

Resume

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Executive Summary:

Efficient, reliable and highly motivated Application Solution design and development professional with experience in Banking and Finance Software Solution design, Backend application development, integration and implementation. Expertise in new age technologies – REST API Design and Development using JAVA Spring Boot, Python Django REST Framework, Front End design and development using Angular, Oracle, System application design and development using C++.

Experience in design and developing application services to meet the Regulatory HKMA requirements.

Skills

- Java – REST API, Spring Boot, Multithreaded and Network Programming
- Angular, React JS using Java Script – Integrating with HTTP Web Services (REST API)
- C++, VC++, Win 32 SDK
- Python Django
- AWS Cloud Computing
- Oracle – SQL, PL/SQL

EXPERIENCE

Standard Chartered Bank, Hong Kong — *Technology Delivery Lead*

Sep 2016 - PRESENT

Roles and responsibility is to design and implement software application services for Digital Banking and Finance domain using software tools and technologies – JAVA SPRING Boot, Hibernate, Angular, Oracle and C#. HKMA Regulatory project design and development.

Standard Chartered Bank, India, Chennai — *Technology Project Manager*

Jan 2012 – Aug 2016

Roles and responsibility is to design and implement software application services for Integrating ATM Switches with external Systems using various technologies such as Web Services using C++.

Orange Business Services (France Telecom Group), Mumbai — *Manager - Engineering Services*

August 2000 - December 2010

Roles and responsibility was to design and develop Contact Centre Solutions - voice self-services (IVR) using Voice XML, Computer Telephony Integration using various SDK of Avaya and Genesys.

RECENT ACCOMPLISHMENTS

1. Introduced innovative application services framework using new technologies (Java Spring Boot, Hibernate, Angular) that significantly Improved the ATM cash transaction Turnaround Time (TAT) (from 1 minute to 30 seconds).
2. Designed and developed “Card Provisioning Interface Application” for Apple Pay Mobile Wallet user registration using Java.
3. Designed and developed My Favourite Transaction Service for ATM user using Java SPRING Boot REST Framework.
4. Designed application services for automating software distribution and Electronics Journal upload.
5. Solution Design for Centralized Enhance Security Control application services by using McAfee ePolicy Orchestrator (ePO) for software whitelisting and Winmagic SecureDOC for Hard Disk Encryption.
6. Completed HKMA Regulatory requirement of Penetration, Vulnerability Testing and Fixing the gaps.
7. Setting up entire new Payment Technology Infrastructure including ATM, CDM (Cash Deposit Machine) and CQM (Cheque Deposit Machine), backend systems, monitoring system, Electronics Journal System and value added systems.
8. Enabling SCB customers to use Apple Pay (by registering their Union Pay Debit Card for Card less transactions)
9. Enabling SOAP (Web Service) Interface in Linux based Payment Switch for External Application integration through Middleware using cURL C Library.

10. Enabling Secured Socket Layer (SSL) in Payment Switch for secured data transmission with external applications.
11. Payment Switch automation (API based) – Integrating Contact Centre CRM with Payment Switch for automating the Payment Switch features to quickly process customer request such as Card Block, activation and issuance.
12. Architect Web Service Interface for automating card production through CRM.
13. Designed XML Schema Definition (XSD) for Payment Switch to ensure a very much controlled data transmission to external applications that minimize bugs and testing efforts.
14. Adding new application (ID) into the existing ATM Debit and Credit Card Chip with white plastic certification with VISA and MasterCard and NETS terminal certification.
15. ISO 20022 based payment settlement Interface design for Payment Switch.

Key professional strength

1. Design and Develop Backend Application Services using new ages technologies – JAVA Spring Boot, Python Django REST Framework and C++.
2. Application integrations using Node.JS ADDONS.
3. Managing Regulatory compliance requirements and delivery by engaging backend teams and vendors.
4. Utilizing software development and design experience to device appropriate solution for the urgent business / regulatory requirements.
5. End-to-end project activities ownership (solution design and project management) to meet tight timeline of urgent Regulatory and Mandate projects.
6. Finalizing solution with effectively engaging vendors and internal backend teams.
7. Work with International team to delivery Global projects for multiple countries.
8. Regulatory / VISA / Master Card mandate project management and technical implementation.
9. Utilizing latest tools and technologies to comply with Industry Standard.

10. Flexible to work on multiple technology and ability to grasp the new technology quickly.
11. Ability to delivery best technical solution on multi domain and multi platforms.
12. Payment transaction standard ISO: 8583 and ISO: 20022 based solution design and development.

Completed projects:

1. ATM Application Services Framework: (HK – ATM Replacement project)

This project is to replace the existing ATM, CQM and CDM by introduce a new set of application services on NCR self-service terminals (ATM, Cash Deposit Machines, Cheque Deposit machines) along with the necessary backend application services. The following are major the application components

- Chrome based GUI application on self-service terminals to provide all kind of monetary and payment services to customers.
- ISO:8583 specification based Interface to process the financial transaction through Payment Switch using TCP/IP Socket with multi-threaded capabilities.
- Web based Software Distribution software to schedule and apply the application and Microsoft patches remotely on the self-service terminals
- Windows Services and Web based application to capture the electronics journals of the terminals for audit and verification purpose.

Role:

Application design and development using Java, C# and C++.
Solution Design – networking and infrastructure

2. Enhanced Security Control:

This project is to design and implement the secured and monitoring application services to ensure the protection of the self-service terminals from unauthorized access and smooth functioning. This project introduced the following application services:

- McAfee ePolicy Orchestrator based application service for whitelisting software on windows OS and prevent unauthorized application installation and automatic email alert on any suspicious activities on self-service terminals.

- Winmagic SecureDOC based application services to Encrypt and Decrypt the hard disk by exchanging KEY from the centralized server.
- 24x7 self service terminal monitoring and cash management system.

Role:

Solution design and ATM Application Integration with Backend Services using Web Services and REST API.

3. Apple pay Mobile Wallet:

This project is to allow bank customers to register their Union Pay SCB ATM Cards in apple pay for card less transaction by using Apple Pay Mobile Wallet. This project delivered the following applications:

- a. Card Provisioning Web Service Interface to integrate Union Pay with SCB ATM Switch using Java based Web Service (REST API)
- b. Web based Card Life Cycle Management Interface

Role:

- Design and develop Java based REST API for Card Provisioning
- Building network infrastructure with security policies – SSL certificate and HTTPS

4. Payment Information System Interface

This project is to develop a Java TOPIC Messaging Queue based Interface for ATM Switch to post the Financial Transactions to the payment settlement system.

Project Scope includes:

- Design and developing Java TOPIC Interface for Payment Switch
- Integration with Core Banking

Roles:

- Design and develop the ISO 2022 based Java Web Service for integrating Euronet ATM Switch with SCB Payment System.

5. ATM Electronics Journal (EJ) System Integration

This project is to integrate Wincore ATMs with a centralize Electronics Journal System on secured layer. The business users will be able to access the EJ system through web browser to view the captured Electronics Logs or events of the ATMs.

Project Scope includes:

- Integrating GWAN and Remote ATMs with EJ system through necessary Fire Walls and certificates.

- Implementing EJ solution in a shared Virtualization Environment.

Roles:

- Design and developing Electronics Journal system using Java SPRING Boot and Oracle

6. Project Name – Sri Lanka Pay Integration

This regulatory project is to integrate ATM Switch with Lanka Pay switch for enabling the later to route the ATM transaction request from another banks ATM.

- It involves ATM Switch Integration with Lanka Pay switch through ISO:8583 messages.
- Online certification with Lanka Pay.
- Solution Implementation

Technology - UNIX, Shell Script, Sparrow Switch Software.

Roles and responsibilities –

- Technology Project Management
- Vendor management (Lanka Pay)
- Backend (core banking) and testing team engagement
- Project activities tracking, escalations and monitoring

7. Project Name - NETS PURE Cards Issuance (Singapore)

The project is to introduce PURE application for NETS transactions in the CHIP of the existing ATM, Debit and credit card.

- It involves Card Personalization Validation (CPV) and physical card certification from Master Card, VISA and NETS.
- It also includes enhancing the NETS interface of ATM Switch to process ISO:8583 based messages for PURE transactions (Purchase, Top-up and Balance Enquiry)

Technology - AS/400, RPG, XML

Roles and responsibilities –

- Technology Project Management
- Vendor management (for requirement understanding, scope of work, system design, development and implementation)
- Backend (core banking, credit card system) and testing team engagement
- Project activities tracking, escalations and monitoring

8. Regional Contact Centre – China and Malaysia

This project is to design, develop and implement the IVR and other contact centre applications for SCB China and Malaysia.

Technology – Genesys Voice Platform, VXML, SQL, Java, Web Services

Roles and responsibilities -

- Design and develop Java Web Service for IVR Backend Integration
- Design and develop the Voice XML Application for Voice Service
- Computer Telephony Integration for Customer Data pop up for Agents

Other complete projects:

1. Integrated Multi-Services Intelligent Network (IMIN) - a messaging system designed around an intelligent platform that can provide inter connectivity between IP network and Telephony networks.
2. Traxx Soft ACD/IVR System, a CTI based application for managing the customer calls in a call center environment.
3. Voice Connect, an IP based soft telephone with the basic telephony features (Dial, Answer, Ignore and Disconnect)
4. Technical Contact Center, a Nortel Call Center Server based solution to assist NESMA (an Internet Service Provider) to serve its customers efficiently through Internet and PSTN (Public Switch telephony Network).
5. Automatic Data Migration System (ADMS), a portal to migrate data from staging server to the production server through a process of approval chain. It migrate data across different platforms – Sun Solaris, HP-UX and Linux.
6. TECOM IP-Telephony Framework (TIF), a framework for Cisco Call Manager Provision and provides XML Value added services on Cisco IP Phones.

TIF Provisioning includes User, IP Phone, Device Profile, Partition and Calling Searching Space Management.

TIF Value Added Services includes Announcement, SMS, Email Access, Directory, and Internet Content Access from IP phone.

Honours & Awards

- Best Solution Design for Central Bank Switch Integration using Web Services.

- 1 Technology Collaboration Champion 2013 award from Standard Chartered Bank
- Passion for Action (in GTL) in 2004
- Employee of the Quarter (in GTL) in 2005
- Best Customer Support (in GTL) in 2006
- Best performance in CTI (from Nortel) in 2007
- Orange Flare of the Quarter in Oct 2009

Education

- B.A. (Honours) from Khallikote College (Autonomous), Brahmapur, Odisha, India – 1996
- Master Diploma in Computer Science (M.D.C.S.) from Datapro – 1998