Osama Ahmed Pasha

Payment Systems Expert: SWITCHING, ACQUIRING, ISSUING, 3D SECURE,EMV, ATM, POS, ISO 8583, VISA, MasterCard, CUP, JCB.

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Personal Summary

Payment systems consultant having seven years of experience with multiple roles like Implementation specialist and Application consultant/admin of banking and financial applications across Pakistan.

Professional Experience

Application Admin at 1Link (Pvt) Limited (February 2018 to Present)

- o Managing Switch Application (Authentic) for 1LINK which is the only switch in Pakistan, providing services and interconnectivity to more than 35 banks.
- o Managing 1LINK Fraud Management System 'FRACTALS' communicates in fixed length message format supported by NCR's Alaric system.
- o Provide Level 2 technical support to member banks for all Payment services provided by 1LINK including Inter-bank Transaction Switching, Inter-Bank Funds Transfer, Purchase Transactions (Base1) etc.
- o Bills Payment System; Utility bill payments and Mobile payments.
- o Implementation and learning new technologies being adapted by 1LINK.
- o Looking after the technical side of all 1LINK Projects, Certifications and Migrations of member banks.
- o Manage Performance tuning and Implementation of new changes/Cutovers of all services ATM, IBFT, VISA, MasterCard, UPI and JCB for all member banks.
- o Looking after 1LINK PERSO Bureau (Card Personalization Department).
- o Onboard new banks to Gemalto Dexxis system and manage configuration changes/releases from vendor.
- o Onboard new banks to Fractals FRMS system
- o Manage 1LINK settlement system 1SS and Netoff system.
- o Patch deployment for Switch Dispute Resolution System (SDRS).

Application Consultant at Euronet Pakistan Pvt Ltd (January 2014 – January 2018)

- o Responsible for Production System Level 2 Support for Alternate Distributed Channels Transactions (ATMs & POS).
- o Co-ordination with international Support/ Payment Gateways/Vendors & Customers for resolution of raised issues.
- o Support customers [Banks] for User Acceptance Testing UAT.
- o Perform complete QA before implementing new projects into production system.
- o Implementation of new projects into the production environment.
- o Testing and installation of mandates for payment schemes using gateway (Visa, MC & UPI) simulators.

Major Projects

- **Switch Migration:** Performed complete switch migration of 1LINK's legacy system Phoenix to new system Authentic. Migrated all banks and GPS to new switch Authentic.
- **Bank Migration:** Played a key role in merging Burj Bank Pakistan into Bank Al Baraka Pakistan. Performed CMS migration and SIT plus QA for complete transaction sets.
- **VDC Issuance:** Played key role in VISA debit card issuance for Bank Al Baraka. Define Transaction and Amount limits for VDC and performed online/offline testing for all card-based transactions with VISA on VTS.
- **Fractals Integration:** Integration of FRMS with Authentic using SAF mechanism. Also integrated UBPS with Fractals using batch file mechanism.
- **ONUS Banks on Fractals:** Played a key role in onboarding multiple banks on FRMS detection module for ONUS transaction monitoring and alerts.

Payment Domain Expertise

- Acquiring/Issuing of International and National payment Schemes like VISA, MasterCard, CUP, Pay-Pak (Pakistan), 1Link (Pakistan) etc.
- EMV Cards processing concepts and Cryptogram Validation.
- Experience of IBM API Connect, IBM Data power.
- Good Concepts of Card Issuance and Personalization.
- Expert in POS acquiring and Merchant management system.
- Payment message format ISO8583 variants 1987/1993 and another proprietary message format.
- Development Experience of transaction processing from various ADC like Internet Banking, Mobile Banking, & IVR.
- Exposure of payment industry testing tools such as VTS, MAS, NeaPay Simulators.
- Defining the functional and technical architecture of the important projects.
- Switching experience in Transaction processing from various ADC like ATM, Internet Banking, Mobile Banking, & IVR.
- Good knowledge of online transaction and end of day operations (Debit, Credit and Prepaid Card)
- Translate business requirements into functional specification. Work with business teams to identify, define and document business needs and objectives, current operational procedures, problems, input and output requirements, and levels of systems access.
- Knowledge of Writing Database queries.
- Knowledge of Cardzone system for Card hosting.
- Knowledge of Dexxis system for Card personalization.
- Elastic Search.
- IBM Ope-API, IBM Data Power.

Training

- Authentic Switch
- Fractals Detection Module
- Fractals Prevention Module

Academic Qualifications

BS in Computer Sciences and I.T.
NED University of Engineering & Technology, Karachi.
2010 - 2013