

MULTANI MOHAMMAD IYAZ

106, Aamir Complex, Makrand Desai Road, Tandalja, Vadodara – 390012

Linkedin: www.linkedin.com/in/iyazmultani

Email: iyazmultani@gmail.com

Mobile No. : 8200435836

• Career Objective:

Looking for a challenging role in a reputable organization to utilize my technical and management skills for the growth of the organization as well as to enhance my knowledge about new and emerging trends and I believe in making things useful and beneficial to the organization.

• Educational Qualification:

No.	Qualification	Board/university	Year of Passing	Percentage
1.	S.S.C	G.S.E.B	2010	52.3%
2.	H.S.C	Gujarat Secondary And Higher Secondary Education Board	2012	61%
3.	B.Com	The Maharaja Sayajirao University	2012-15	58%
4.	MCA	The Maharaja Sayajirao University	2016-19	64.3%

• Experience

Baroda global shared services (September 2019 – Present)

Baroda Global Shared Services Ltd (BGSS) is a wholly owned subsidiary of Bank of Baroda. It has been set up to handle high volume of major processes across the Bank. I am working in Bank of Baroda's Internet Payment Gateway department and following is my responsibilities as executive.

- Project Coordinator / QA of software product
- Payment Gateway Integration
- Requirement Gathering
- Technical Support

- Data analysis
- Payment Gateway Transaction Settlement

ThinkSense.ai (Jan 2019 to June 2019)

I did a six-month internship at ThinkSense.ai Company, in which my role was as a software developer. We built robotic automation, which automates repeated tasks.

- **Project:**

Company Name: Baroda Global Shared Services Ltd (BGSS)

Role: Project Coordinator/QA

1) UPI (Unified Payments Interface)

UPI is a single platform that merges various banking services and features under one umbrella. A UPI ID and PIN are sufficient to send and receive money. Real-time bank-to-bank payments can be made using a mobile number or virtual payment address (UPI ID).

We integrated the UPI into the payment gateway, So that users can do transactions through UPI (VPA and dynamic QR).

2) Wallet

A digital wallet (or e-wallet) is a software-based system that securely stores users' payment information and passwords for numerous payment methods and websites. Using a digital wallet, users can easily and quickly complete shopping / online transactions with near-field communication technology.

We integrated the wallet into the payment gateway, So that users can do transactions through wallet.

3) Enterprise Fraud & Risk management system (EFRMS)

FRMS solution provides enterprise wide fraud detection and prevention framework to the Bank covering the risks associated with channels and applications under online mode. FRMS Solution for online transaction is an in-memory application which scans the transactions from source systems in real time basis and provides response on basis of complex rules configured in FRMS. The online solution scans transactions one by one in sequence and can sent response on near real-time basis.

4) VISA, Master card, NPCI MPI

MPI or Merchant Plug-In is a software module/platform that facilitates 3DS transactions and prevents merchants from payment card frauds. MPI checks whether the payment card is enrolled for 3DS and verifies the cardholder with the issuing bank providing a better success ratio for online transactions.

Many acquiring banks use the software module / platform of the MPI or Merchant Plug-In of the third party company. Due to which the acquiring bank has to route its transaction in this company. We built our own software module / platform of MPI or Merchant Plug-In, so that we can provide transactions securely.

5) Aggregator Net Banking (July-2020)

Payment Aggregator: The Service provider would bunch (integrate) with various options for digital payments (different payment gateways) and bringing them in one place. Thus, through various different options, the eCommerce would be able to collect online payments. The examples of the payment aggregators are Paytm, Billdesk, Payu, Razorpay, CCAvenue etc.

The bank integrates with its own netbanking in its payment gateway, but for offus netbanking (Other Netbanking), that bank will have to integrate with Aggregator. Because the Aggregator is integrated with NetBanking of all banks. We have integrated with many Aggregator, so that the user can also conduct transaction of offus netbanking.

6) Android & IOS plugin

A payment gateway is a technology used by merchants to accept online transaction from customers. For which the merchant has to get the payment gateway integration done in his website/ mobile application. There is a plugin of payment gateway according to every different technology. So we developed Android & IOS plugin for mobile application. With which we can also provide service to the payment gateway to the merchant of the mobile application.

7) Dot net, Java & PHP update plugin

A payment gateway is a technology used by merchants to accept online transaction from customers. For which the merchant has to get the payment gateway integration done in his website. There is a plugin of payment gateway according to every different technology.

We updated our old plugin according to change in technology, security reason and merchant's requirement.

8) Pre-Payment page

Many small merchants / schools / colleges have static website or do not have their own website or do not have enough technical team. There is a pre-payment page for them, so that they can also conduct online transactions. The Pre-Payment page opens through a link. On that page, the customer can make a payment by filling his details.

9) New UI/UX Payment Gateway

The user has better interface design, responsive and visible in every mobile device, so we changed the design of the payment gateway.

10) Shopping cart

A payment gateway is a technology used by merchants to accept online transaction from customers. For which the merchant has to get the payment gateway integration done in his website. There is a plugin of payment gateway according to every different technology.

We have built plugin for WooCommerce, Shopify, OpenCart, CS Cart, Magento, and Prestashop.

Company Name: ThinkSence.ai

Role: Software Developer

11) ROBOOST THINKSTUDIO

RoBoost ThinkStudio is an automation tool developed in C#, .Net Technologies. It is used to automate business workflows (e.g. Excel, Chrome, SAP, PDFs etc).

• Technical Skills:

- Programming Languages : C#, JAVA, JavaScript, C, C++
- Web Technologies : HTML, CSS
- Front End Frameworks: React js (JavaScript library)
- Back End: Node.js (JavaScript runtime environment), Firebase, ASP.NET

- Database : MongoDB, MySQL, Oracle
- Operating Systems : Windows, LINUX

- **Other SKILLS**

- Chargeback knowledge,
- Merchant onboarding,
- Payment gateway knowledge

- **Personality Traits:**

- Strong communication skills
- Dedicated and Hardworking
- Self-confident
- Possess leadership Qualities
- Positive attitude & ability to work under pressure
- Goal oriented and competent
- Strong technical and analytical skill

- **Achievements:**

- NCC
- Rifle Shooting (State Level)

- **Personal Details:**

- Date of Birth: 25-11-1995
- Languages Knowledge: English, Hindi, Gujarati