

<u>Job Description - Processor (Maker)</u>	
Digital Banking (Internet Payment Gateway Ops)	
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, Mumbai