## Contact

www.linkedin.com/in/ehsan-masih-7184806a (LinkedIn)

## Top Skills

Java

C#

Microsoft SQL Server

## Languages

English (Full Professional)

Punjabi

Urdu (Elementary)

## Certifications

Motivating and Engaging Employees

# Ehsan Masih

Son of YHWH | Cards & Payment System Expert| Digital Banking Professional| Fintech Systems| VISA, MasterCard, UPI & JCB| EMV & NFC Issuing & Acquiring| Merchant POS Acquiring| Gateways Processing
Pakistan

## Summary

Over 8+ years of Experience in the cards and payment industry in the areas of:
EMV Chip and Magnetic Strip acquirer and Issuer Processing on ADC channels like ATM, POS, Internet Banking, IVR,  CDM and Branchless Banking Channels.
Gateways Processing and Settlements (VISA, MasterCard, UPI)
Concept and Knowledge of settlement, re-conciliation Process and Merchant Management
System Analysis, Integration and Management for different Alternate Delivery Channels like ATM, POS and Mobile etc.
Transactions processing and settlements for country SWITCHES (MNET,1-LINK).

With above experience seeking a challenging position in a progressive organization offering opportunities to work on latest technologies and contribute to the success of the company by outstanding performances and thereby advancing my career in payment industry.

My experience in this industry has imbibed in me strong leadership skills and critical decision making ability.

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## Experience

### TPS Worldwide
3 years 11 months

**Senior Project Lead Implementation**
January 2021 - Present (1 year 3 months)
Pakistan

**Project Lead Implementation**

May 2018 - December 2020 (2 years 8 months)
Pakistan

Working on IRIS (Transaction Switch Technology) product for E-payment and E-Business Solutions.

Key Assignments & responsibilities:

• Analyze Use Cases and prepare Test Plans.
• Perform System Integration Testing and assist the clients in UAT.
• Using Test cases repository for developing and executing test cases.
• Execution and Planning of Cut-over/Go Live
• Analyzing customer requests about specific features/functionality for technical feasibility and external suppliers.
• Identifying functional gaps and translating them into new applications (if required)
• Using TPS Tracker tool for the generation of bug reports and QA verification reports.
• Write and execute SQL statements to retrieve data from backend.
• Perform card less and card based (EMV Chip and Magnetic Strip) Acquirer/ Issuer process testing of the transaction flows on IRIS via various Delivery Channels (ATM, CDM, IB, IVR, Mobile Banking, Branchless Banking, POS, Bill Payment), networks (VISA, MasterCard, UPI) and switches (1LINK).
• Using VMWare, Alternate Delivery Channel (ADC) simulators, Physical ATMs, Linux and Oracle for environment setup IRIS for different banks.
• Performed online and offline Certification with VISA, MasterCard, UPI and 1-LINK PAYPAK
• Working on HSM (Hardware Security Module) i.e THALES and SAFENET
• Mentor freshly hired SQA and Implementation engineers technically as well as product knowledge wise.

Achievements and Milestones:

Local and African Region:

Successfully accomplished QA and Implementation of the projects in Summary

• First Ever PAYPAK-UPI Co Badged EMV Card Issuance for Allied Bank
• Branchless Banking HOST and Mobile Wallet Integration for Allied Bank
• EFT Mandate Implementations as per SBP for Allied Bank
• Wincor CCDM Implementation for Allied Bank

• Allied Bank Branch POS Integration
• MUCO EXPRESS Card less withdrawal on MUCODEC Bank ATM in Congo
• Mobile Money Cash out and Check Guaranteed for MTN Congo on MUCODEC Bank ATMs.

## Euronet Pakistan (Private) Limited
4 years 7 months

### Application Consultant & QA specialist
June 2016 - May 2018 (2 years)
7th Floor, Bahria Complex 3 , MT Khan Road , Karachi, Pakistan

Working in Application Project & Delivery Department.

• Responsible Production System Level 2 Support
• Support customers [Banks] for User Acceptance Tests.
• Implementation of projects into the production environment.

Responsibilities for QA Tasks:
• Review requirements specifications and technical design documents to provide timely and meaningful feedback
• Create detailed, comprehensive and well-structured test plans and test cases
• Estimate, prioritize, plan, and coordinate testing activities
• Design, develop and execute automation scripts using open source tools
• Identify, record, document thoroughly and track bugs
• Perform thorough regression testing when bugs are resolved.

### Technical Support Analyst
March 2016 - June 2016 (4 months)
7th Floor, Bahria Complex 3 , MT Khan Road , Karachi, Pakistan

• Acquirer / ATMs / POS / Channels configuration into system.
• Providing Technical Level Support for Alternate Distributed Channels Transactions.
• Identifying issue in system if any problem is reported.
• Root Cause Analysis for Resolution of issue.
• Resolving of Basic reported issues.
• Resolution of issues occurred during settlement/processes.
• Co-ordination with international Support for resolution of raised issues.
• Co-ordination with Payment Gateways support teams for resolution of issues.
• Co-ordination with Vendors / Customers.

• Participating in Mandates testing and implementation.

• Co-ordination with development team for development of new process and products.

• Performing VISA, MASTERCARD and UPI Settlements.

• Transaction Analysis upon request.

• SLA Reporting / Quarterly Reporting / providing Ad hoc Reports.

## Assistant Customer Support Analyst
November 2013 - March 2016 (2 years 5 months)
7th Floor, Bahria Complex 3 , MT Khan Road , Karachi, Pakistan

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

• 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 incoming Process through EDIT Package for Client banks (MCB, HBL, JS Bank,)

• VISA and Master Card Outgoing Process on ITM 4.3 for reporting of Client Banks (MCB, HBL).

• CUP incoming for AL-BARAKA Bank.

• Run Card Issuance process for MCB, Burj Bank, Al-Baraka Bank and NIB against the provided CHFs (Card Handoff Files)

• Share RHF (Reverse Handoff files) and Embossing files to Banks through SFTP.

• 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

## Geo Tv Network
Software Intern
June 2013 - October 2013 (5 months)
Karachi

Responsibilities:

System monitoring and troubleshooting for Software Roshni (News Management System).

Installation & Configuration of Roshni (NMS)

Responds and provide solutions to the internal complains raised by the users regarding NMS.

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## Education

### University of Karachi

Bachelor of Science (BSSE), Software Engineering · (2010 - 2013)

### Govt. Degree Science College Malir Cantt.

Intermediate(HSC), Computer Science · (2007 - 2009)

### Bright Future School, Landhi Karachi

Matriculation, Science · (1994 - 2007)