

# Branden J. Beardsley

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## EDUCATION

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### MASTER'S OF DATA SCIENCE

Dec 2024

Bellevue University | 4.0 GPA | Dean's Honors List

*Focus: Applied Machine Learning, AI Agents in Commerce, Agentic Workflow Design*

### BACHELOR OF BUSINESS ADMINISTRATION – ACCOUNTING

Grand Valley State University, Seidman College of Business

Dec 2019

## PROFESSIONAL EXPERIENCE

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### Adyen — *Payments Performance Manager*

Feb 2025 – Present

- Generated \$15M+ in ARR by upselling Adyen's risk solution (Protect) to 30+ enterprise merchants, including household-name brands across retail, travel, and digital verticals
- Pitched Adyen Uplift to 50+ merchants, driving product adoption and expanding account margin through personalized global checkout strategies
- Advised enterprise risk and payments teams on stack optimization, cost reduction, and authorization performance, delivering measurable lifts across global payment flows
- Designed and executed A/B tests against competing processors, producing data-backed proof points that won merchant switching decisions and strengthened competitive positioning
- Built commercial enablement program that trained Account Management teams to independently configure and run competitive A/B tests with rival processors

### Paze (Zelle)— *Sr. Fraud Risk Strategist*

Feb 2024 – Feb 2025

- Built the fraud risk engine from zero—integrating device intelligence, identity verification, and fraud signaling vendors—and authored 90+ rules that cut false-positive declines ~15% and lifted auth rates 3–5%
- Owned the full fraud product lifecycle—vendor evaluation, contract negotiation, performance tuning, and roadmap—and presented weekly metrics and strategic recommendations to the board to drive risk tooling investment
- Partnered with Sales to acquire new merchants for the Paze checkout flow, delivering product demos and competitive positioning that grew the merchant portfolio

### PayPal — *Enterprise Risk Strategist*

Oct 2021 – Feb 2024

- Produced \$500K+ in new ARR through upsell and cross-sell of PayPal's fraud model and risk tooling suite, building ROI-driven narratives tailored to enterprise merchant pain points
- Analyzed transaction and chargeback data to surface merchant pain points, translating findings into fraud tooling recommendations that strengthened retention and expanded product adoption
- Managed 500+ merchants across card network compliance programs, building dashboards and alerting systems that prevented \$2M+ in annual fines and improved dispute win rates 20–40%

### Chime — *Fraud Operations Manager*

Jan 2020 – Oct 2021

- Launched a 150+ investigator site from pilot to full operations, building the training curriculum, process documentation, and QA framework that sustained 95%+ case accuracy
- Managed a team of 10 fraud analysts, resolving 50,000+ cases and identifying \$6M+ in fraudulent transactions at 25–50 cases/analyst/day with ~25% faster resolution times
- Built dispute volume forecasting models and operational dashboards that sharpened staffing decisions and cleared 30% of the case backlog within six months

## PROJECTS

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### Cellix.ai – AI-Powered Payment Intelligence Platform

Founder & Builder

- Built a full-stack AI payment intelligence platform using Claude Code and Anthropic APIs with ML-driven dispute automation, payment monitoring, and fraud prevention across 27+ processor and commerce integrations
  - Designed agentic AI workflows with custom prompt engineering to autonomously investigate chargebacks, compile evidence to Visa CE3.0 and Mastercard specs, and submit disputes via processor APIs with 50ms average decision time
- Integrations:* PSPs (Stripe, Adyen, PayPal, Checkout.com, Braintree), Shipping Carriers, CRMs, OMSs, Support Hubs | REST APIs, Webhooks, PCI DSS, Visa CE3.0