# Sumit Srivastava

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**Date of Birth:** 20th April 1988
**Linguistic Proficiency**: English & Hindi

## OBJECTIVE

Seeking an opportunity as Solution Lead / Consultant / Product Manager in Payments, Banking & Financial Sector, to utilize my functional & technical skills to provide an effective and efficient solution which would assist organization to get the finest solution and product in business also help in increase of productivity.

## SYNOPSIS

Creative Payments professional with over **10 years** of experience as **Solution Advisor, Business Analyst** and **Account Manager** in Payments and Banking Domain

- Business and technology driven professional with experience in incubating and scaling technology products covering digital payments, consumer cards, merchant acquiring platforms, fuel automations, Local Payment methods for ASEAN and Payment Processing.
- Presently associated with Fiserv India as Solution Advisor, with an experience into Payments Domain, Cards and Payments, POS, ECOM, Online Payment Gateway, Switch Integrations and Biller Integrations.
- Domain expertise in end to end Card Issuance & Management System, Contactless Payments, Transaction switching, Merchant Acquiring platforms, ECOM & POS Acquiring, PG integrations, Fuel Automations, Local Payments Integration (QR, UPI, OTP), Reconciliation and Settlement.
- Responsible for driving multiple Issuing and Acquiring projects in APAC and MENA regions while working with cross-functional teams of Sales Representative, Account Managers, Developers, QA and Project Managers
- Working experience in managing relations and driving business with schemes, banks, program managers, processors, BIN sponsors, exchange houses and PAYFACs.
- Attending regular walkthrough sessions with client to understand their business requirements, providing solutions, giving demos, and maintaining good relationship with client.
- Proven experience in handling team and strive for process optimization through periodic process reviews, identifying and sharing best practices, 360-degree feedback, etc.

## SKILLS SUMMARY

- Primary Skills      Solution Lead, Business Analyst, Product Manager
- Secondary Skills      Scrum Master, Account Management, Relationship Management
- Business Domain      Online Payments, Card Issuance, Banking & Financial Services, ECOM & POS Acquiring, Local Payment Methods, Fuel Automation
- Products/Tools      JIRA, Confluence, Microsoft Visio, MS Office, SPSS

## EMPLOYMENT CHRONICLE

| Organization | Period From | Period To | Designation | Team |
|---|---|---|---|---|
| Fiserv, Thane | May'21 | Present | Advisor, Business System Analysis | GBS – Technology and Operations |
| Pine Labs, Mumbai | May' 20 | May'21 | Senior Manager | Banking Alliances - Acquiring Engagements |
| Yalamanchili Software Exports, Navi Mumbai | June' 15 | April'20 | Deputy General Manager | Client Service/ Account Management |
| Kotak Mahindra Bank, Mumbai | May' 14 | May' 15 | Manager | Branch Relationship Manager |
| HDFC Bank, Mumbai | May' 12 | March' 14 | Deputy Manager | Personal Banker |

**Fiserv, Mumbai**                                                                                              **May' 21 – Current**

**Domain: Online Payments (ECOM, POS, Merchant Acquiring, Local Payments, Recon & Settlement), Solution Design**

- Working as solution lead for implementation of integrated transaction processing system (ITPS) solution for large OMCs in India.
- Handled multiple projects to increase digital transactions acceptance on retail outlets and integration with automation at fuel stations.
- End to end solution design for Integration of Local Payment Methods (Wallet) in India and multiple countries in ASEAN Region
- Setup of Fiserv as new Acquiring reseller through Payment Gateway in New Zealand
- Prepare Business Requirement Solution Documents (BRSD), Driving Traceability matrix (RTM), Creating JIRA Epics & User Stories
- Working with cross-functional teams for managing key merchants and delivering projects related to client and business requirements
- Supporting internal teams with new RFPs by providing high level solution and estimations. To ensure project delivery as per the RFP guidelines
- Working on internal projects with cross-functional team which includes standardization, process automations, compliance, etc.

**Pine Labs, Mumbai**                                                                                              **May' 20 – May'21**

**Domain: POS Acquiring (Sole and Multi-Acquiring), Banking Alliance & Partnerships**

- Handled portfolio of some of the largest public and private sector banks in India with annual revenue of more than USD 5M
- Key focus on managing and building key strategic partnership with banks, payment schemes, switch and increased in yearly revenue of 10% by adding new partnerships.
- Worked with Banking partners and internal teams in driving innovative products and solutions for Merchants in India like AEPS, CPOC, M-ATM and PG Integration
- Regular introduction of clients to the product stack of Pine Labs which can help them in servicing and acquire new merchant partners
- Managed technology enhancement, product innovation and delivery with technology teams of banks and Pine Labs.

**Yalamanchili Software Exports, Mumbai**                                                                          **Jun' 15 – Apr'20**

**Domain: Card Issuance, Card Management System, Payment Processing**

- Experience of implementing multiple digital payment solutions in card issuance platform and closed loop acquiring.
- Key focus on designing, implementing and managing complex card issuance solutions in India and Middle East region through partnering with banks, exchange houses, NBFCs and local payment schemes.
- Responsible for analyzing the high-level requirements of client and translating it into functional and technical specifications which will serve as the input for development team.
- Conducted regular walkthrough sessions with existing and prospective clients to brief them on the new payment products and solutions through demo, presentations, and training sessions.
- Worked closely with cross-functional teams to ensure all requisite support is provided to clients.

**Kotak Mahindra Bank, Mumbai**                                                                                   **May' 14 – May' 15**

**Domain: Account Management, Retail Banking, Financial Planning**

- Handled relationships with HNI corporates with portfolio size of INR 20 crore and enhanced portfolio size by 15%.
- Constructed multi asset class portfolio for new clients on board and reconciliation of existing portfolios with changes in profile requirements or market scenario.
- Responsible for forecasting, budgeting, and regular reporting of clients' portfolio on wealth advisory services.
- Generated business reports with regular analysis for self and organizational reference.
- Prepared customized presentations and illustrations in accord with client profile.

**HDFC Bank, Mumbai**                                                                                           **May' 12 – Mar' 14**

**Domain: Account Management, Retail Banking, Financial Planning**

- Responsible for portfolio management, perform regular checks and enhance portfolio quality.
- Regular and proactively meeting with Clients to gauge satisfaction levels and needs/challenges with banking services.
- Adept in financial planning on a periodical basis and structuring POA in accord with budgets.
- Work with cross functional departments for gap analysis in the client portfolio and identify business opportunities.
- Regular analysis of the client portfolio and identifying possible solutions.

## EDUCATIONAL CREDENTIALS

- **PGDM (Marketing)** from Birla Institute of Management and Technology, Greater Noida in 2012; 6.20 CGPA
- **B. Tech. (E&C)** from BBDNITM(UPTU), Lucknow in 2009; 62.54%
- **12th** from Woodbine Gardenia School (CBSE) in 2005; 74%
- **10th** from Prabhat Senior Secondary Public School (CBSE) in 2003; 68%

## EXTRAMURAL ACCOLADES

- Awarded multiple performance achievement points in less than 2 years of working with Fiserv in form of Living Proof.
- Published Project Report on Market Research to study the Brand Positioning of IT Software and Hardware Companies in India
- Founding member of Technical Club of Electronics & Communication Engineering in BBDNITM- "Force"
- Organizing Member of Indian Marketing Summit'11 and Social Media Club -Connexion at BIMTECH
- Volunteered for World Marketing Congress'11 and Student Volunteer at NEN-E Week Event'11
- Organized Inter-College Annual Sports Event of BBDNITM; Vice-Captain of the Club in WGS

(Sumit Srivastava)