**Keerthiga.N**

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**Seeking to be Operations in Payment Card Retail Industry**

***Business Operations  Business Analysis  Solutions Architecting  Key Account Management***

**Synopsis:** Performance-driven & accomplished professional with 11+ **years** of experience in Banking (Merchant Integration Support) and IT sectors. A career in reputable organization with the challenging opportunities for growth and shouldering in any suitable position to prepare for emerging advance with intent to serve the company.

**PROFILE**

**Experience:**

* Leveraging over 11+ years of sound exposure in the payment Card **Retail industry** with excellent domain knowledge in Business Operation and Banking services. Payments knowledge with strong experience in Merchant acquiring.

**Jobs nature:**

* At Risk engine, monitoring every transaction holding/releasing the payments for categorization under suspicious cases.
* **Clearing & Settlement Systems (e.g. RTGS / ACH / RTP / CHAPS / FEDWIRE /  
  CHIPS / SEPA / Step2 / Target2 / Faster Payments / G3 / IMPS / UAEFT etc.)  
  SEPA (Direct Debits, Credit Transfers, Mandate Management)**
* On boarding Merchant's applications (**MPOS/CASH@POS/GPRS**) with our technology partner and activating Merchant's account.
* Coordinating with Product team for upgrading and resolving the technical issues.
* **Error Fixing and DE-bugging, Handling Client Queries through ticket, mail/phone within Resolution Time.**
* Based on the Client requirements, liaising with technology partner to integrate our product.
* Customer Handling Queries mainly in Bluetooth & Mobile Technology.
* Perform one point of contact for device implementation especially on risk point of view taken care for all regions across India.
* Managing device inventory and computing devices that are being installed and recovered for all regions across India.
* Cross selling the products to customers across India.
* Advanced skills in understanding & analyzing clients’ business objectives, translating them into specific requirements and providing solutions for overall improvement.
* Advanced skills in Internet, Intranet, Extranet & Server architectures and enhancing wireless technologies and online payment business in retail market.
* Well versed in merchant acquiring business in terms of business concepts, online payment gateway solutions and risk management system.

**Responsibilities :**

* Provides technical assistance to the clients by performing the following duties.
* Technical Support team to assure our customers to be properly served in their technical needs:
* Provide 3rd level escalations support for various routers, switches, storage devices and wireless networking devices.
* Provide help to sales team to recommend and verify network designs
* Review internal documents and knowledge articles for internal and public dissemination.
* Develop and conduct technical training to support staff.
* Analyze customer calls to identify product problems in the field and recommend call avoidance strategies.
* Replicate customer reported issues to provide validation of defects to engineering.
* Serve as a referral point for more complex technical issues.
* Troubleshoot the technical issues in supporting different platforms(PHP, VB, Dot Net etc..) escalated.
* Evaluate technologies and recommend technologies to invest in
* Keep our IT infrastructure working, secure and up to date
* Work with everyone in the organization, including support to C-level executive staff
* An efficient communicator with interpersonal & problem solving skills with analytical and decision making ability to enhance organizational objectives.

**Career Highlights**

### Integrated e-Commerce solution with payment gateway over 2550 major e-Com portals.

* Awarded “Best Executive” of the year twice in E-Billing Solutions Pvt Ltd for the achievement of closing my year-end target at 150%.

**Other Skill:**

* Basic computer skill.
* Windows 98, 2000, XP.
* MS- Office, Word, XL, Vlookup.
* SQL Server & Oracle database

**Career History**

**NORITAKE – INTER ASIA**

**Designation : Manager (Senior NOV 2018 – Till date)**

**Product : Business Operations(Retail Industry )**

**Responsibilities : Acting as a Senior Manager**

* - Is proactive in ensuring that learning is shared and that quality and other key metrics are improved upon. Highly focused on Quality Accuracy and Completeness  
  - Maintains effective work behavior in the face of pressure and setbacks. Successfully adapts to changing demands and conditions.  
  - Enable development opportunities for team through participation in various initiatives.  
  - Assist new and existing team members by preparing development plans and tracking their implementation.  
  - Ensure team adherence to discipline & IGS Policies.  
  - Takes responsibility of implementing feedback and cascading relevant areas of opportunity to respective departments arising from the skip levels conducted  
  - Measures performance of the team through performance appraisals and responsible for team motivation and retention  
  - Nominates developmental workshops for advisors to enhance their skills

**Extra Activities**

* Recruiting, Training, Supervising and appraising Employees
* **Managing team size of 6-7 & Store Purchase, Stocks through ZOHO software**.
* Creating Purchase Order, BOQ, QUOTE, Invoices, Item Inventory etc..
* Creation Vlookup, Pivot Table etc.. if required to maintain records.
* Dealing with customer queries and complaints
* overseeing pricing and stock control
* Maximizing profitability and setting/meeting sales targets, including motivating staff to do so
* Preparing promotional materials and displays
* Directs customers by escorting them to racks and counters; suggesting items.
* Advises customers by providing information on products

**SSIND TECH, Chennai**

**Team Leader** (JULY 2018 – Nov 15th 2018)

**Product :** Product Implementation **( Operations)**

**Responsibilities : Acted as a Team Leader(Maintain team size of 8) for Freelancer Project**

1. **Co-ordinating the project between Users & Vendor and make a follow-up to complete the project as specified within a TAT.**

ii)  Interaction with Customers to handle critical queries

iii) Making a team motivated to answer queries within TAT.

**E-Billing Solutions Pvt Ltd, Chennai**

**Senior Integration Merchant Support Executive** (Dec 2014 – July 27th 2018)

**Product :** Banking & Finance **( Operations)**

**Responsibilities : Acted as a BA(Business Analyst Role as Interface)**

1. **Co-ordinating the project between Users & Vendor and make a follow-up to complete the project as specified within a TAT.**
2. On boarding Merchant's applications (**MPOS/CASH@POS/GPRS**) with our technology partner and activating Merchant's account.
3. Error Fixing and DE-bugging, Handling technical Client Queries through TICKETS/E-MAILS
4. Customer Handling Queries mainly in ,PHP, VB 6.0 etc. Worked in Banking Domains/Sectors and payment Gateways(Accepting Payments through online).
5. Handling Mobile Commerce process.
6. Also works in Risk Management System for Banking domain
7. Experienced with Agile, DevOps, efficient delivery processes- Agile, Continuous Integration Delivery tools and with broader technology functions
8. Skilled at managing technical teams comprising technical architects, leads and developers to influence and guide their communications, customer skills and technical delivery outcomes
9. Experienced in both Waterfall & Agile Methodologies
10. Excellent written and verbal communication skills
11. Strong knowledge in Risk Management

**Key Profile :**

* Determine the threat and estimate the likelihood of a loss, quantum of loss, document and implement procedures to prevent or detect that particular threat.
* On boarding Merchant's applications (**MPOS/CASH@POS/GPRS**) with our technology partner and activating Merchant's account.
* Error Fixing and DE-bugging, Handling technical Client Queries through TICKETS/E-MAILS
* Customer Handling Queries mainly in ,PHP, VB 6.0 etc. Worked in Banking Domains/Sectors and payment Gateways(Accepting Payments through online).
* Handling Mobile Commerce process.
* Also works in Risk Management System for Banking domain
* Rule creation using statistical techniquesto alert suspicious credit/debit card transactions in Fraud Monitoring Systems.
* Monitoring of fraud trends from time-to-time and put in place necessary modifications in risk detection parameters.
* Investigating the fraudulent transactions with the beneficiary details available to see if recovery is possible.
* Training on a regular basis for the back-end staff as well as the regional teams on the fraud patterns and educating them on the ways to action alerts.
* Analyzing the transaction records and manually capture the Payment.
* Capture/Refund/Cancel process will be done based on the transaction status through API.

**Skillworth Technologies, Chennai (Alias BIJLIPAY)**

**Senior Technical Support Engineer** (July 2013 - Nov 2014)(Acted as Business Analyst)

**Product :** Merchant Technical support – Mobile commerce

**Key Profile :**

* Make reports on the technical specifications provided by the research and development team for new products and renovation of existing products.
* **Error Fixing and DE-bugging, Handling Client MCommerce Bluetooth Queries through TICKETS/E-MAILS**
* Involved in Maintenance and Application Support.
* Implemented through Android mobile app and digital electronics system.
* Involved in muti-task in supporting KYC documents, Onboarding Merchants in BMS & reports.
* **Handling team size of 7 and SLA maintenance.**
* Assisting them to handle a tickets as specified withinin a TAT.

**E-Billing Solutions Pvt Ltd, Chennai**

**Merchant Integration Support Executive** (June 2009 – July 2013)

**Product :** Online Products and Merchant Acquiring Business

**Key Profile :**

* Handled business development activities, interacted with customers to analyze information and functional requirements.
* Handling Merchant Customer Queries in different platforms and convincing to resolve the queries.
* Involved in analyzing and forecasting business opportunities in new technologies. Ensured Protection against credit card frauds through real time transaction monitoring.
* All high risk and negative segments are discussed with franchisee, screened for regulatory requirements before signing up.

**Hofinsoft Technologies Pvt. Ltd**, Chennai. From June 2007 to May 2009 as a “Junior **Software Programmer**”

**Junior Software Programmer** (June 2007 – May 2009)

**Product :** Ecommerce Pre & Post Acquisition

**Key Profile :**

* Identify all technical issues behind a merchant integration with the help of external vendor and highlight to the merchant & do corrective actions if require.
* All new proposals enrolled through MSP need to be compared & evaluated with current market trends

**Projects**

* CMMS (Computerized Maintenance Management System) - The CMMS has been designed to streamline the maintenance activities of Nuclear Power Corporation of India Ltd. **(NPCIL)**

**DMS** **(DOSE MANAGEMENT SYSTEM) – Supported in Kudungulam Kalpakkam Government Projects**

* FINANCE, ACCOUNTS AND HR SYSTEM - This system incorporates maintaining Finance, Accounts and HR data of **BHEL** Employees
* **Front End : Visual Baisc 6.0**
* **Back End : SQL Server & Oracle Database Support**

**Academics**

* Bachelor of Engineering (2002-2006) Jayam Engineering college, Dharmapuri. Affiliated to Anna University, Chennai

Software Engineering, Aptech

**Strengths**

* Strong Analytical and problem solving skills.
* Analysis, objective thinking, involvement, accepting challenges and achieving them

**Personal Particulars**

* Date of Birth : 19th February 1985
* Languages Known : English and Tamil
* IT Skills : Frontend & Backend Software Applications and MS Office.Merchant Support and convincing Skills
* Preferred Location : Chennai
* Marital Status : Married

**Summary**

I am a person who believes in doing hard work and always reviewing and evaluating my performance. I believe in adding value to myself and to the organization by constantly learning from practical experience.

Thanking you

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