

Sabarish N

Risk & Fraud Product Management | FinCrime | Compliance

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PROFILE

Risk and fraud product professional with 8+ years in **discovery, PRD, sprint planning, and launch** for FinCrime prevention systems across wallets, lending, and UPI payments. Has taken **rule engines, risk scoring models, AML sanctions screening services, and real-time transaction monitoring** from zero to production across three fintechs, working across engineering, compliance, legal, and operations. Brings fraud domain depth to every product decision - from defining detection logic and signal requirements to validating model outputs and iterating based on real fraud patterns.

Fraud detection framework and strategy: sabarishn.com/#framework

WORK EXPERIENCE

Product Manager - FinCrime **Aspora**

Jun 2026 - Oct 2026

- Led migration of fraud rules from one **rule engine** to another across the **UK, EU, and UAE corridors** in **3 weeks**, with pass-vs-hold decision outcomes **2% better** post-migration.
- Built **fraud observability** for the FinCrime stack: **real-time alerts and visibility across products and geos in one view**, powering the two detections below.
- Detected and prevented **US checkout card chargeback fraud**: streamlined the chargeback process, lifting the **dispute win rate from 10% to 45%**, with **3DS** and bug fixes tightening checkout.
- Stopped **referral fraud** that kept recurring for **4-5 months** by implementing guardrails, preventing **six-figure losses**.
- Took **KYC check** features live, built to catch referral fraud, and added **PII filters** to the basic KYC tier where fraud was occurring.

Fraud and Risk Manager **POPTech**

Jun 2025 - Jun 2026

- Owned end-to-end product delivery of the entire FinCrime prevention platform for a **10M+ user** payments product - from **PRD** through engineering delivery, including **transaction monitoring** (UPI and RuPay), **fraud detection**, chargeback workflows, **sanctions screening**, and a **block management tool**.
- Specced and shipped a **real-time anomaly detection system** covering onboarding spikes, transaction pattern deviations, error code shifts, and rewards velocity - replacing manual Slack alerts with automated monitoring and investigation SOPs.
- Led product response to an active ATO attack: defined friction changes, coordinated engineering delivery, and reduced incidents by **70% on day 1**, fully eliminated within **4 days**.
- Identified a cashback loophole being actively exploited, specced the fix, and drove engineering delivery - losses dropped to zero within days. Built detection and monitoring for RuPay card-to-cash abuse and RTO fraud in the Shop product.
- Partnered with the data team to define signal requirements and build a **fraud risk scoring model** - specced the feature set (transaction amount, MCC, error codes, failure rates), validated model outputs against confirmed fraud cases, with a roadmap to wire it directly into the **rule engine** as a live feedback loop.
- Implemented an AI-powered **typology detection system** seeded from confirmed fraud patterns - worked with vendor on configuration and tuning based on real case data, not hypothetical typologies.
- **Product owner** for all regulatory compliance: managed audit policy workflows on Sprinto, drove certification readiness across **5 frameworks** (NPCI, ISO 27001, PCI DSS, SOC 2, DLSAR) with zero lapses. Also owned the entire tech budget and delivered **~1Cr in annualised savings** through vendor contract renegotiations.

Sep 2023 - Jun 2025 · Break - tending to family and travel

Senior - Risk and Fraud Analytics **Kissht and Ring**

Jun 2023 - Sep 2023

- Defined **product requirements** and led delivery of **fraud detection dashboards** using H3 geospatial clustering - identified **3 high-risk geographies** for blocking, reducing high-risk signups by **30%** and fraud losses by **35% within 3 months**.

- Improved **KYC onboarding controls** by spec'ing and delivering a name-match algorithm improvement (~5% accuracy gain) and an inter/intra-user deduplication system, reducing duplicate accounts by **10%** and improving credit underwriting compliance by **25%**.

Manager - Risk and Fraud **FamPay**

Oct 2021 - May 2023

- Owned full product lifecycle for three FinCrime infrastructure products shipped from zero: (1) a **rule engine** on ClickHouse and Metabase for real-time transaction monitoring and fraud detection, (2) an **AML sanctions screening service** on Whitebook - the first structured AML layer the product had - and (3) an **in-app Report Fraud flow** for user-initiated reporting, connected directly to the investigation pipeline.
- Wrote **PRDs**, coordinated engineering and design delivery, and launched all three products - resulting in a **30% faster** fraud review process and **~90% reduction in fraud losses**.
- Detected and shut down **first party fraud** and rewards loophole abuse at scale, preventing **Rs 5M+** in losses. Built **detection workflows**, investigation SOPs, and chargeback procedures from scratch.
- Established **FIU-IND and RBI regulatory reporting** workflows, migrated all users to a risk-aware onboarding flow, and developed KYC/CDD/EDD-aligned SOPs - reducing case resolution time by **40%**.

Analyst - Fraud and Business Intelligence **Empower Retirement**

Jan 2019 - Sep 2021

- Built a proof-of-concept **fraud detection model** from transaction data analysis that laid the foundation for an analytics-driven fraud operations function.
- Spec'ed and delivered an **automated fraud detection system** using Selenium - **90% reduction** in manual review time, **15% increase** in suspicious transaction identification.
- Led workflow automation across **5+ departments**, saving **~100+ hours per week** in manual reporting.

Investigations Specialist - Sanctions Compliance **Amazon**

Aug 2016 - Dec 2018

- Investigated **sanctions violations** and trained a **120-member** investigations team, improving investigation consistency and throughput.
- Built compliance knowledge infrastructure across a **200+ member** team via three SharePoint platforms covering risk assessments, training modules, and reporting workflows.

SKILLS

FinCrime and Fraud: Transaction Monitoring, KYC/KYB, AML/CFT, Sanctions Screening, Fraud Typology Detection (ATO, first party, synthetic identity, rewards abuse, RTO), Risk Scoring, Rule Engine Implementation, Chargeback Management

Product: Product Roadmap Ownership, PRD Writing, Jira, Cross-functional Delivery (Engineering, Design, Legal, Compliance, Operations), Vendor Evaluation and Integration

Regulatory: RBI, FIU-IND, NPCI, PCI DSS, ISO 27001, SOC 2, DLSAR, FATF Standards, Audit Readiness (Sprinto)

Data and Analysis: SQL and Python for data exploration and analysis, identifying and defining risk signals for detection models, TPR/FPR interpretation, Metabase, Tableau, Mixpanel

EDUCATION

B.E. Electrical and Electronics Engineering - Visvesvaraya Technological University