

SLIDE 1 — OPENING (2 minutes)

"Saurabh, thank you for the time today. I want to be direct about something before we begin.

I've spent the last few days studying this case — the numbers, the structure, the gaps. And what struck me most is not the problems. The problems are familiar. What struck me is something you said in our last conversation — that Razorpay is heading toward an IPO and the numbers need to look right.

That landed with me. Because when I thought about this case through that lens, the framing changes completely. Support is not a cost centre — it's an IPO readiness function. Every unresolved merchant complaint, every inconsistent SLA, every attrition-driven knowledge loss is a risk that shows up in due diligence, in merchant retention numbers, and in the NPS scores that investors and analysts will scrutinise. These aren't just operational problems anymore — they're risks with a public-market price tag.

*That's the lens I've built this entire plan through. Not just **'how do we fix support'** — but **'how do we build a support engine that's ready for public-market scrutiny while the company doubles its merchant base.'***

I'll walk you through this in 3 areas — but I want to flag upfront: I've deliberately chosen to go deep on the 3 areas I believe will create the most leverage, rather than cover everything at equal depth. The rest I'm happy to go there in Q&A."

SLIDE 2 — ASSUMPTIONS (2 minutes)

"Every strategy make or break on its assumptions. I've outlined 18 across budget, org alignment, team readiness, and business context. Let me highlight the 3 that would change my entire approach if they proved false:

First — budget alignment for in-sourcing. *I'm assuming approval for 8-10 in-house hires, offset by vendor cost reduction. This is not headcount expansion — it's a reallocation. But if this is not approved, my quality strategy changes fundamentally. I would need to restructure the vendor relationship differently rather than phase them out.*

Second — engineering partnership on diagnostic access. *In India's payment stack, agents debugging UPI transaction failures, NACH mandate issues, or webhook delivery problems without access to traces and logs is like asking a mechanic to fix a car without opening the bonnet. Half our avoidable escalations stem from this. If engineering doesn't grant access, escalations stay at 25%+ regardless of what else I do. This is my Week 1 conversation.*

Third — leadership support for the tier model. Moving from flat to L1/L2/L3 in a team that grew from 25 to 65 in 18 months requires change management partnership. At PayPal, I led a similar restructuring across a 40-person team. The single biggest lesson: if people feel the restructure is done to them rather than with them, you lose the people you most need to keep. HR and compensation must be partners before any announcement, not just approvers.

Assumptions are not excuses — they're the conversations I'll own in my first 30 days. If any assumption proves false, I have contingency paths, which I'm happy to walk through."

SLIDE 3 — CONTEXT (2 minutes)

"Let me frame the current reality — and more importantly, reframe the challenge.

We have a 65-person team that grew 2.6x in 18 months. That growth without structural investment always creates the same pattern: knowledge concentrated in a few people, processes that worked at 25 struggling at 65, and metrics that look acceptable on average but mask huge variance.

SLA at 88% average — but 94% during business hours, 72% off-hours. Here's the thing: merchants don't experience our average. A managed merchant processing crores in daily GMV who submits a critical ticket on Saturday evening experiences 72%. That's the number that comes up in renewal conversations. That's the number that matters.

But here's where I want to reframe the challenge: **2x merchant growth does not necessarily mean 2x support volume.** If we build the right self-service infrastructure, invest in proactive incident communication, and improve FCR from 52% to 72%, we could absorb 2x growth with perhaps 1.3-1.4x the team. The case study frames this as a headcount scaling problem. I'm framing it as an efficiency and deflection problem. That's a fundamentally different — and more capital-efficient — answer.

The foundations are solid. Strong payments knowledge, senior agents who are genuinely trusted by merchants, and a function that has scaled without breaking. My job is to architect the next phase."

SLIDE 4 — PHILOSOPHY (2 minutes)

"My approach is built on 4 pillars. Let me be specific about how each one maps to current reality.

Operational Rigor. Predictability is not a target — it's the operating rhythm. When governance is working, SLA consistency becomes something we maintain, not something we chase. For a company approaching public markets, operational predictability in customer-facing functions is not optional — it's table stakes.

Proactive Operations. During a bank-side UPI failure or a webhook delivery degradation, merchants should hear from us before they flood us with tickets. The 300-ticket surge in 2 hours described in the case — that's not a **volume problem**, that's a **communication problem**. At PayPal, when we shifted to proactive incident communication on dispute processing outages, ticket surge volume dropped by roughly 40% on comparable incidents. Trust is built at the highest-leverage moment — when things go wrong.

Scalable Structure. A flat team works brilliantly at 15 people. At 65, heading to 130+, flat structures create bottlenecks, burnout, and invisible single points of failure. Structure is not bureaucracy — it's the architecture that makes scale possible.

Merchant-Centricity. An enterprise merchant processing crores daily and a startup that integrated last week have fundamentally different support needs. One queue doesn't fit all. Especially when those enterprise merchants are the accounts that drive revenue concentration — and whose renewal conversations are already flagging support quality. Provide right support to right merchant at the right time. Every time.

These aren't support-specific principles. They're operating principles for any function that needs to scale with discipline."

SLIDE 5 — LEADERSHIP (2 minutes)

"Before I get into execution, let me share how I lead — because at this level, my leverage is not in doing the work. It's in enabling others to do it better than I could.

At PayPal, I inherited a team where most decisions escalated to me. Within 6 months, I had pushed decision rights down to my directs, reduced my own involvement in day-to-day operations by more than half, and both output and satisfaction improved. That's not a coincidence — that's what happens when people are given **real authority**, not just **responsibility**.

In this role: my Senior Manager owns the operation — shift accountability, vendor oversight, capacity planning. My leads own escalation review, knowledge curation, and coaching. I set direction, remove blockers, and verify outcomes — not methods.

The test I use: if I am unavailable for a week, does the operation run? If the answer is no, I've failed as a leader. My goal is to make myself the least critical person in the room for

day-to-day execution — so I can focus on what only I can do: strategy, stakeholder alignment, cross-functional partnerships with Engineering and Product, and building what comes next.

This matters especially in a high-growth environment like Razorpay's. You need directors who build systems and develop people, not directors who become the bottleneck themselves."

SLIDE 6 — AREA A: The Three Big Bets (5-6 minutes)

"Let me go into Area A — and I want to be clear: I'm going to go deep on 3 specific bets that I believe create the highest leverage. Everything else accelerates around these.

BET 1: The Vendor In-Sourcing Decision

This is the tough call, and I want to walk you through my reasoning carefully, because this is a build-versus-buy decision with long-term consequences.

*A 12-point CSAT gap and nearly double the repeat contacts from the vendor team is not a performance management problem — it's a **structural problem**. You cannot train culture into a 3rd at this level of criticality. Especially when Razorpay is heading into an IPO where merchant NPS and retention rates will be scrutinised by analysts.*

My recommendation: phased in-sourcing.

- *Months 1-3: Give the vendor one genuine chance with clear SLA penalties attached. Weekly calibration. Fair and transparent.*
- *Months 4-6: Hire 8-10 in-house L1 agents. Transition 60% of vendor volume internally.*
- *Month 6+: Retain 4 vendor agents for surge capacity only.*

The math: the repeat contact reduction and improved retention from in-house agents offsets the hiring cost. This is cost-neutral with quality and retention upside.

But here's why this is really a director-level decision: every month we delay, we're compounding the CSAT gap across a growing merchant base. At 2x growth, that 12-point gap doesn't stay the same — it gets louder. More merchants experiencing lower quality means more renewal risk, more account manager escalations, more noise in the NPS data that your IPO roadshow will need to defend.

As a Director, I'm choosing to build.

BET 2: SLA Variance — Not Speed, Staffing and Visibility

*The 22-point swing between peak hours and weekends is not an SLA problem — it's a **staffing** and **visibility** problem.*

- *Real-time command centre with 80% threshold alerts — we act before SLA is missed, not after.*
- *Shift optimisation redistributing 6-8 agents to evening and weekend coverage, based on actual ticket volume heatmaps, not historical assumption. We staff to demand, not for convenience.*
- *Dynamic load balancing so no queue hits critical while others sit idle.*

The India-specific reality matters here: UPI transaction volumes spike during salary dates, month-end reconciliation windows, and festival periods. Bank-side failures don't follow business hours. Our staffing model needs to reflect the payment ecosystem's rhythm, not a standard 9-to-6 support model.

At PayPal, when we implemented similar demand-based shift optimisation for off hours and weekend, we closed a comparable SLA variance gap within one quarter. The key was getting the data right first — understanding when tickets actually arrive versus when we assumed they arrived.

BET 3: FCR as a Force Multiplier

52% FCR is the single metric that, when improved, cascades across everything else. Every FCR point reduces repeat contacts, reduces escalations, reduces engineering load, and improves CSAT.

The path to 72%+ is three phases:

- *Months 1-3: Deploy payment-specific diagnostic tools. Refresh knowledge base to 100% product coverage — it's at 60% today. For Razorpay's stack specifically, this means KB articles covering UPI dispute flows, NACH mandate failures, card tokenization edge cases, international payment routing failures, and the newer products like subscription billing and BNPL.*
- *Months 4-6: Train agents on payment traces, webhook logs, API debugging — the same visibility engineering has. An agent who can read a UPI transaction trace can resolve in 10 minutes what currently takes a 2-hour engineering escalation cycle.*
- *Months 7-12: AI-assisted routing and predictive issue detection. Given that Razorpay is already investing heavily in AI — the agentic payments work with NPCI and OpenAI — there may be internal AI capabilities we can leverage for support automation. This is a conversation I'd want to have with the engineering and AI teams in my first month.*

FCR is a force multiplier. Invest here and you get compounding returns across every metric."

SLIDE 7 — AREA B: Escalation, Incident Response & Merchant Experience (4-5 minutes)

"Area B is about owning what we can control, communicating before we're asked, and shifting the definition of done.

Escalation Governance: 30% → 12%

30% going to engineering, but only half truly need it. The other 15% is agents escalating because they can't see what engineering sees — not because they don't know how to debug.

The fix is three-fold:

- *Clear escalation matrix — objective criteria, not judgment calls. A checklist, not a conversation.*
- *Diagnostic access for agents — traces, webhooks, logs. Same visibility as engineering.*
- *Monthly escalation reason code review with engineering to close tool gaps and refine criteria together.*

Let me quantify this: reducing escalations from 30% to 12% frees roughly 150-200 hours of engineering capacity per month. That's half an engineer's time back to building product. In a company that's launching 12 products in 18 months and scaling aggressively, freeing engineering capacity is not just a support win — it's a business velocity win.

*I want to frame this carefully with engineering: this is not criticism, it's partnership. I'm giving engineering time back. The conversation I would have with the engineering lead in Week 1 is: **'Help me understand which escalations truly need you, and let's build the criteria together so my team handles everything else.'** When engineering co-designs the criteria, adoption is immediate.*

Incident Response: From Reactive to Proactive

The 300-ticket surge before an internal alert reached support tells us everything. Support is at the end of the information chain when it should be at the beginning.

My model:

- Integrate with Success Rate Ops alerts — we know about bank-side failures, UPI downtime, webhook delivery issues before merchants tell us.
- Auto-created Slack war room within 5 minutes of incident declaration — Support, Engineering, Ops, unified.
- Pre-built communication templates ready to customise, not create under pressure.

The first message to merchants during an incident is the most important one. It should say: **we are aware, here is what we know, here is what we're doing, here is when you'll hear from us again.** That message builds more trust than a perfect resolution **2** hours later.

For Razorpay specifically — with UPI's dependency on NPCI infrastructure and multiple bank partners, payment degradation events are not rare occurrences. They're a regular operating reality. Our incident response can't be ad hoc. It needs to be a muscle.

Merchant Segmentation

2 large managed accounts have flagged support quality during renewal conversations. That's **not a support issue** — that's **revenue risk**.

- **Platinum** (Managed/Enterprise): Dedicated POC, <1hr P0, proactive health checks. Agents see merchant health score — Red/Amber/Green — when they open the ticket. They immediately know this is a retention-sensitive account.
- **Gold** (Growth): Priority queue, <2hr P0, quarterly business reviews.
- **Standard**: Community-first, AI deflection, 24hr SLA.

I'll pilot with top 50 managed accounts first — especially the two flagging support at renewal. Validate impact on NPS before full rollout. Quick win, high visibility, direct revenue protection.

The Culture Shift

Tickets marked resolved when a response is sent, not when the merchant confirms the issue is fixed. That's **not a process problem** — that's a **culture problem**. Policy won't fix it. Coaching, measurement, and recognition will.

I'm redesigning the quality rubric to include resolution confirmation as mandatory. Automated 48-hour check-ins on complex issues. And — this is the most important part — I will personally recognise agents who follow up proactively in team meetings. What gets celebrated gets repeated. This is a cultural shift from **'ticket processed'** to **'merchant empowered'**. It requires consistent coaching from leads, not just a policy memo from me."

SLIDE 8 — AREA C: Team Structure & Talent (4-5 minutes)

"Area C is the 1 that compounds. Get structure and talent right and everything else becomes easier. Get it wrong and you're rebuilding constantly."

L1 / L2 / L3 Tiering

Today, a password reset query and a complex API integration debugging case compete for the same agent's attention. That's **inefficient** and **demoralising**.

- **L1** (30 agents): Volume — simple queries, self-service deflection, 70% resolution target.
- **L2** (25 agents): Complexity — product specialisation, segment focus. These agents develop deep expertise in specific product areas: UPI and banking integrations, international payments, newer products like subscription billing and BNPL.
- **L3** (10 specialists): Enterprise support, incident management, knowledge curation, engineering liaison.

Tiering does 3 things simultaneously: creates **efficiency**, creates **career visibility**, and **distributes the expertise currently concentrated in 4-5 people**. If one of those senior agents leaves tomorrow, I don't want to feel it. With 10 L3 specialists sharing that knowledge, I won't.

The implementation approach matters: I partner with HR before any announcement. Placement criteria are transparent and tied to objective measures — certifications, CSAT performance, case complexity history, mentorship contributions. Every agent gets a 90-day review window. Change lands when people feel included in designing it.

Talent and Retention — The Real Lever

24% attrition, 3-4 month ramp time, undefined career paths. These aren't three separate problems — they're one problem. Agents don't see a future here.

The fix:

- Structured 4-week onboarding programme with buddy system and shadowing — cuts ramp to 6-8 weeks.
- Clear career ladder: L1 → L2 → L3 → Lead, with defined criteria. Not 'when a role opens up' but 'when you hit these milestones.'
- And the most important retention play — one I feel strongly about: **formal mentorship tracks into SRE, Product, and Solutions Engineering**.

The strongest retention strategy is not keeping people in support forever — it's making support the best first step in a Razorpay career. Agents who see a future inside the

company — not just inside support — are far more committed than those who see a ceiling.

Razorpay's CEO has talked publicly about building a culture where employees take ownership beyond their immediate roles. Support should be the function that exemplifies that. I want support to be the most competitive function to join because people know they'll learn the payments stack faster here than anywhere else — and they'll have options.

Knowledge Extraction — Day 1 Priority

The 4-5 senior agents holding all complex case knowledge is a Day 1 risk. Before I change any process, I'm sitting with each of them. Extracting their knowledge into playbooks and KB articles. Beginning rotation programmes.

I'll frame it correctly: they become more valuable as coaches and knowledge architects, not less. Their expertise becomes the team's asset rather than a personal one. And their new role — knowledge ownership and mentoring — is exactly what positions them for L3 specialist or Team Lead pathways.

Launch Readiness — Zero Surprises

12 products launched, only 4 with structured support readiness. Agents learning about product behaviour from merchant complaints. That needs to stop.

- T-30: Product spec shared with support. Complexity assessment done.
- T-15: Training delivered. KB articles published.
- T-7: Shadow beta merchants. Scenario validation.
- T-0: War room standby.

This becomes a gate. Product cannot launch without support readiness sign-off. I'll position it to the Product team not as a blocker but as protection — poor support at launch damages NPS and merchant trust that takes months to rebuild. With Razorpay launching products at the pace you are, this isn't a nice-to-have. It's infrastructure."

SLIDES 9 & 10 — ROADMAP & MILESTONES (2 minutes)

"Let me walk through implementation quickly — because sequencing matters as much as strategy.

Weeks 1-4: Assess and earn the right to change. I shadow agents across all shifts. I audit 100+ tickets to baseline FCR drivers, escalation patterns, and ticket hygiene myself. I do 1:1s with all direct reports and 10+ agents. I meet every stakeholder: Engineering, Product,

HR, Success Rate Ops, the vendor lead. I partner with HR on tier design — before any announcement is made. And critically — I identify the knowledge holders and begin extraction immediately. No single person should be the only source of truth on any product by the end of month two.

Weeks 5-8: Build governance systems. *Real-time SLA command centre goes live. Quality audits launch. Ticket hygiene rules enforced. Escalation matrix published and trained. Vendor gets their 8-week performance signal — fair, data-driven, no surprises.*

Weeks 9-12: Pilot and validate. *Merchant segmentation tested with top 50 managed accounts. First onboarding cohort in the new programme. Incident response playbook live with first joint drill. 90-day scorecard published: here are the numbers before my changes, here are the numbers after.*

By Day 90, you should see measurable movement in SLA consistency, escalation rates, and FCR — not because we've transformed everything, but because we've built the systems that will.

Quarterly milestones progress from foundation in Q1 to a team operating as a scalable machine by Q4 — SLA at 98%, FCR above 72%, CSAT above 90%, attrition below 15%, and a team that can absorb 2x growth without breaking."

SLIDE 11 — RISKS (2 minutes)

"Every plan has risks. Let me be transparent about the 3 that concern me most — and honest about one where I don't have a clean answer yet.

Highest risk: Tier introduction triggering attrition. *This is the one that keeps me up at night. If agents feel the restructure is being done to them rather than with them, we lose the people we most need to keep. At PayPal, when I restructured my team, the single biggest success factor was involving people in the design. Placement criteria were transparent. Every person had a review window. The agents who were initially most resistant became the strongest advocates because they helped shape the criteria. I would replicate that approach here — HR and compensation are partners before any announcement, not after.*

Second: AI and tooling investment gets delayed. *My response: the plan doesn't depend on automation to start. Escalation matrix, shift optimisation, ticket hygiene — these are people and process changes that deliver immediate impact at near-zero cost. Automation accelerates the plan. It doesn't unlock it.*

Third — and I want to be honest here: the one I'm least certain about is the pace of knowledge extraction. *Getting 4-5 senior agents to codify years of implicit knowledge into*

playbooks and KB articles while they're still handling 40% of complex cases is a real capacity constraint. I know I need to start immediately and I know the techniques — shadowing, structured interviews, paired case reviews. But I'm not fully confident I can get comprehensive coverage in 60 days. This is one where I would want to monitor weekly and be prepared to bring in a temporary knowledge management resource if needed. I would rather be honest about this than give you a tidy answer.

Risk management is not pessimism — it's the discipline that separates leaders who plan from those who react."

SLIDE 12 — CLOSE (1-2 minutes)

"Let me close with this.

The team we have is genuinely good. Strong payments knowledge, merchants who trust the senior agents, and a function that has scaled 2.6x without breaking. That's not nothing — that's a real foundation built by good people and good leadership.

What I'm proposing is not about fixing a broken team. It's about elevating a good team to world-class at a moment when it matters most. We are targeting 2x merchant growth. We are launching products at a pace that demands support to be a strategic partner, not a reactive function.

I have run this playbook before — not this exact one, but the same leadership challenge: taking a strong team that grew fast and building the systems, the governance, and the career architecture that lets them operate at scale with predictability and pride.

My commitment: by Day 90, you will see a measurably different operation — in the numbers, in merchant sentiment, and in the team's energy. Not because I've transformed everything, but because the systems will be in place to transform everything after.

Thank you — I'm ready for your questions."

APPENDIX: ANTICIPATED Q&A PREPARATION

Q: "Why should we hire someone from PayPal? This is a very different environment."

"Great question, and one I'd ask too. Here's how I see it: PayPal is a mature, regulated, global company. Razorpay is a high-growth Indian company moving at startup speed toward public markets. The environments are different. But the leadership challenge is the same — scaling support operations with governance and quality while growing aggressively.

What I bring from PayPal is knowledge of what good governance looks like at maturity. The opportunity here is to build that governance early, before it becomes painful to retrofit. Most companies build governance reactively — after things break. I've seen what the end state should look like, and I can help Razorpay get there faster.

At the same time, I understand the pace. I'm not going to bring a 6-month planning cycle into an environment that ships in weeks. My 90-day plan is designed for speed — quick wins in weeks 1-4, systems in weeks 5-8, validation by Day 90. I operate with urgency."

Q: "How would you handle a major UPI outage on Day 1?"

"In the current state, I'd follow whatever existing process exists — even if it's imperfect — because Day 1 is about stability, not reinvention. I'd join the war room, understand the communication flow, and ensure merchant communication goes out quickly.

What I'd change immediately after: I'd document exactly what happened, what worked, what didn't, and use that as the foundation for the incident response playbook. Every incident should make us better. Within 30 days, we'd have a pre-built template, a defined escalation path, and an integration with Success Rate Ops alerts."

Q: "These are ambitious targets. What if you miss them?"

"Fair challenge. Let me separate the targets into two categories: the ones I control directly and the ones that depend on partnerships.

SLA consistency, ticket hygiene, escalation matrix, quality audits — these are people and process changes I can drive immediately. I'm confident in moving these within 90 days.

FCR to 72%, CSAT to 90% — these are lagging indicators that depend on tooling access, diagnostic capabilities, and the knowledge base refresh. If engineering access is delayed or budget for AI tooling isn't approved, these timelines stretch. I'd communicate that transparently with updated projections — not at month 9, but at the 90-day review.

My philosophy: set ambitious targets, build transparent tracking, and course-correct early and publicly. The worst thing a leader can do is promise, miss silently, and explain later."

Q: "What's your Day 1 action?"

"Three things, in this order:

- 1. Sit with the senior agents and start knowledge extraction conversations. This is the highest-risk, lowestcost action.*
- 2. Pull 100 tickets and start my own baseline audit. I need to see the data myself, not rely on dashboards.*
- 3. Meet the engineering lead to begin the diagnostic access conversation. If that partnership isn't established in Week 1, the escalation reduction plan is delayed by months."*

Q: "How do you see AI's role in support?"

*"I see it in three layers. First layer — **immediate**: AI-assisted ticket auditing for 100% quality review coverage. This is achievable within 6 months with existing tools. **Second layer — medium-term**: AI-assisted routing that matches ticket complexity to agent capability. **Third layer — longer-term**: predictive issue detection and proactive merchant communication.*

What makes this especially interesting at Razorpay is that you're already investing heavily in AI — the agentic payments work with NPCI, the OpenAI and Claude integrations. There may be internal AI capabilities and partnerships that support could leverage. That's a conversation I'd want to have with