

# VIKTOR VESELINOV

## Risk and Payments Manager



[My Portfolio](#)

### Contacts

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### Work Experience

#### **Risk and Payments Manager**

ES Bright Consultants

2024 - Present

- Lead end-to-end risk and payment operations across multiple companies, ensuring financial security and operational efficiency.
- Developed and optimized risk mitigation strategies, significantly reducing fraud and chargeback rates.
- Managed the full disputes and chargebacks lifecycle, including evidence preparation and representation.
- Administered and enhanced CRM systems (objects, workflows, automations) to streamline operations.
- Built advanced dashboards and reports using Power BI for strategic decision-making.
- Collaborated with banking partners and payment service providers to resolve transaction issues and optimize performance.
- Led vendor negotiations, improving service quality and reducing operational costs.
- Provided senior management with actionable financial and operational insights.
- Trained and mentored Risk & Payments Associates, contributing to team growth and internal promotions.
- Managed reconciliation and bookkeeping of disputes, refunds, and transactions across multiple brands, payment processors, and banking partners.

### Skills

- Project Management
- Excel & SQL
- Data Analytics & Reporting
- Automation & Workflow Development (CRM, reconciliation, reporting)
- API & Payment Integrations
- CRM Systems & Optimization
- Fraud & Chargeback Management
- Card Payments & Banking Processing
- AML / PCI DSS / ASV Compliance
- Communication & Critical Thinking

### Education

#### **Masters in Data Analytics & Visualization**

Institution: Masterschool

Year of Graduation: 2021

- Data Visualization Techniques
- SQL Proficiency

#### **Public Services and Information Technology**

Institution: College Cambria

Year of Graduation: 2020

- Programming Fundamentals
- Information Technology Certifications

## **CRM & VoIP Supervisor (Floating Position)**

ES Bright Consultants

2023 – 2024

- Administered and optimized CRM systems (objects, workflows, automations), improving internal processes and team efficiency.
- Created advanced CRM dashboards and reports using Power BI to support strategic decision-making.
- Prepared and managed daily technical and operational reports.
- Managed user accounts across CRM, Google Workspace, MS Teams, and internal systems.
- Conducted onboarding for new tools and reporting systems (technical setup and initial training).
- Set up and maintained employee workstations (hardware/software), ensuring accurate asset tracking and storage records.

### **Highly Impactful Accomplishments**

**2026**

1. Developed a full-scale web-based reconciliation system integrating payment processors, banking acquirers, and CRM data, providing complete end-to-end financial visibility
2. Implemented key modules including:
  - CRM-to-PSP reconciliation
  - Bank statement reconciliation
  - Fees validation
  - Rolling reserve tracking
  - Settlement cycle monitoring and verification
  - Money flow tracking and payout calendar
3. Significantly improved financial accuracy, transparency, and operational control across all entities

**2025**

1. Increased chargeback win rate from 23.4% to 51.1%, resulting in approximately €130,000 saved annually
2. Implemented routing optimizations and modifications in BridgerPay, generating an estimated €21,000 in cost savings