Surabhi Porwal

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Summary

Experienced software professional with 7.5+ years in Fintech and Telecom. Skilled at leading cross-functional teams, building scalable systems, and delivering business-critical initiatives through engineering and strategic execution.

Professional Experience

Software Engineer 3 | PayPal | Hyderabad

- Led a 5-member multi-tenant team (PayPal, Braintree, Zettle) to design, develop, and implement Braintree Chargeback Protection Program, Zettle US/UK Chargebacks and US Direct Debit disputes, automating ~99% of the dispute workflow lifecycle including money movements, merchant notifications, case representation, and adjudication.
- Independently integrated 'Pay Upon Invoice' (PUI) chargebacks for the Germany market and represented the disputes engineering team in stakeholder discussions during PUI project phase 2.
- Delivered 7+ end-to-end projects across diverse dispute types and markets (e.g., billing errors, unauthorized transactions, and external chargebacks) covering ~2.4M monthly transaction volume across the US, Brazil, UK, Germany, and the SEPA region.
- Achieved a ~46% win rate for Zettle chargebacks (US/UK), resulting in ~$5.1M in loss savings YTD; delivered a ~30.2% win rate for 'Pay Upon Invoice' chargebacks (Germany), saving ~$3.3M YTD.
- Developed public-facing APIs with under second (500–650ms) latencies and ~99.99% availability, contributing to high system reliability and user satisfaction.

Software Engineer | Avaya | Pune

- Developed CSTA protocol-based APIs for Avaya's Application Enablement Services (AES) product, enabling advanced telephony integrations.
- Identified and mitigated key security vulnerabilities (CSRF, XSS, RCE), becoming the AES Product Security Champion.
- Led Java and REST-based development for DMCC and JTAPI modules; served as the primary owner and point of contact.
- Reduced time-to-release by 90% for a customer-facing security artifact by automating its creation process.

Education

Bachelor of Technology (Electronics and Communication Engineering) – *Visvesvaraya National Institute of Technology Nagpur | India*

Accomplishments and Awards

- At PayPal, (a) Received 'Customer Champion Award' FY-2022 for talent and outstanding contributions in multiple initiatives. (b) Won 12 'Spot/Prop Awards' (monetary) for leading several project tracks. (c) Earned 10 'Bravo Awards' (recognition notes) in categories: Innovation, Collaboration, and Inclusion.
- At Avaya, (a) Awarded the 'Ovation Award' (2019) for reducing the release time for a customer-facing artifact from 3 days to a few hours through automation. (b) Received the 'Team Excellence Award' (2018) for evaluating 1000+ requirements and implementing ~150 to achieve JITC compliance for the AES product.

License & Certifications

Career Essentials in Generative AI by Microsoft and LinkedIn, Microsoft Professional Certificate

Career Essentials in Project Management by Microsoft and LinkedIn, Microsoft Professional Certificate

Co/Extra-curricular

- Student Mentor, Dept. of ECE at VNIT Nagpur – Student Mentor Program 2015-16.
- INSPIRE Scholarship – Offered for being in the top 1% nationally in Class XII (CBSE).
- Social Impact and Volunteering – (a) Seva Sahayog Foundation - prepared educational materials for underprivileged children (Avaya's MoG'19 and '20). (b) Spoorthi Foundation, Desire Society, and Nirmaan (PayPal Impact Day'24) – packed 35+ school kits. (c) Individual: prepared a handmade kit for college going girls (Karthee Everest), adopted an animal at Mysore Zoo for a year (2021-22) and completed Seva Bharathi's 5k 'Run for a Girl Child' and 3k 'Run for Education' (2024, Hyderabad.)
- German language – A1 certified.
- Table Tennis – silver medalist (IIMA welcome tournament 2025 – Singles, VNIT intramurals 2013 – Singles.)
- Instrumentals – gold medalist (guitar, ECE dept. band), VNIT institute gathering – 2017.
- Writing – Poem titled 'One Wish Unfulfilled' published in newspaper 'The Hitavada' (2012.)