

Job Description	
Head – Digital Banking / Alternate Channel Operations	
Position	VP/ SVP - Digital Banking / Alternate Channel Operations
Position Purpose	<p>Managing Day to Day Operations for - Digital Banking channels</p> <ul style="list-style-type: none"> • Debit Card Issuance • ATM Operations • Reconciliation of ATM Cash & Debit Card Transactions • Reconciliation of Electronic Payments - IMPS/UPI/NEFT (all Non-Debit Card product transactions) • Complaints & Dispute Management of Debit & Non-Debit Card Products • Operations Support for NETC FastTag, Bill Payments, Pre Paid Cards, Internet Payment Gateway, Mobile Banking, Internet Banking
Role & Responsibilities	<ul style="list-style-type: none"> • To manage standardized operation process for assigned digital banking channels (mentioned above). • Issuance of Debit Cards to New to Bank and Existing customer • Coordinating with Secured Stationary/Person/Embossa vendor for quality and timely dispatch of deliverables. • Managing RTO Process of customer deliverables. • Proficiency with ATM operations and switch network operations. • Good knowledge in software and systems related to ATM operational management. • In-depth knowledge of ATM operations, including hardware, software, communication and security. • Pro-actively manages ATM incidents to ensure timely resolution and appropriately document comments and escalation. Common tasks include: <ul style="list-style-type: none"> ○ Maintaining low down time ○ Researching ATM performance/health ○ Resolving ATM failures (e.g., ATM load/reboot) ○ Requesting or escalating ATM vendor service ○ Requesting cash replenishment • Managing and controlling back end cash and reconciliation operations. • Managing MSP/CRA for the operations and direct responsibility of their performance. Responsible for supporting service and business units to ensure achievement of common goal. • Responsible for automation of the processes by implementing necessary tools with the help of technology. • Optimization and planning to ensure that the cash replenishments (fills) are kept to minimum possible numbers. Maintaining cash efficiency ratio by ensuring optimum utilization of cash. Direct responsibility of cash management operations and service expense budget. • Robust MIS and reporting mechanism - Internal as well as Customer based on the frequency defined. • Identifying and resolving operational issues related to customers, vendors (external as well as internal) and ensuring resolution. • Keeping tab on benchmarks / budgets and work towards cost reduction. • Preparing the provisional billing details to be forwarded for payment processing. • Taking up chronic issues with senior management for resolution. • Day to day reconciliation of Debit Cards & Non-Debit Card Transactions <ul style="list-style-type: none"> ○ Four way / Three Way / Two Way recon algorithm as applicable

	<ul style="list-style-type: none"> ○ Building additional modules in UTRS to migrate from manual reconciliation methods. ○ Strong knowledge about Switch, EJs, Host, POS LOG ● Interact with Service Provider & Bank to co-ordinate reconciliation related activities. ● Collate, analyse data, identify anomalies and ensure relevant rectifications. ● Responsible for timely completion of reconciliation of all assigned projects as per defined timelines. ● Track and monitor recon activities of Complaints, Disputes, Settlements and Other related financial transactions. ● Raising chargeback/ credit adjustment for un reconciled/ un settled/ failed transactions with / without customer complaints. And ensuring prescribed TAT's are met. ● Adherence to periodical reporting (Daily/Monthly/ Quarterly etc.) ● Time resolution of Customer Complaints and Disputes related to Financial and Non Financial Transactions related to above mentioned products. ● Adherence of Bank's / Regulatory TAT with respect to resolution. ● Conducting RCA on complaints to avoid repeated complaints of same nature. ● Exploring opportunities using automation, AI, Robotics to reduce manual intervention, optimize cost / resources with higher efficiency. ● Compliance to Bank's internal circular & regulatory advisory w.r.t. digital banking operations. ● Complete Responsibility for day to day management, responsible for internal & external co-ordination for the process assigned. ● Participate & contribute towards process improvements, TAT reduction, and cost savings within the area of operations. ● Vendor reviews and adherence to RBI outsourcing policy for vendors. ● Periodic review of accounts and processes to ensure adherence to the agreed processes and eliminate the scope for financial exposure. ● Ensure Zero write-off due to processing errors.
Job Specific skills	<ul style="list-style-type: none"> ● Minimum 15 years of subject matter experience in managing Debit Card Operations, Reconciliation, ATM, Electronic payments / Payment Gateway / Merchant Acquiring business operations etc. ● Candidate should have expert knowledge of IMPS/UPI, 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, Insurance Claims and authorization rates. ● 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.

	<ul style="list-style-type: none"> • 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. • Prior Experience in Implementation of UTRS, Migration of Data and managing large volumes. • Able to handle ~100+ team members located centrally as well as dispersed across India with the objective of BCP and increasing customer satisfaction. • Proven work experience in Digital Banking/Payments products services and operations (preferably in Card based/ Mobile based payments). • Experience in a technology implementation in relevant industry would be essential.
Educational Qualification	<ul style="list-style-type: none"> • Graduation is mandatory • Preferably B.Com/M.Com/ MBA
Minimum Experience	<ul style="list-style-type: none"> • Minimum 15 years of experience. • Leadership experience of 3-5 years is essential. • Managing large team, vendors and multiple customers.
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	<p>Gandhinagar / Baroda/ Mumbai</p> <p>The candidate may be deputed to work with team(s) with the organization / any subsidiary of the parent organization if and as deemed necessary.</p>