

SAMUEL STEPHENSON

AI-Driven Fraud & Dispute Enforcement Leader

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SUMMARY

The disputes function's AI Champion since May 2026 and author of its 12-month AI strategy outlook. Designs and ships agentic AI systems in Claude Cowork — MCP-connected across support, PSP, and database tools, grounded in card-network rulebooks — that investigate disputes, score win probability, and draft defense documentation end-to-end. Pair that with 7+ years of hands-on payments and fraud operations: scaled a fintech/travel dispute function from 4,500 to 66,000+ annual cases, lifted win rates to 68%+, and recovered \$6.8M+ in a single year. Comfortable as the sole owner of an ambiguous, fast-moving AI-and-policy area — writes the playbook, sets the guardrails, and briefs Legal and Finance directly.

FLAGSHIP AI BUILD — Agentic Dispute-Investigation System

Problem: manual per-dispute investigation against card-network rulebooks was slow and inconsistent.

Approach: built an MCP-connected agent in Claude Cowork across support, PSP, and database systems, grounded in uploaded card-network rulebooks.

Result: automated win-probability scoring, evidence-gap detection, and defense-document drafting on every new dispute — cutting investigation time from ~10 minutes to a ~30-second call and saving hours of team capacity daily.

CORE SKILLS

AI & Automation: Claude (Cowork, agentic multi-step workflows, MCP/connector integration), prompt engineering, automated investigation & win-probability scoring pipelines, RPA

Fraud & Payments: Chargeback & dispute lifecycle management, card-not-present & friendly fraud, reason-code strategy, Visa VAMP & Compelling Evidence 3.0, Regulation E/Z, pre-arbitration, promotional & credits abuse

Data & Platforms: SQL, BigQuery, Looker, PopSQL, Amplitude, Google Sheets/Apps Script, Notion, monday.com, Confluence, Jira

Vendors & Networks: Stripe, Braintree, Adyen, Checkout.com, PayPal, Sift, Riskified, Ethoca, Verifi, Justt AI, Chargeblast, Pagos

PROFESSIONAL EXPERIENCE

Super.com — Remote Project Manager, Chargebacks Team Lead Nov 2022 – Present

AI Champion, Disputes (May 2026–Present) · Owns disputes, chargebacks, and fraud-enforcement operations; 3 direct reports

- Designed and shipped an agentic AI dispute-investigation system in Claude Cowork, connected via MCP to customer support, email, PSP, and internal database tools, with card-network rulebooks loaded as grounding context. On every new dispute it grades win probability, flags missing or incomplete evidence against the reason code, issues a binary dispute / no-dispute recommendation (flagging borderline cases for human review), and drafts a complete defense document — cutting per-case investigation time from roughly 10 minutes to a ~30-second decision and saving hours of team capacity daily.
- Authored the disputes team's 12-month AI strategy outlook (Finance – Disputes AI Strategy, FY26–FY27) as the team's AI Champion and AI Strategy Partner to the department head: a five-initiative roadmap targeting ~\$4.4M in run-rate value, including consolidating two vendor platforms onto an in-house dispute engine and lifting net recovery rate from 23.6% to 32%.
- Put a formal PII/data-handling redaction policy in place before any dispute or customer data was fed into AI tooling, and instituted consistent QA on AI-generated recommendations and defense documents before they reached a customer or a card network.
- Built the company's first Chargeback Ops Playbook — a policy taxonomy spanning fraud, card-not-present, flight, hotel, and membership dispute types, plus vendor policies and Regulation E procedures — so escalation and intern onboarding now run without bottlenecking on one person.
- Scaled dispute operations from 4,500 to 66,000+ annual chargebacks while lifting the win rate to 68%+ and recovering \$6.8M+ in 2025 alone (part of \$7M+ in combined savings, recovery, and profit contribution since 2022), sustaining a ~99.9% response rate throughout.

- Rebuilt the team's pre-dispute alert and representment strategy around Visa's VAMP overhaul and Compelling Evidence 3.0 rule changes; ran a vendor pilot that settled at a 99.2% win rate across 100+ cases, informing a consolidation decision away from a second, lower-performing vendor.
- Own vendor and card-network partner relationships end-to-end (Chargeblast, Justt, Riskified, Pagos), including signing and onboarding a new EU merchant-ID contract, running scope-of-coverage audits, and sourcing a ~\$50K data-tracking opportunity.
- Built the team's canonical SQL source of truth for dispute and pre-arbitration data plus a weekly/flight/hotel Disputes Snapshot suite now used directly by the data team — quantifying that the network's pre-dispute alert program prevents 23% of disputes and that policy flags trigger 6.5 days ahead of a chargeback on average.
- Stepped into the team-lead role mid-cycle after the department's manager departed, owning a shared OKR slate solo, hiring and onboarding two interns and a new Dispute Operations Manager, and delivering the team's first end-to-end briefing to Legal on dispute process and Regulation E exposure — without dropping day-to-day case volume.

Hopper — Chargeback Analyst & Support AgentJun 2019 – Nov 2022

- Lead analyst identifying and disputing illegitimate chargebacks stemming from friendly and true fraud; grew win rate from 38% to 51% by building Google Apps Script automation and standardized representment templates.
- Partnered with the Fraud Prevention team to identify and help dismantle an organized, cross-border automated fraud ring, preventing \$200K+ in attempted losses in 2022.
- Built self-service BigQuery/SQL/Sheets tools for customer service agents, reducing outside requests to the chargeback team and cutting agent response times by 24 hours.

United States Air Force — Intelligence Analyst (Iran)Dec 2012 – Dec 2018

- Lead operator on 30+ combat intelligence collection missions; processed 600+ minutes of raw intelligence into 3 high-priority reports for national-level policymakers, and wrote or peer-reviewed 100+ intelligence products.
- Non-Commissioned Officer in Charge of deployment readiness scheduling; cut squadron training backlog 25% and appointment cancellation rates 40%.
- Held Top Secret/SCI clearance (inactive). Honors: Air Force Commendation Medal, Global War on Terrorism Expeditionary Medal, Airman Leadership School Graduate.

INDEPENDENT PROJECTS

samstephenson.me — Personal Portfolio & Consulting Site2026

- Independently designed, wrote, and shipped a personal portfolio/consulting site — prompting, iterating, and polishing the build with Claude end to end — productizing AI-implementation and dispute-ops consulting as public offerings.

EDUCATION & CERTIFICATIONS

- M.S., Political Science — University of Nebraska Omaha, Dec 2018
- B.A., International Relations — Grand Valley State University, Apr 2012
- Certified Payments and Fraud Professional (CPFP), Merchant Risk Council — Completed June 2026
- Google Project Management Certificate, Jun 2024; Google Data Analytics Professional Certificate, Dec 2021; Data Analytics for Business Certificate, McGill University, Dec 2021
- A.A.S., Intelligence Technology, Community College of the Air Force, 2017; A.A., Persian, Defense Language Institute, 2018