



**RAVIKANT GOUR**

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CSPO certified Product Manager with 10+ years of experience ranging from Product management, product strategy, Analytics, application development and maintenance in Fintech products. Domain expert for card payment and Merchant acquiring

Current Designation: Product and Solutions Manager	Total Experience: 10 Year(s) 0 Month(s)
Current Company: Worldline India Pvt. Ltd.	Notice Period: Currently Serving Notice Period
Current Location: Mumbai	Highest Degree: MBA/PGDM [Business Analytics]
Pref. Location: Mumbai,Pune,Chennai	
Functional Area: IT Software - Application Programming / Maintenance	
Role: Product Mgr	
Industry: Banking/Financial Services/Broking	
Marital Status: Married	
Key Skills: Product Manager,Product Owner,Product Management,Requirement Gathering,System Analysis,Release Management, Strategic Planning,	

Verified : Phone Number | Email - id

Last Active: 21-Jan-21

Last Modified: 21-Jan-21

Jump to Section [Work Experience](#) | [Education](#) | [IT Skills](#) | [Projects](#) |

## Summary

- ◆ Versatile Product management professional with 10+ years of experience working in product development, product strategy, ownership and business analytics and team management.
- ◆ Demonstrates strong communication and presentation skills, ranging from presenting, product demonstrations and POCS.
- ◆ Knowledge in data science, machine learning and programming languages ranging from application development (Java) to analytical programming (Python).
- ◆ Passionate about learning and problem solving.
- ◆ Expert in merchant acquiring product for various channels like POS, PG and SoftPOS ranging from Onboarding to settlement.
- ◆ Domain expert in card payments domain

## Work Experience

### Worldline India Pvt. Ltd. as Product and Solutions Manager Feb 2018 to Till Date

Bharat QR - across web, mobile and physical form factors. Extending acceptance to 3rd party aggregators and utilities service providers via APIs.

\* UPI - enabling acceptance of QR & VPA based UPI P2M transactions across web, mobile and physical form factors.

\* DigiPOS - virtual POS application with intelligent collect links, Bharat QR, UPI and AEPS.

\* Corporate payments for vendor/supplier using virtual cards.

\* Overhaul of existing web based checkout, DigiPOS including functional and UI/UX revamp.

\* New feature for accepting split payment and crediting multiple merchant accounts to help in reconciliation and accounting purpose.

\* Implemented bank and brand EM solution for bank with customizations.

\* Helped for AmEx as scheme activation for bank.

\* Helped implementing POS acquiring products to member banks.

### Viiking Paymaster Pvt Ltd as Technical Product Manager Nov 2017 to Feb 2018

Market Research for available payments products and providers

\* Product roadmap and strategy

\* Vendor Management

### Hitachi Payment Services as Solution and Implementation Manager

## Important

- Using Free CV Search you have access to featured candidate profiles of Naukri. You can browse through the profiles and email the candidates of your choice directly using the email option provided. To prevent misuse of candidate information, contact details and attached resume of the candidates have been withheld.

Apr 2017 to Nov 2017

Architect and implemented ACS for RuPay.

\* Worked on enhancement on card management system for Debit and Prepaid.

\* Customer centric flow designing for ATMs and BNA

\* Owner of switch product and handled enhancement for mandated and new products

- AGS Transact Technologies as Assistant Manager  
Nov 2012 to Apr 2017

Delivery manager for Switch development and testing

- National Payments Corporation Of India Npci as Officer  
Oct 2011 to Nov 2012

Certification for NFS and IMPS products for member banks

- FIS Payment Solutions and Services India Pvt Ltd as Switch Support  
Apr 2011 to Nov 2011

Switch support for ATM installation and card configuration and L1 support

[^ Back to Top](#)

## Education

UG: B.Tech/B.E. (Computers) from ACPCE Navi Mumbai in 2009

PG: MBA/PGDM (Business Analytics) from Narsee Monjee Institute Of Management Studies (NMIMS) in 2021

Other Qualifications/Certifications/Programs:

CSPO

Prince2

[^ Back to Top](#)

## IT Skills

Skill Name	Version	Last Used	Experience
SQL	2008	2017	7 Year(s)
JAVA	7	2017	5 Year(s)
Python	3.5	2020	6 Month(s)

[^ Back to Top](#)

## Languages Known

Language	Proficiency	Read	Write	Speak
English	Expert	✓	✓	✓
Hindi	Expert	✓	✓	✓

[^ Back to Top](#)

## Projects

- Project Title: SoftPOS

Client: BOB

Nature of Employment: Full Time

Project Location: Mumbai

Role: Other

Skill Used: Product Management,

Role Description: Product Owner

Performed strategic and tactical activities like backlog prioritization, release management, Product roadmap etc

Project Details: Mobile only solution for merchant onboarding and payment acceptance from multiple channels in contactless mode.

Duration: Sep 2020 - Till Date

Onsite / Offsite: Offsite

Team Size: 14

[^ Back to Top](#)

## Affirmative Action

Category: OBC - Creamy

Physically Challenged: No

## Work Authorization

Job Type: Permanent

Employment Status: Full time

[^ Back to Top](#)

