

Saurabh



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CARDS & DIGITAL PAYMENT INTEGRATION, DESIGN, SOLUTION & IMPLEMENTATION

- **An Optimistic Business Executive offering 13.9 years of success with** proven abilities in strategic planning, managing projects, influence without authority, team building, partnership and detailing project information to determine effective functions for Payment & Credit Card Industry.
- **Experienced Project Manager and Business Analyst leading diverse projects;** credentials; degree in B. Tech. Biotechnology; and years of computer programming, business analyst and Program Management experience.
- **Excellent communicator;** leverage technical, business and functional acumen to communicate effectively with internal stakeholders and external partners, senior management.
- **Expert in agile and waterfall project management methodologies.** managed large project teams and known for high-quality deliverables that meet or exceed timeline and budgetary targets across multiple applications.
- **Ability to quickly adapt,** have successfully managed digital payment products
- **Digital,** have designed and managed programs involving digital channels like website & Mobile App, API gateway, CRM etc.

Skills Summary

Project Management:

Requirements Analysis
Cards & payments Architecture
Business judgment
Relationship building

Functional Acumen:

Tokenization
API Integration
Digital Payments
Card Products
Costing & Budgeting
Project Scheduling
Testing/QA/Rollout/Support

Value-Added Leadership:

Cross-Functional Knowledge
Team Building & Mentoring
Client Relations & Presentations
Business & IT Planning
Vendor Management
PMP & AGILE Trained

Career Progression

SBI Card (Gurugram, India), **DEPUTY VICE PRESIDENT**, Nov 2014 till now
Barclays Technology (Pune), **BUSINESS ANALYST**, Apr 2013 to Aug 2014
Attra Infotech (Bangalore), **SR. SOFTWARE ENGINEER**, Jun 2008 to March 2013

Experience

• Innovations & Initiatives

- Conceptualized and Implemented industry first process to enable CNP Transactions during Transaction OTP flow (3DS authentication); Adding ~\$110m of annual spends
- Potential ~\$3m annual saving by designing & implementing new Vendor payment system (D2I) for corporate customers to make payments to its vendors
- ~\$2m annual saving with inhouse VISA chip authentication (Inhouse Cryptogram validation on V+)

• New Age Payments – Tokenization

- Card-on-File Tokenization (CoFT) on VISA, MasterCard & Rupay
- Adding ~\$33m of annual spends on Card-on-Device Tokenization - Samsung Pay, SBI Card Pay, Google Pay etc on VISA & MasterCard (Along with API Step-up), with YoY growth of 75%
- Adding ~\$2m of annual spends on Bharat QR for VISA(mVISA) & MasterCard(MPQR) using API integration on issuer App & third-party wallets, with YoY growth of 25%
- 10% Auth drop saving by implementing the VSC & IDCX for VISA & MasterCard wherein 2FA (Transaction OTP) is not required for transactions below 2k

- **Growth & New products**

- Led Network Integration, API Integration, Core-Application (*VisionPLUS*) & CRM Changes for Simply Click, OLA & Paytm Cobrand Cards so that complete details could be displayed in partner Apps as well

- **Regulatory Compliance and spends claw-back**

- Claw back of ~\$200m annual spends by designing and implementing Transaction Controls on SBI Card mobile App, website & PullSMS
- Saving ~\$55m of balance movement to P&L by implementing the RBI moratorium
- ~\$30L annual saving in VISA/MasterCard penalty charges by sending non-chargeable response code for declined transactions

- **Digital Enhancements**

- ~\$8m Annual Spends claw back by enabling customers to activate the CNP & contactless transactions while requesting Reissue/replacement/upgrade via mobile App & website
- ~1.5L new accounts onboarded in first year with real time onboarding in core application and CRM along with update on ACS & Falcon

- **InfoSec Initiatives**

- New system changes to mask / partial mask or display customer PII information in core application
- To remove the Card CVV related details from system

- **External Partners: Paytm/Ola/VISA/MasterCard/NPCI**

- IT SPOC for Paytm & OLA products
- IT Tokenization SPOC for VISA/MasterCard & NPCI

- **Cross-Sell: EMI products, CPP and Multi carding**

- ~\$15m annual revenue from end-to-end designed merchant subvention process.
- ~\$1m annual saving on MDR by complete inhouse direct integration with CPP, Posting payment & EMI conversion
- 60k Customer accounts reinstatement which were blocked due to RBI Moratorium via digital request raised by the customer

- **Rewards Redemption & Capping**

- ~\$2m annual saving with Reward points capping design
- ~\$1.5m annual saving by designing negative merchant list in loyalty Management system
- ~\$1.5m annual saving for stopping the Reward points accrual during offer period
- Designed & implemented the real time Rewards redemption process

- **Data Center Migration**

- Key member in Contract negotiation worth ~\$160m with First Data for SBI Card credit card processing application DC Migration
- Led VISA/MasterCard Integration, HSM setup, API & batch applications Integrations in DC migration of SBI Card from DXC Technologies, Australia to First Data, India
- Led the Migration of approx. 5 lakh cards were migrated RBS processing system (DELTA) to the ADCB processing system (*VisionPLUS*)

- **Dispute & Chargeback Process**

- ~\$60L annual saving with re-applying the Finance charges adjusted during temporary credit given to the customer in case dispute is settled in merchant favor
- ~\$1.3L annual saving in reverting the rewards points given to the customer for original transaction in case dispute is settled in customer favor
- Auto adjustment of Forex charges for disputed transactions

Education

B.Tech. Biotechnology (71%), Kurukshetra University (Haryana, India), 2003-2007
