

<u>Job Description – Processor (Maker) for Digital Banking (Internet Payment Gateway Ops)</u>	
Position	Processor (Maker) - Digital Banking (Internet Payment Gateway Ops)
Position Purpose	Reconciliation & Dispute management operations for Bank of Baroda- Internet Payment Gateway Ops
Role & Responsibilities	<ul style="list-style-type: none"> • Liaise with the Bank officials for document collection for new merchant/aggregator on-boarding • Completing the daily settlement. • Responding customer complaints, merchant MIS and disputes • Co-ordination with braches/aggregators, preparing claims, daily reconciliation of transactions and charges checking • Backend processing for merchant integration.
Job Specific skills	<ul style="list-style-type: none"> • Minimum 2+ years’ of subject matter experience in digital payments/ card operations/ payment gateway/ merchant acquiring business etc. • Candidate should have expert knowledge of card-present and card-not-present payment processing Strong analytical, interpersonal, and verbal and written communication skills. • Solid understanding of all operational items related to merchant processing including fraud prevention, chargebacks and authorization rates. • Knowledge of Point of Sale software, Mobile Wallets, and alternative payment solutions is a plus. • Candidate should have a strong understanding of payment processing rules, regulations, and industry standards. • Candidate should have a risk-based approach / mindset to solving problems. • Skilled at multi-tasking with the ability to prioritize key deliverables and work in a fluid, fast-paced environment. • Strong analytical, mathematical and reporting skills. • A great attitude, an open mind, an eagerness to learn and a willingness to take initiative, no matter the task, is the top requirement. • Team player who can also function well independently. • Excellent written and oral communication skills. • The ability to learn new things quickly and implement them efficiently, within very tight timelines. • Advanced proficiency in Excel, Word, PowerPoint, and Outlook.
Educational Qualification	<ul style="list-style-type: none"> • Graduate Degree is mandatory. Preferably B.Com/M.Com/ MBA • Proven work experience in Digital Banking/Payments products services and operations (preferably in Card based/ Mobile based payments). • Experience in a customer services, banking, financial technology, and/or operations environment. (Required)
Minimum Experience	Minimum 2 – 3 years of experience
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on case to case basis
Location of posting	Vadodara The candidate may be deputed to work with team(s) with the organization / any subsidiary of the parent organization if and as deemed necessary.