DMITRI RABINOVICH

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Professional Profile

- Over 13 years of experience in the payment and transaction processing industry
- Passion in payments, especially future of the digital payments
- Extensive knowledge of the merchant acquiring business and in-depth knowledge of payment solutions ecosystems
- Considerable experience consulting, mentoring, training, and guiding team members
- Strong relationships and communication skills with internal teams, customers, partners and vendors
- Lead design and deliver solutions for payment acceptance with subject matter expertise level knowledge
- Strong leadership in managing small to large size projects involving various types of stakeholders
- Ability to effectively influence and communicate cross-functionally with all levels of management
- Dedicated, reliable, very welcoming and approachable individual
- Work extremely well in a team environment, effectively share knowledge, bring ideas and business skills with a strong technical background
- Strong analytical and problem resolution skills

Professional Awards and Recognition

- Card Reader Tampering Detector US patent issued on December 3, 2019

- TD Quarterly Award Winner (x6)
- TD On the Spot Award (x7)

- 2019 TD Summit Annual Award Winner
- 2017 TD Annual Award Winner
- 2015 TD Annual Award Winner
- 2014 TD Annual Award Winner
- 2013 TD Annual Award Winner

Experience

JULY 2015 – PRESENT

Senior Integrations Lead / TD Merchant Solutions, Toronto

- Lead and execute on payment network compliance initiatives including analyzing and defining scope of impacted solutions
- Lead major merchant integration projects to complete fully functional end-to-end payment solutions
- Identify and resolve merchant acceptance and reported payment card network data integrity production issues
- Provide expert guidance, technical consultation and recommendations to internal and external stakeholders surrounding payment solutions and integrations
- Responsible for working with various types of stakeholders to lead and design new innovative payment solutions
- Lead strategic payment solution initiatives

- Responsible for managing high profile merchant integration projects, from identifying and documenting business requirements, to certification, to implementation phase
- Closely collaborate with product management teams to develop roadmaps and product improvements
- Direct and co-ordinate integration and certification efforts across TD Merchant Solutions to ensure merchants needs are met
- Build relationships and collaborate with internal and external partners including Relationship Managers, IT Managers, Business Leads, Project Managers, Product Managers, Sales Support
- Recommend and implement strategies to improve payment solution delivery processes and projects

MAY 2012 – JUNE 2015

Product Manager / TD Merchant Solutions, Toronto

- Provided expert guidance to internal teams and external clients on integrated payment solutions
- Worked closely with internal and external stakeholders including value added resellers, device vendors and third-party payment software providers to deliver various types of solutions
- Consulted with internal and external teams on payment solutions that yield optimization and improve customer experience
- Responsible for designing and working with vendors to build innovative solutions with strong reliance on technical background knowledge
- Accountable for the coordination of all internal and external stakeholders to manage Point-of-Sale (POS) solution integration and certification projects with a focus on tier-1 merchants
- Responsible for managing integration/certification/pilot/roll-out of Point-of-Sale solutions
- Trained and guided internal business partners on transaction processing ecosystems

APRIL 2011 – APRIL 2012

IT Solutions Developer / TD Technology Solutions, Toronto

- Developed and unit tested various enhancements including compliance changes for multiple authorization system initiatives (e.g. Gilbarco Fuel Pump master key upload, Amex compliance, MasterCard compliance, Amex VPT/Voice authorizations, MasterCard support for cash advances, IMN Triple DES support, Maestro Pre-authorization for non-fuel merchants, manual Maestro for US merchants, US platform UI changes and others)
- Created SDS, deployment strategies, system deployment plans, and implementation change management documents
- Responsible for development and execution of integration testing, system testing, and performance testing
- Maintained lower environments to ensure consistent level of code across
- Performed system impact assessment of introduced changes

JANUARY 2005 – MARCH 2011

IT Solutions Developer / TD Technology Solutions, Toronto

- Managed and certified magnetic stripe and EMV acceptance solution project
- Execution of all applicable solution TD and official card brand certification test cases using various certification tools
- Created and improved certification test scripts
- Assessed and submitted internal device security documentation of compliance
- Provided technology expertise and solution recommendations to enhance payment solutions
- Provided risk assessment and impact analysis with recommended solutions

- Built applications for internal use to improve efficiency of delivering solutions and improving internal processes (e.g. forecasting application for management, cryptographic utilities, script and result repository database)
- Provide training to internal partners on all implemented payment solutions and processes
- Managed all key injection/management projects for all existing and newly introduced payment devices
- Responsible for documenting requirements, testing, deployment and support of all device key injection solutions

Skills

Leadership
- Mentoring, Training, Guiding
- Strong Communication and Relationships
- Process Improvement
- Design and Innovate New Products/Features/Enhancements
- Project Management

Transaction Ecosystems
- Authorization
- Merchant Reconciliation
- Clearing/Settlement
- Payment Applications, Devices, and Host Integrations
- Terminal, Device and Card Acceptance

Digital and Standard Payments
- EMV Contact and Contactless (MasterCard, Visa, Amex, Discover, JCB, Interac, Union Pay)
- Mobile Payments
- Form Factor
- In-App (Apple Pay and Google Pay)
- Digital Wallets (Visa Checkout, MasterPass)
- 3D Secure (VbV, SecureCode, SafeKey)
- 3D Secure 2.0

Test Tools, Simulators
- ICC Solutions
- UL (Collis)
- MasterCard MTIP
- Galitt Kanest

Assets
- PMLC and SDLC
- Analytics
- Problem Investigation and Resolution
- Impact assessment
- Customer operations and support

Payment Solutions
- Fully Integrated
- Semi Integrated
- Standalone
- eCommerce
- Mobile Solutions
- Fuel Pay-at-Pump
- Account Funding

Encryption Solutions
- Merchant Tokenization
- Payment Card Network Tokenization
- End-to-End Encryption (E2EE)
- Point-to-Point Encryption (P2PE)

Payment Security
- Cryptography
- Host Security Modules
- Key Injection
- Certificate Management

Semi Payment Interfaces
- NBS NOIR and Freedom IV
- Ingenico Tetra

Specifications and Standards
- Payment Card Network Interfaces and Operating Regulations
- PCI (PTS, DSS, PIN, P2PE)
- Terminal Acceptance Guides
- Compliance Mandates
- Terminal Acceptance Requirements
- Payment Solution Best Practices
- EMV Books (Contact and Contactless)
- Single and Dual Message
- ACI SPDH
- Givex and ValueLink

Payment Applications
- Verifone FiPay
- Eigen MiraServ
- Tender Retail Multi
- Bambora eCommerce
- Ingenico t/CPX
- Verifone XPI

Networking
- Firewalls
- Routing
- VPN/MPLS/Open

- Visa Test System
- Visa CDET/ADVT