

Contact

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Top Skills

Databases

SQL

Payment Systems

Mohammad Umair Qureshi

Technical Project Manager - Digital Banking at Meezan Bank Limited
Pakistan

Summary

• Tech Enthusiast with 8+ years of diversified experience in Cards & Payments Industry with End to End Solution Architecture and Delivery of:

- Issuing and Acquiring Solutions (MasterCard, VISA, Union Pay International)
- Digital Financial Services
- Debit & Credit Cards Management Solutions
- Alternate Delivery Channel Solutions
- Merchant Acquiring
- E-commerce Payment Gateways
- 3D Secure
- SBP Micro Payment Gateway

• Well versed with IT standards and best practices including ISO 8583, PCI DSS, and In-depth technical skills in switching, messaging, security and electronic payments.

Specialties:

Business Analysis, Product Design, Solution Design & Delivery, Systems Integration, IT Operations, Payment Systems, ISO-8583 Messaging Protocol, Alternative Delivery Channels Solutions, Mobile Payments, Payment Card Technologies, PCI-DSS, Payments Security, Payments Infrastructure, Systems Security/ CIS Security Benchmarks, IT Service Management, Disaster Recovery, Problem Analysis/ Troubleshooting

Experience

Meezan Bank Limited

Technical Project Manager - Digital Banking
February 2019 - Present (3 years 2 months)

Pakistan

- # End to End Project Assessments with vendors and international payment schemes on technology adaption for ongoing and upcoming projects in order to achieve higher quality standards.
- # Working on digital transformation of the bank in coordination with International Schemes (Visa & MasterCard) and National country switch (1Link) for National Digital Financial Inclusion Strategy.
- # Continuously monitor Project Progress and plan/implement any corrective actions needed for potential or actual delays
- # Designing and building comprehensive solution approach (including integration with boundary systems) to meet business needs.
- # Direct and manage project development throughout its life cycle.
- # Define project scope, goals and deliverable that support business goals in collaboration with senior management and stakeholders.
- # Identify all of the phases, activities and efforts needed to complete the project.
- # Performing Business Analysis for the projects
- # Managing end to end project from requirement analysis to project delivery
- # Managing the implementation team throughout the project.
- # Managing specialist support group of payment schemes (MasterCard & Visa) for operational excellence in transaction processing, settlement and clearing.
- # MasterCard MIP Implementation and Issuing Certification
- # VISA EAS Implementation and Issuing Certification

Euronet Pakistan (Private) Limited

4 years 5 months

Application Consultant

November 2017 - February 2019 (1 year 4 months)

- Configuration Analysis, System Integration Testing, Quality Assurance Testing of projects before going live to the production environment.
- Working closely with stakeholders in defining requirements from the Client Portal and work to define suitable portal application solutions
- Complete Data migration strategy to end to end process mapping of data.
- Gathering business requirements from the client banks and turning them to technical solutions and implementation.
- Creates and maintains product presentations.
- Participates in business requirements review with clients/prospects.

- Participates in product release process.
- Integration at HOST and Switch end, Creation of completely new interfaces
- Managed, Setup and Integration of Utility Bill Payment System with either Banks Host or other integrated system.
- Certifications/End to End Issuance, testing of transaction with pre-defined standard parameters of International Payment Gateways (VISA, MasterCard and China Union Pay)
- Working on Euronet Next generation Tool ICCS (Integrated Credit Cards System) to integrate client banks with latest features.
- Parameters setup and testing of Credit cards settlement processing, Settlement, Billing Cycles, Transactions Posting and Bill posting functions.
- Prepaid card testing, Interface developing and end to end testing support.
- Daily Settlement & Reconciliation procedure setup which includes Reports and Extracts of Controller.
- Change management and its impact on core & other integrated systems.
- Go-live preparation, coordination and documentation of projects.

Technical Support Analyst

May 2017 - November 2017 (7 months)

- Working as a Part of Operations Department: concerned with all the Payment Systems (Applications and Databases), related to settlement & payment, Third Party payment processor's (VISA, MasterCard, Union pay) settlement and transaction monitoring. ATM/POS outsourcing (Integration and Management) and other Payment solutions.
- Troubleshooting & Escalation of errors occurring on applications, resolve queries & solving Branch queries, User/Vendor/Team Management.
- Acquirer / ATMs / POS / Channels configuration into system.
- Providing Technical Level Support for Alternate Distributed Channels Transactions.
- Resolution of issues occurred during settlement/processes.

- Co-ordination with international Support and Payment Gateways support teams for resolution of raised issues. Participating in Mandates testing and implementation.
- Co-ordination with development team for development of new process and products.
- Support customers [Banks] for User Acceptance Tests.
- Implementation of projects into the production environment.
- Transaction Analysis upon request.
- Provide first level technical support; answering support queries via phone, and email.
- Maintain a high degree of customer service for all support queries and adhere to all service management principles.
- Preparing monthly MIS reports and Monthly Volumes statistics of Cards transactions, Merchant ID's, Terminals ID's, MNET – Switch MIS, Member Banks, CMS, Monthly Transactions, Merchant setups & Payments using IBM AS/400 DB2 Environment for client banks requirement for onward data submission to SBP.
- Modifications in the programs to remove bugs.
- End to End testing of transaction with pre-defined standard parameters of International Payment Gateways (VISA, MasterCard and China Union Pay)

System Engineer

September 2016 - May 2017 (9 months)

- Working on Euronet ITM (Integrated Transaction Management) 4.3 application and engaged with development team for projects.
- Acquirer / ATMs / POS / Channels configuration into system.
- Providing Technical Level Support for Alternate Distributed Channels Transactions.
- Resolution of issues occurred during daily tasks or settlement processes.
- Configuration of member bank BIN Acquiring for IBFT.
- Testing for card renewal process for member banks.
- Testing for CHF programs for multiple Banks.
- Co-ordination with international Support for resolution of raised issues.
- Co-ordination with Payment Gateways support teams for resolution of issues.
- ISO Logs verification of transactions.

Support Analyst

October 2014 - September 2016 (2 years)

Worked in operations for 24/7 support team with following responsibilities:

- Perform EOD and settlement Process on Euronet ITM (Integrated Transaction Management) 4.3 application.
- Monitoring and Provide support to Level 1 issues inquired by Clients.
- VISA & MASTERCARD Settlements, VISA incoming Process through EDIT Package for Client banks.
- Card Issuance process, VISA and Master Card Outgoing Process, CUP incoming on ITM 4.3 for reporting of Client Banks.
- 24/7 Support for general queries and issues raised by Customers.
- Daily Extracts and Reports after EOD on daily basis, share with Banks through SFTP (Including Data Verification)
- Provides training / guidelines to newly hired staff customer support analysts.
- Save Backups for AS/400 ITM system date wise of Production and Test System.
- User Management of Provided Web Applications(CMS, VIGIL Monitoring Tool) to Customers
 - a) Card Management System (CMS) uses for Blocking cards and issuance
 - b) VIGIL Monitoring Tool for transactions, ATMs ,POS and etc.
- Creating / Managing BATCH FILE Scripts to simplify various processes.
- Modifications in the programs to remove bugs.
- Data extraction from database using SQL for Customers.
- Providing Technical Level Support for Alternate Distributed Channels Transactions (ATMs & POS).
- Customer (Banks) Query Responses, Transactions Analysis and Root Cause Analysis of the problem for Resolution of issue.
- Acquirer / ATMs configuration into system.
- Support customers [Banks] for issues and User Acceptance Tests.

Confidential

Software Developer

December 2013 - October 2014 (11 months)

Requirement Gathering

Project scoping

Business alignment and Prototyping

Development and testing

GfK

Associate Data Processing Engineer

January 2013 - December 2013 (1 year)

Main Responsibilities:

- Data Acquisition
- Data Analysis
- Acquiring data of IT & CE products for product content building and making of data sheets.
- Content development and Quality product data extraction.
- SKU prioritization
- Communicate suggestion and enhancement of Technical Standards and Procedures
- Extensive working knowledge on Content Management System (CMS) and OPSI
- Reporting Bug on JIRA

Education

Karachi University

BCS, Computer Science · (January 2009 - December 2012)

Sindh Muslim Government Science College

Intermediate, Pre-Engineering · (2007 - 2009)