

Ashraf Mia

Card Application Consultant at FinTech Point

4 Years of Experience

Expertise in HPS PowerCard & Banking Solutions

+8801766380039

[iamashruu.github.io](https://github.com/iamashruu)

[linkedin.com/in/iamashruu](https://www.linkedin.com/in/iamashruu)

ashrafuddin882@gmail.com

Mymensingh Sadar, Bangladesh

SUMMARY

Skilled in HPS PowerCard v3,v3.2 & v3.5, ConnectAPI, and PL/SQL with expertise in end-to-end project scopes,parameterizations and card & account operations, authorizations, fraud/SMS,switch and accounting. Successfully led UPI and VISA issuing certifications across multiple international banks.

WORK EXPERIENCE

Card Application Consultant | Working with ICPS / HPS Delivery Team

FinTech Point (3 Years) Jan,2023-Present

FinTech Point provides various payment scheme IT services of ICPS,Mauritius & HPS,Morocco.

HPS PowerCard v3/v3.2/3.5:

– Credit,Debit & Prepaid Card Issuing (8+ Banks Implemented | 1 Go-Live):

- Executed full parameterization and back-office: product setup, card and account operations, instant nameless card issuing, reports,PAN boarding and completed batches.
- Integrated ConnectAPI and handled accounting,statement,incoming/outgoing file flows.
- Integrated QMR,fees,SCA & velocity limit, fraud monitoring and domain control setup.
- Configured account mapping, maker/checker workflows, role & profile management.

Testing & QA: Performed authorizations,functional & regression,compliance and API testing.

Enhancement & Certifications: Completed for various Payment Networks (CUP,VISA,MS)

Non-Compliance: Provided support for production issues and followed up via JIRA, Trello.

Founder & Blogger

CodeShikhi (6+ Years) 2018-Present

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

Software Developer

DhumketuX (1 Years) Jan,2022-2023

- **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.

SKILLS

- **HPS PowerCard:** Parameterizations, Operations , Connect API, Front Office, Back Office
- **Payment Card Modules:** ISSUING,ACQUIRING, ATM, SWITCH, POS,Fraud/Risk,Administration
- **Payment Knowledge:** ISO 8583, EMV, HSM Keys, Settlements, Interchange fees
- **Simulators:** Jmeter ISO, Visa,China Union Pay,Postillion,Mastercard
- **Project Management :** Jira ,Trello,Project Scope & Planning, BSD, BRD,Test Scripts
- **Soft Skills :** Communication, Leadership, Management, Organizing & Planning
- **Tools :** Postman,SoapUI,Unix Putty,WinSCP,MobaXterm,Git & Github
- **Databases :** Oracle, PL/SQL,PostgreSQL,MongoDB,ORMs
- **Development :** Node,Next,React,Express,Javascript,Java,Python,C,C++,Rest API

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.

INTERESTS

- Card Payment Industry
- Software Engineering
- Digital Payments & Blockchain
- Fintech & Banking Solutions

TRAININGS

- Payment Journey by HPS eAcademy
- Credit card lifecycle.
- Fluid Topics
- SQL Masterclass: SQL for Data Analytics

EDUCATIONS

B.Sc. in CSE

Mymensingh Engineering College

CGPA: 3.61 /4.00

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.)

REFERENCES

A K M Mahmudur Rahman

CEO, FinTech Point

☎ +8801710762760 ✉ hira99999@gmail.com

EXTRACURRICULAR ACTIVITIES

VP of System Design & Architecture

MEC Computer Club

Mymensingh Engineering College