TANG YONG SHANG

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PAYMENT OPTIMIZATION | FRAUD STRATEGY | CLIENT ADVISORY | PEOPLE LEADERSHIP

PROFESSIONAL SUMMARY

Payments-risk and fraud-operations leader with 15+ years of experience investigating card-not-present transactions, analysing high-volume payment activity, identifying complex fraud patterns, and designing monitoring controls across merchant, acquirer, issuer, and customer environments. Led four analysts across Manila and Mumbai while overseeing APAC delivery quality and workload allocation. Experienced in detection logic, rule testing and tuning, post-implementation performance monitoring, investigation quality, and translating analytical findings into clear actions for Product, Engineering, and senior risk stakeholders.

CORE EXPERTISE

- Complex Transaction Analysis & Investigation
- Detection Logic & Control Optimisation
- Payment Fraud Typologies & Risk Operations
- Investigation Findings & Risk Documentation
- AI-Assisted Risk Analysis (Claude Code, Cline, Codex)
- Team Leadership, Coaching & Quality Control
- Rule Design, Testing & Performance Tuning
- Monitoring Workflow & Delivery Improvement
- Product, Engineering & Risk Collaboration
- Daily Workflow & Transaction Monitoring Support

CERTIFICATIONS & DEVELOPMENT

- Python for Analytics - National University of Singapore (NUS)
- Coach Certification - Apple
- Leadership Development Program (LDP) - Apple

TECHNICAL SKILLS

Data & Analytics: SQL, Tableau, DB Visualizer, Trino/Presto, Advanced Excel
Fraud & Risk: Fraud Risk system, Issuing Solutions, 3-D Secure, Device Fingerprinting, IP Geolocation, Velocity, Neural Scoring
AI-Assisted Development: Claude Code, Cline, Codex
Data Science: Decision trees, association rules
Productivity & Platforms: PowerPoint, Word, MS Access, Mac (iWork/iLife), Windows, SAP
Other: UAT, reporting automation, executive storytelling

LANGUAGES

- English, Mandarin, and Cantonese - Fluent
- Malay - Intermediate

PROFESSIONAL EXPERIENCE

Cybersource, a Visa solution

Nov 2023 - Aug 2026

Senior Manager, Managed Risk Services

I led APAC managed-risk delivery across Southeast Asia, Greater China, and India and South Asia, acting as a trusted risk-control partner to acquirer, merchant, and issuer clients. I aligned fraud strategies with each client's priorities, risk appetite, and broader business objectives.

My key responsibilities included:

- Analysing high-volume transaction data to uncover emerging fraud patterns and underlying risk drivers.
- Designing targeted detection rules, monitoring logic, and controls that strengthen fraud prevention while protecting legitimate approval rates.
- Leading strategic portfolios across the Cybersource Fraud Risk system, Issuing Solutions, and Visa risk products.
- Translating fraud, chargeback, and approval-rate performance into clear, practical recommendations for clients.
- Conducting recurring performance reviews with Heads of Risk and VP-level stakeholders, using executive dashboards to highlight control gaps, optimisation opportunities, mitigation plans, and accountable next steps.
- Partnering with Product, Engineering, Account Management, and client teams to translate business and customer pain points into improvements across monitoring logic, platform workflows, controls, and implementation outcomes.
- Leading and developing four analysts across Manila and Mumbai through coaching, workload allocation, career support, and oversight of delivery quality across time zones and competing priorities.
- Using Claude Code, Cline, and Codex to support analysis, documentation, reporting, and transaction-monitoring workflows, while retaining human judgement and review for risk decisions.

Cybersource, a Visa solution
Jul 2021 - Nov 2023

Senior Managed Risk Analyst (Manager)

I managed 8-12 APAC acquirer and merchant clients, improving fraud and chargeback performance through high-volume transaction analysis, rule design, and tuning. I owned fraud controls from detection-rule design through post-implementation performance monitoring.

My key responsibilities included:

- Using SQL, Tableau, and DB Visualizer to investigate high-volume transaction data and identify BIN attacks, card testing, account takeover, and mule-network patterns.
- Designing, testing, and deploying detection rules, then tracking performance through monthly reviews and quarterly business reviews.
- Documenting analytical findings and control recommendations, translating complex transaction patterns into practical actions for clients and cross-functional stakeholders.
- Partnering with Product, Engineering, and Account Management to translate frontline monitoring insights into rule, system, workflow, and service improvements.

Cybersource, a Visa solution
Jul 2017 - Jul 2021

Managed Risk Analyst

I advised merchants on online payment risk through order-data analysis, fraud-pattern detection, and risk-based mitigation strategies. I translated monitoring capabilities and investigation findings into practical actions for clients.

My key responsibilities included:

- Investigating online payment activity and designing monitoring rules using velocity, geolocation, device, and behavioural signals to detect suspicious activity and reduce fraud exposure.
- Producing monitoring-performance reports covering control effectiveness, ROI, and continuous-improvement recommendations.
- Leading merchant onboarding, go-live configuration, and Fraud Risk system workshops.
- Presenting documented fraud findings and control recommendations to analysts, cross-functional teams, and C-suite stakeholders.

Apple South Asia Pte. Ltd.
Aug 2014 - Jun 2017

iTunes Fraud Prevention Team Lead

I led a fraud-review team investigating card-not-present transactions and customer accounts across JPAC, EMEIA, and AMR. I supported decision quality through regional reviews, coaching, and coordination with business stakeholders.

My key responsibilities included:

- Identifying and communicating fraud trends through weekly Singapore reports and daily iTunes updates to global stakeholders.
- Conducting regional accuracy reviews and side-by-side coaching for new hires.
- Partnering with business stakeholders on emerging threats, mitigation actions, training, target setting, and team planning.

Apple South Asia Pte. Ltd.
May 2012 - Aug 2014

Product Specialist, Greater China

I supported Greater China customers across chat and phone channels, providing end-to-end issue resolution and product recommendations.

My key responsibilities included:

- Resolving customer issues and recommending products based on customer needs.
- Contributing to internal-tool UAT, weekly analysis, statistical reporting, duty-agent coverage, and knowledge-asset consolidation.

Apple South Asia Pte. Ltd.
Nov 2010 - May 2012

Customer Service Representative

I handled customer enquiries across Singapore, Southeast Asia, Taiwan, and Hong Kong, with a focus on one-call resolution.

My key responsibilities included:

- Responding to customer enquiries and supporting one-call resolution.
- Coordinating Taiwan Stop Invoice requests across four Asia teams.

EDUCATION

Murdoch University (Australia)
Bachelor of Commerce - Double Major in Marketing Management and Hospitality & Tourism Management | May 2009 - Oct 2010

Kaplan - Asia Pacific Management Institute (APMI)
Diploma in Hospitality & Tourism Management | Mar 2009 - May 2009

Raffles Education Corp College of Singapore
Advanced Diploma in Tourism & Hospitality | May 2007 - Mar 2009