setup errors including MID/TID mismatches, tagging issues, HSM/TSS issues, and device mapping failures
- Ensured configuration TAT adherence, smooth merchant go-live, and timely resolution of Freshdesk tickets related to onboarding, setup dependencies, and bank-side issues.
- Handled transaction/operational reconciliation activities, prepared reconciliation reports, and coordinated with bank teams to investigate and track unmatched transactions and exceptions.
- Built and maintained operational dashboards and reports using Excel/Google Sheets and AI-assisted tools such as Claude, improving visibility into daily operational activities and performance.
- Created automated daily trackers and reporting workflows to reduce repetitive manual work, improve data accuracy, and simplify recurring operational tasks.
- Leveraged ChatGPT, Claude AI, and Google Gemini for data analysis, reporting, documentation, workflow improvement, and automation of repetitive operational activities.
- Identified repetitive processes and implemented automation-based solutions and reusable trackers to improve operational efficiency and turnaround time.

Experience

G2 Risk Solutions – Risk Operations **Aug 2024 – Apr 2025**

- Worked on TLD (Transaction Laundering Detection) by monitoring merchant transactions to identify suspicious patterns, policy violations, and potential misuse of POS infrastructure
- Performed risk-based transaction analysis to flag abnormal volumes, MCC mismatches, and high-risk merchant behavior.
- Supported Global Onboarding by managing merchant onboarding processes for international markets, ensuring adherence to global KYC, AML, risk standards and Coordinated with cross-functional teams (Risk, Compliance, Tech, Bank Ops) to resolve onboarding and monitoring-related issues efficiently

- Spearheaded the implementation of enhanced risk monitoring protocols for high-risk merchants, leading to a 7% increase in the early detection rate of fraudulent transactions.
- Carry out ongoing fraud risk assessment to ensure identification of internal fraud risk transactions and ensure that these are managed in line with group strategy
- Ensured accurate documentation, audit readiness, and timely closure of risk and monitoring cases Maintained high SLA and quality standards while handling sensitive risk-related workflows

Projects

Customer Churn Analysis | *Python* **March 2024 – May 2024**

- **Analyzed behavior of 7,043 telecom customers** to identify churn patterns based on tenure, contract type, and monthly charges.
- Engineered new features including contract type buckets and tenure bands to improve segmentation and insights.
- Generated 11 visualizations (histograms, box plots, heatmaps) to highlight churn-prone segments.
- Revealed that 38% of churned users were on monthly contracts with less than 3-month tenure—suggested early engagement strategies.

Sales Dashboard for Regional Performance | *SQL, Power BI* **January 2024 – March 2024**

- Queried and joined 3 sales-related tables covering over 25,000 rows across 12 months and 5 regions using optimized SQL joins to create consistent, analysis-ready datasets.
- Built 10 dynamic measures and KPIs in Power BI to track regional sales, return trends, and product performance.
- Designed multipage dashboards with slicers and filters, helping stakeholders drill down by region, product category, and time.
- Detected a 14% sales drop post-festival in the South region. Later, the insight was used for a marketing recovery plan.

Education

BE-Information Science & Engineering **Graduated: 2024**

New Horizon College of Engineering, Bangalore