Adam D. Schnapper

Fraud and payments specialist with 3 years people management experience, 8 years fraud analysis experience

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Skills

Fraud prevention, strategy, PostgreSQL, Python, Pyspark, Spark SQL, machine learning, optimization problems, regression analysis, AI, principal component analysis, statistical analysis, Chat GPT integration, chargeback management, payments performance, Databricks, Statsig, Looker, Stripe Sigma, Stripe Radar, Braintree FPA, Adyen, Zendesk, Salesforce, Persona, Lexisnexis, Five9, Excel, BSA/AML Regs, VAMP and ECM, Reg-Z and Reg-E regulatory requirements.

Experience

Jan 2025 - Present

Scribd / Everand, San Francisco - Risk Operations Analyst II

- Built, tested, and continuously developing two scoring algorithms in Python and SQL: One for identifying chargeback risk on a 1-10 scale, and the other for identifying content fraud risk related to our revenue share model using a 1-10 scale. The content fraud algorithm is in it's 4th iteration and within 5 months time it has evolved into a system-wide scan of users for all known content fraud signals, and for the last 3 months, blocked 100% of the attempts to fraudulently generate revenue earning engagement. The algorithm performs with a monthly false positive rate of 0-.5% by using a link analysis of accounts working in coordination with each other, on top of the signals on individual accounts, allowing for a very high accuracy rate while also catching 100% of our known content fraud trend. The chargeback score is in V1, and in one month has already helped the team bring down chargebacks on our target MID by .5% within 15 days.
- Built SQL powered dashboards in Datrabricks to monitor payments performance, chargebacks, card testing, content fraud, declines, payment processor costs and other risk related trends. We're now able to report cross functionally and up to e-staff faster and with better insights, as well as automate our monthly report. Currently building projection models to make predictions and inform goals.
- Presented tools, trends, and dashboards to our executive team and CEO, as well as worked cross functionally with product and payment teams to investigate ad-hoc fraud concerns and provide action items. Consulted on risk considerations for product changes proposals such as a new payment modal and dropping verification requirements..

Aug 2023 - Dec 2025

Berkeley City College - Student (part time)

- Enrolled in mathematics courses with a focus in statistical analysis to better understand the statistical principals behind fraud analysis, risk management, machine learning, and AI.

Oct 2022 to Aug 2023

Upgrade, Inc, San Francisco, CA - Senior Fraud Analyst

- Developed and coded lead lists in Postgresql to generate a daily queue of high risk accounts according to several criteria.
- Investigated fraud leads on a daily basis and requested additional verification or recommended account closure on suspicious accounts.
- Gathered evidence for loan fraud, elder abuse, and 1st party fraud by reviewing verification documents, emails, and phone calls.
- Created and presented reports of emerging trends in fraud according to risk criteria. Implemented results of findings into our fraud controls and lead lists.

Feb 2021 to Sept 2022

Chime, San Francisco, CA - *Senior Disputes Analyst*

- Managed the performance of two remote BPO call centers totaling 650 agents. Analyzed data in Looker and SQL. In that time, the team's net promoter score (NPS) improved 20%
- Project-managed several key initiatives with cross functional teams in JIRA.
- Developed and facilitated a pipeline of feedback about our knowledge base from BPO agent to BPO supervisor to our internal content team. This resulted in several key edits and additions to the knowledge base for clarity and efficiency.
- Developed an agent coaching methodology and overhauled the coaching program for 650 agents at two remote call centers.

Oct 2017 to Feb 2021

Shutterfly, Redwood City, CA - *Verification Manager*

- Managed a team of 7 agents responsible for reducing theft and fraud risk. Total value of equipment lost due to rental theft and credit card fraud trended downward by 30% two years in a row since I started. During the same time we also reduced revenue loss from our team's risk mitigation efforts by 5%.
- Built a risk score algorithm in SQL to provide agents with an automated risk assessment on a simple 1-10 scale and automatically recommend a course of action depending on the type of fraud risk. New team members trained in a fraction of the time and blocked an unprecedented number of fraud attempts. Within the first year of operation, verification agents had bandwidth to manually review 48% more orders than the previous year.
- Analyzed trends in order data by several variables, identifying 40 criteria that correlate to high loss rates.

- Relaxed fraud prevention policies in target areas to grow customer acquisition and incremental revenue, such as customers with international credit cards (previously banned) as well as offering lower deposits or waiving requirements altogether.
- Managed customer interactions and team performance through highly customized Salesforce installation. Worked with Salesforce solutions engineers and took Trailhead coursework to administer my team's area of Salesforce.

Jul 2016 to Oct 2017

Lumoid, San Francisco, CA - *Verification Manager*

- Verified identity for all new users using Signifyd, and determined deposit amounts.
- Analyzed fraud trends in Looker and Excel.
- Created a deposit calculation table to balance risk and revenue.
- Reduced theft/fraud incident rate by 31% in 6 months.

Education

Brooklyn College, City University of New York - Bachelor of Arts in Screenwriting