



CARDS & PAYMENTS DOMAIN EXPERT, AN AVID TECH ENTHUSIAST

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EDUCATION

BACHELOR'S DEGREE, MECHANICAL ENGINEERING

NIT, Durgapur 2002 - 2006

KEY SKILLS

Fast Learning

Effective Communication

Analytical thinking

Active listening

Project Management

Budgeting

Business Analysis

Design & Integration

Working with Global teams

LANGUAGES

ENGLISH | Fluent

SPANISH | Proficient

HINDI | Proficient

TELUGU | Fluent

PROFESSIONAL PROFILE

Accomplished domain expert in Cards & Payments industry with more than 12 years of experience working with global teams, leading all stages of system development efforts starting from project initiation, budgeting, requirements gathering to implementation and post production support.

With in-depth knowledge of major scheme messaging standards, I designed a custom network to support credit card transactions, payments, installments & consumer loans for a leading global bank. Experience handling migration projects, credit bureau hand-offs and reporting.

EXPERIENCE

IT LEAD BUSINESS ANALYST

Citibanamex, Mexico | Apr 2018 - Present

Leading a team of BAs, I am responsible for the delivery of all projects related to authorizations. My job is to understand business needs and define requirements, identifying impact areas and systems based on the requirements.

- Creation of a high-level solution & integrating the technical solution between different systems (user-facing channels, APIs, Backend and third party systems like eGlobal) and present it to the business users.
- Budgeting & resource planning was a key aspect during my tenure and was an essential for project initiation & delivery.
- From helping users with UAT tests to creation and walk through of MbM implementation plans, overall, I lead the implementation of 11 projects including CAPs & regulatory requirements.

BUSINESS ANALYST

Wipro, Mexico City | Mar 2016 - Nov 2017

As part of regional SME team for LATAM, I have coordinated with various businesses, technology, PMO and third party teams for multiple projects related to Authorizations, Fraud and embossing.

- First point of contact responsible for end-to-end delivery of any new requirements, production incidents and day-to-day queries for all LATAM countries.
- Part of various fraud mitigation projects such as Service code validation, Response code correction, ARQC validation, Fraud 2 Way SMS etc. Supported scheme compliances and managed projects involving multiple security keys installation including creation of MbM plan for migration switch over activities.
- Successful implementation of contactless card project for Costa Rica apart from supporting various migration and conversion projects.

EXPERTISE

Mainframe z/OS (COBOL, CICS, VSAM, JCL, REXX, VSAM, Connect Direct)

HTML5, CSS, Javascript, JSON

Wordpress

MongoDB

Adobe XD & Illustrator

JIRA & Confluence

IOS & Swift

MS Office

SAS

ACHIEVEMENTS

DESIGNED, DEVELOPED, LAUNCHED A NEWS WEBSITE

2020, Self - Mexico City

CRICKET SAC WINNER

2018, Mexico Men's - Colombia

OPTIMUS

2018, Citibanamex - Mexico City

RANKED 355 OUT OF 149,850

2002, EAMCET - India

REFERENCES

JORGE FERREIRO

Director - Citibanamex

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SVP - Citibanamex

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EXPERIENCE - CONTINUED -

Sr. BUSINESS ANALYST

IDS, Mexico City | Jul 2015 - Nov 2015

For a transformation project, my activities include defining, raising and prioritizing user requirements based on criticality, cost and benefits considering improvements, identifying and analyzing functional GAPs between the systems as well as providing business justifications. Verifying the estimation effort provided by the global teams and coordinating with cross work streams.

Sr. CONSULTANT

Capgemini, Mexico City | Nov 2014 - Jun 2015

Part of Production support team, lead a team of 10 associates at offshore, onshore, including people from various global pools, responsible for the global credit card system in Latin America region providing support to Mexico, Brazil and Panama.

- Established various processes for smooth project hand overs, incident management and resolution.
- Lead various fraud and SIP initiatives to improve system availability and reduce batch times. Identified and reported multiple gaps in installments & loans functionality to help reduce financial loss.
- Temporarily supported data analysis and reporting using SAS.

TECHNICAL ANALYST & INTEGRATOR

Capgemini, India | Nov 2006 - Oct 2014

Part of multiple projects across various business units for a leading global bank, worked majorly on requirement gathering, designing, development & documentation of various functionalities related to authorizations, fraud, account boarding, embossing (including security key setup) & installments.

- Hands-on experience designing, developing and unit testing various batch and online programming modules on Mainframe.
- Supported scheme compliances with VISA and MasterCard including participation in UAT and certification tests.
- Designed an entirely new interface to support credit card authorizations and payments on PROSA and CONNEX networks.
- Worked with credit bureaus like Experian and TransUnion to define and develop credit & payment information hand off.

PROFESSIONAL DEVELOPMENT

IOS APP DEVELOPMENT BOOTCAMP

Udemy - In progress

UI/UX DESIGN ESSENTIALS - ADOBE XD

Udemy - 2020

PROJECT MANAGEMENT FUNDAMENTALS

Citibanamex - 2020

AWS CLOUD PRACTITIONER ESSENTIALS & SOLUTION ARCHITECT

Udemy - 2019, Citibanamex - 2020

FULL STACK WEB DEVELOPMENT BOOTCAMP

Udemy - 2019