Ashraf Mia

Card Application Consultant at FinTech Point

Expertise in HPS PowerCard & Banking Solutions

2 Years IT & 2 Years Payment Industry Experience

📞 +8801766380039
🌐 iamashruu.github.io
in linkedin.com/in/iamashruu
✉ ashraf.mia@hps-worldwide.com
📍 Mymensingh Sadar,Bangladesh

SUMMARY

Skilled in HPS PowerCard,software engineering, API testing, and databases,end-to-end card lifecycle operations—covering everything from parameterzations to card creation,certifications,issuing integration, authorization testing, fraud rule & SMS configuration,PL/SQL and accounting & statement file. Led critical projects such as China Union Pay issuing integration successfully across multiple international banks.

SKILLS

- **Simulators:** Jmeter ISO, Visa,China Union Pay,Postillion,Mastercard
- **PowerCard:** Parameterizations, Operations , Connect API, Front Office, Back Office
- **Payment Card Modules:** ISSUING,ACQUIRING, ATM, SWITCH, POS,FRAUD / RISK
- **Payment Knowledge:** ISO 8583, EMV, HSM ,PCI DSS, Settlement,Card Life Cycle Operations, Embossing & Pin Mailer file, Accounting & Statement file, Incoming & Outgoing file reconcile, Authorizations,HOST Routing,Product Setup,Fraud & SMS Implementation,Enhancement Testing,Certifications (VISA , UPI), Debit,Credit,Prepaid & Corporate Cards
- **Tools :** Postman,SoapUI,Unix Putty,WinSCP,MobaXterm,Git & Github
- **Databases :** Oracle, PL/SQL,PostgreSQL,MongoDB,ORMs
- **Project Management :** Jira ,Trello,Project Scope & Planning, BSD, BRD,Test Scripts
- **Soft Skills :** Communication, Leadership, Management, Organizing & Planning
- **Development :** Node,Next,React,Express,Javascript,Java,Python,C,C++,Rest API

WORK EXPERIENCE

Card Application Consultant | Working with ICPS / HPS Delivery Team

FinTech Point ———————————————————— November,2023-Present

- **Card Management System:** Hands-on experience with HPS PowerCARD Back-Office, Front-Office,Batch Operations and related modules.
- **Authorization & Clearing:** Configured and tested authorization rules, control flags, clearing, and settlement processes. Worked with EMV, UPI, VTS,Jmeter simulators, ensuring proper ISO8583 message handling & completed certifications.
- **Batch Operations:** Managed and monitored daily/periodic back-office batches.
- **Product Setup:** Defined and maintained card products, limits, fees, charges, and etc setups.
- **Reconciliation:** Supported EOD processing and resolution of settlement mismatches.
- **Testing & QA:** Conducted functional testing, regression testing, and API testing with Postman/SoapUI.
- **Defect Tracking:** Documented issues and followed up via JIRA, Trello, ReferTest until closure.
- **Parameterization & integration:** Experience in parameterization & integrating various systems (switches, payment networks, simulators) with PowerCard.
- **Support & Maintenance:** Provided support for production issues and user queries.

Founder & Blogger

CodeShikhi ———————————————————— 2018-Present

- Published **over 170 articles** and achieved **1 million+ views.** Moving to EdTech platform.

Software Developer

DhumketuX ———————————————————— 2022-2024

- **Lead team** and developed automatic attendance system and live video streaming for rocket launch. **Won the 1ˢᵗ Place as Team** on Bangladesh Rocketry Innovation Challenge.

PROJECTS

UPI Issuing Implementation & Support - Prepaid Card

- Delivered end-to-end UPI card issuance with compliance configurations, nameless card onboarding, and product setup. Prepared test scripts & parameter sheets.
- Performed Webservices API and integration testing using SOAP & Postman.
- Designed accounting schema and integrated accounting and CUP incoming files.
- Executed UPI authorization testing, Maker/Checker flows, and roles/profile parameterization.
- Conducted fraud rule testing and report generation for regulatory compliance.
- Provided UAT and BCTC certification support ensuring production readiness.

UBX Switch Issuing - Debit Card

- Delivered switch parameterization & performed authorization testing via Jmeter ISO Sample.
- Build Jmeter ISO online test cases. Prepare Project Test Cases Plan.
- Executed Collection and Accounting Reports.

Credit SMS Alert Issuing

- Enabled real-time SMS alerts for credit issuance through end-to-end event parameterization and rigorous testing, ensuring customers are informed instantly for transparency.
- Configured SMS event parameters
- Tested SMS delivery across scenarios

Convergence & Enhancements - Multiple International Banks

- Diagnosed and tested critical system issues in Convergence, helping maintain platform stability by quickly validating bug fixes and defect resolutions for multiple international banks.
- Executed regression test planning for Visa/MasterCard Enhancement.

EDUCATIONS

B.Sc. in CSE
Mymensingh Engineering College
CGPA: 3.61 /4.00

REFERENCES

A K M Mahmudur Rahman (Hira)
CEO, FinTech Point
📞 +8801710762760 ✉ hira99999@gmail.com

HONORS & AWARDS

100 % Present Principal Award
Dhaka Imperial College
1st Place Team – BD Rocketry Innovation Challenge
1st Place – IT, Dhaka Inter-College Science Fair (6th Ed.)

EXTRACURRICULAR ACTIVITIES

VP of System Design & Architecture
MEC Computer Club, Mymensingh Engineering College