Abhinav Kharbanda (Nav)

🌐 Madrid · Spain

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Summary

Engineer & former PM with 8+ years building scalable systems and high-impact platform features driving **$570M+** in business impact. Now exploring experimental roles at the intersection of engineering and design.

Work Experience

BankNYou, Madrid, Spain

Sept 2025 - Present

Product Innovation Engineer (R&D)

- Prototyping next-gen payment experiences across QR soundboxes, NFC tap-to-phone, and low-cost POS terminals, embedding lightweight ML heuristics to infer merchant intent and optimize transaction flow.
- Building test rigs using ESP32, Arduino, and Raspberry Pi to simulate QR/UPI flows and benchmark latency, error recovery, and confirmation reliability using on-device AI risk scoring in low-connectivity environments.

City University of New York (Hunter College), New York, USA

Mar 2024 - Sept 2025

Independent Sculpture, Prototyping & Fabrication

- Briefly enrolled in Hunter College's Interactive Sculpture program to deepen skills in interactive sculpture, digital fabrication, and CAD/CAM tooling.
- Built physical prototypes using 3D printing, CNC, and mixed-material processes, exploring practical workflows for physical interaction and fabrication.

Instacart, New York, USA

Jan 2022 - Feb 2024

Product Manager - New Verticals & Fraud

- Built the initial prototype for Instacart's first **ML-based** fraud detection and transaction validation system, later scaled into core infrastructure preventing **$260M+** in fraud loss.
- Led strategic integrations with Chase, Mastercard, Costco, and PayPal, defining long-term partnership models and aligning legal, engineering, and ops to unlock **$310M+** in incremental gross transaction volume (iGTV).
- Defined roadmap and built early prototypes for merchant and partner tooling, accelerating go-to-market cycles and reducing dependency on full engineering involvement during launch validation.

Jun 2019 - Dec 2021

Senior Software Engineer

- Designed streamlined dispute resolution and fraud review workflows, cutting decision latency from **16 mins** to **under a minute** and establishing the foundation for Instacart's primary appeals system.
- Introduced an in-context support interaction flow that informed long-term product direction and reduced support dependency while improving user satisfaction.

Riivos Inc., San Francisco, USA

Jan 2018 - Apr 2019

Senior Software Engineer

- Reduced processing latency and front-end load times by 133% for core SaaS product through iterative refactoring, introducing modular features, and performance profiling
- Supported early-stage product experiments while mentoring junior engineers in agile workflows.

Education

May 2025

BA Candidate in Interactive Sculpture Art
City University of New York: Hunter College, New York, NY

Dec 2018

Master of Science in Computer science
Northeastern University, Boston, MA

May 2016

Bachelor of Science in Computer science and engineering
The NorthCap University, Gurgaon, India

Skills

AI	Vibe Coding, Gemini, Claude, OpenAI
Tech	Ruby, Python, NodeJS, TypeScript, C++, ESP32, Raspberry Pi, Arduino, Rails, Express, Django, Flask, GraphQL
Tools	Git, AWS, GCP, Datadog, GraphQL, Jira, Tableau, Kanban
Design	Fusion360, Rhino, Figma, 3D Printing, CNC, Mold Making, Woodworking