

MOHD EJAJ

Customer Support & KYC Specialist

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PROFESSIONAL SUMMARY

Dedicated Customer Support & KYC Specialist with over 1 year of experience in high-growth FinTech. Expert in managing 1,500+ monthly interactions via mail, chat, and calls while ensuring 100% compliance with KYC/AML standards. Proven track record in resolving complex transaction issues, managing merchant risk, and maintaining a 95%+ CSAT score through technical troubleshooting and proactive problem-solving.

WORK EXPERIENCE

InstantPay India Ltd New Delhi
Associate Customer Success Aug 2024 – Present

- **Omnichannel Support:** Managing end-to-end user support via email, chat, and voice calls, ensuring rapid first-call resolution for diverse FinTech services.
- **Merchant Compliance (KYC/AML):** Executed merchant onboarding involving **Customer Due Diligence (CDD)** and **Enhanced Due Diligence (EDD)** to ensure 100% regulatory accuracy and fraud prevention.
- **Transaction & Dispute Management:** Resolving high-volume transaction issues across **AEPS, Remittance, BBPS, Payouts, Micro-ATM, POS, and Railway Ticketing**. Managing the full lifecycle of **settlements, refunds, disputes, and chargebacks**.
- **Financial Operations:** Processing manual and bulk payments to merchant wallets; performing daily reconciliation to ensure precision in financial settlements.
- **Advanced Technical Troubleshooting:** Resolving app/web login issues and biometric installation errors. Conducting remote sessions via **AnyDesk** and analyzing **Request/Response logs** to identify and fix API or system failures.
- **Data Documentation:** Maintaining accurate logs of support interactions and technical RCA findings in **Zoho Desk CRM** and **MS Excel**.

Key Achievements:

- Slashed average resolution time (ART) by 30% through log-based Root Cause Analysis and streamlined escalation paths.
- Optimized merchant lifecycle management by streamlining CDD/EDD workflows, reducing onboarding friction while maintaining zero compliance breaches.
- Successfully managed and resolved high-value chargeback disputes, recovering revenue through evidence-based documentation and timely bank communication.

CORE COMPETENCIES

- **FinTech Ops:** CDD/EDD KYC, AEPS & MATM, Remittance, BBPS, POS & Ticketing, Settlements, Refunds & Chargebacks.
- **Customer Care:** Dispute Resolution, Empathy & Active Listening, Conflict Management, SLA Management, Multi-tasking, Escalation Handling, De-escalation Techniques, User Journey Mapping.
- **Technical:** AnyDesk Remote Support, Log Analysis (Req/Res), Biometric Installation, Root Cause Analysis (RCA).
- **Tools:** Zoho Desk CRM, MS Excel (VLOOKUP, Pivot Tables, Filters), Google Workspace, Internal Admin Dashboards.

EDUCATION

Jamia Millia Islamia, New Delhi 2018 – 2022
Diploma in Computer Engineering

Plus Two High School, Purnea, Bihar 2016 – 2018
Intermediate (Science)

CERTIFICATIONS & LANGUAGES

- **Certifications:** Foundation in AML & KYC Certification
- **Languages:** English (Professional), Hindi (Native)

INTERESTS

- **FinTech Ecosystems:** Monitoring developments in Digital Payments and Neobanking trends.
- **CX Research:** Analyzing user feedback to suggest UI/UX enhancements for merchant dashboards.
- **Workflow Optimization:** Building structured tracking sheets to improve personal and team productivity.