

RICHARD DICKSON

Payments Technologist and Product Development Specialist

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CAREER SUMMARY:

Product Development Specialist for Financial Technology industries. Specializations in KYC / AML / BSA Compliance strategies for Money-Services-Businesses and Payments Facilitators

WORK EXPERIENCE:

Gwocu Intelligence, LLC - Chicago, IL

Payments Technologist | 2020 - Present

- Create Risk Based Approaches for FinTech and Banking clients on their go-to-market and product development processes.
- Design and implement systems for regulatory compliance in areas of Know Your Customer, Anti-Money-Laundering, Bank Secrecy Act, as well as Transaction Monitoring, Suspicious Activity Reporting (SARs), and Merchant Onboarding Risk Assessments.

YuanEx Payments, Inc. - New York, NY

Head of Product | 2020 - 2021

- P&L Ownership of both Pay-Ins and Pay-Outs services, encompassing UX/UI, Product Operations, Go-To-Market Strategy.
- Lead development and integrations to Core Banking Services and SWIFT/NACHA file integrations to facilitate PUSH payments systems, both cross-border and domestic.
- Designed and automated Risk Management Processes for payments services provided to Independent Contractors / Self Employed Individuals
- Technical Scoping and Service Level Design with Core and Sponsor Bank Relationships, including internal policy creation for Risk, Fraud and Onboarding procedures.

PYMNTZ Technologies, Inc. - Milwaukee, WI

payments Technologist | 2017 - 2019

- "All Payments Engine" provides end-to-end treasury-cash-management automation
- Transactional Monitoring, ID Verification, Remote Deposit Capture and Check Scanning Verification, SSID Payment Administration and Fraud / Risk Monitoring
- In house underwriting, risk assessment and compliance administration

Braintree Payments, Inc. - San Francisco, CA

APAC Sales Support | 2015 - 2017

- Merchant Processing Account Application Screening, evidence collection and lead scoring.
- Liaise with Revenue, Risk and Underwriting departments to align Lead Scoring and Go-To-Market with Risk Assessments and Underwriting Criteria
- Technical scoping and audit of e-commerce Merchants underlying technology infrastructure for compliance, fraud and security risks.

GlamPay Labs, Inc - San Francisco, CA

Founder, Chief Product Officer | 2014

- Design and built consumer mobile applications for contactless NFC / BTLE payments via alternative payment methods, and cryptocurrencies.
- Lead fundraising and investor relationships, successfully bringing product to market with limited release in San Francisco Bay Area.

Revel Systems, Inc - San Francisco CA

Enterprise Sales Executive | 2011-2014

- The world's first Hybrid Cloud ERP and POS Platform, built to function on iOS and macOS for SMB's and Large Chain QSR's.
- Lead the Asia Pacific Sales Market, growing to over 300 brick and mortar locations in mainland China. Quota carrying account executives produced \$15MM per year in recurring revenue.

EDUCATION:

Tulane University, New Orleans

The Murphy Institute of Political Economy | 2004 - 2008

- Research Thesis: Digital Mobile Access in Rural Sao Paulo State

London School of Economics, London, UK

Institute of Economic and Political Studies | 2006

- Visting Scholar and Research Assistant.
- Research Thesis: NGO Financing in Israeli-Palestinain Conflict Resolution Programs

Northwest California University School of Law, Sacramento CA

Juris Doctorate Candidate, 1L | 2021 - Present

- Emphasis on Corporate Law and Payments Systems / Negotiable Instruments

CERTIFICATIONS AND ASSOCIATIONS

- Electronic Transactions Authority (ETA) Certified Payments Professional (CPP)
- MidWest Acquirers Association, Sponsoring Affiliate,
- Associate Member, Electronic Payments Core of Knowledge (EPCOR)
- Working Group Member, Financial Inclusion, US Faster Payments Council
- Working Group Member, QR Code Payments Adoption, US Faster Payments Council
- Contributing Researcher, Advisory Board Member, The Cryptor Foundation
- Working Group Member, American Association of Political Consultants

REFERENCES

Contact information available upon request:

- Ashwin Mudaliar, Director of Operations, Sourcery Technologies, Inc.
- Jeremy Jones, Chief Operating Officer, Pockyt Technologies, Inc.
- Peter Stolarski, Chief Executive Officer, KoHab Technologies, Inc.