

Dipali Tripathi

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SUMMARY OF QUALIFICATION

Experienced Business Analyst and solution designer. Strong knowledge of Payment domain with ISO 8583 format. Skilled in building and supporting business partners globally. Expert in Project Management, SOW, POC creation, online and user acceptance testing and quality review assessment concepts to optimize business processes. Competent liaison between Business, Compliance and Technologies to evaluate and document business processes to enhance and achieve efficient consumer end to end experience. Writing BRDs and functional requirement documents for new mandate requirements

EDUCATION

Bachelors in Technology –Electronics and Communication, Uttar Pradesh Technical University (2013)

SKILLS/TOOLS

ISO 8583 Payment, STIP knowledge system ,NDC Messages, Transaxiz Systems(Compass Plus), MasterCard Authorization Simulators, MasterCard Debit Simulators, MasterCard Clearing Presentment Simulator, T3 Switch, IPM Pre Edit Tool, MPS database, SWIFT payment,MDES(Tokenization and Digitization),Contactless (Tap & Pay, Scan and Pay, QR Code push payment transaction, Office Suite,JIRA,Confluence,Remedy,ALM, CA Agile Central/Rally, HP Quality Center

CAREER HISTORY

May 2020- Present

Business Analyst

Diebold Nixdorf

- Requirement gathering and BA support for AllTransact platform in DN. AllTransact is a platform in DN where complete ATM and revenue generated by the ATM is owned by DN.
- Worked on created end to end POC and Statement of Work for the new projects.
- Worked closely with Discover Scheme and its collaboration for Sainsbury's Bank.
- Requirement gathering for RunDeck Tool for complete DN products and processes.

- Involved in Visa Scheme Switch Interface. This includes setup of EAS server, Visa Edit Package and deciding Numerics (BINs, PCRs etc.)
- Involved in MasterCard Scheme Switch Interface. This includes setup of MIP server, MPE file setup and deciding Numerics (BINs, ICAs)
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- Worked on requirement gathering for new product for Accounting and Reporting. This product focuses on Cash reconciliation and settlement.
- Functional and Non-Functional requirements gathering, scoping and final sign offs.
- Worked on Visa and MasterCard Scheme Certification
- Worked on Visa, MasterCard and Discover Scheme Mandates

March 2016- April 2020

Business Analyst

MasterCard Pune

- Assisting the development team with the requirements and defining business rules and scenarios and collaborate with Line of Business Compliance, Operations, and Technologies.
- Create new JIRA ticket for new core and non-core business requirement with the detailing of the requirement and collaborate with developers to build the functional requirements correctly as per business needs for our customers to do acceptance testing.
- Good exposure on ISO 8583 format core payment knowledge.
- Knowledge of authorization and clearing system.
- SME of MasterCard Credit, Debit and Clearing simulators.
- Worked on T3 switch online simulators.
- Well experienced in developing test strategy, test planning, Test case creation and test management. Worked in Test Planning phase to identify test requirements and Creation of new annex test cases for acquirer and issuer in the simulator
- With weekly calls with developer and business product, architect clarify all the loop holes and the queries from development team or to work on business requirements if needed any update.
- Monitor Project Progress by tracking activities, resolving issues, publishing status reports, Recommending actions and escalating appropriately.
- Write agile user stories and acceptance criteria using techniques through the Agile Methodology and work closely with iterative development teams.
- Utilizing my knowledge and working on Merchant, Acquirer and Issuer side with global banks directly.
- Sound Knowledge of Authorization, Clearing and Settlement in Payment cycle.
- Experience on payment domain side with acquirer as well as with issuer.
- Clear Understanding and working on Products like QR code, Contactless Cards, Push and Pull Payments, Money send payment, Wallet payments (Tokenization and Digitization).
- Also, working on Non-Core products with MasterCard Product team.
- Actively participate in requirement risk analysis with Business, Compliance and Technology partners during Project Lifecycle to mitigate risks associated with Business Requirements.

- Lead a team of five associates to execute User Acceptance Testing Tasks and release testing for new Project Mandates.
- Collaborate in writing MasterCard Manuals and independently write Business requirements for the new enhancements for the MasterCard Product.
- Developed a Tool (License Monitoring) for simulator license monitoring using selenium and Excel Macro (VBA) that assisted with the identification of the number of unwanted users using the simulators license which creates issues while opening the simulator as the number of licenses are limited for internal employees.
- Reviewing functional queries from customers (Banks across globe)/ internal testing teams across the globe about Credit, Debit and Clearing functionalities. Working on creating non-Core API test cases for new Products of MasterCard.
- Planning User Acceptance Testing (UAT) activities that impacting Front end user focusing applications. This includes assessment of testing and data needs and the proper test configuration to execute test conditions and test scripts.
- Handling complete Deployment process so that the testing tool is available to customers ensuring the business objectives and timelines are met.
- Participate in walk-through/reviews of all Mandate requirement.
- Daily and Monthly reporting and Defect Management
- Facilitate and manage weekly meetings where production issues/Enhancements supplied by Product owner are addressed with our vendor
- Recently created a completely new confluence page with all the daily status updates and document in the page with can be easily accessible.
- Also, **filed two patents for the new approach in the digital area.**

Jan 2015- March 2016

Quality Assurance Tester

Atos Syntel-Client American Express India, Department- System Assurance

- Participated in design sessions and application walk through.
- Worked closely with Application Architects, Business Analysts, and Project Managers to discuss and collect business requirements.
- Forged strong relationships with various Business Partners including Compliance, Technology and Vendors.
- Monitored Project Progress by tracking activities, resolving issues, publishing status reports, recommending actions and escalating appropriately.
- Facilitated test results walkthrough on completed projects to ensure alignment with Business Partners and Compliance and garner business and Compliance Sign off.
- Identified Testable and Non-Testable requirements from Business Requirements document.
- Prepared Test Approach, Test Plan, Test Data Characteristics, and Test Cases from Requirements Document, Executed Test conditions.
- Identified & Reported defects in Quality Center.
- Ensured Global New Account (GNA) system meets all the business requirements and supported the business processes according to the design.

- Performed Mobile Testing in Device Anywhere Tool.

Dec 2013- Dec 2014

Software Engineer

Atos Syntel-Client All State, India, Department- INTERLINK

- Responsible for understanding requirements of the product & tests the product thoroughly.
- Involved in designing test documents which include High level Test Scenario, Test Cases, walkthrough of test documents.
- Worked on writing thorough SQL queries to fetch policy details data from Oracle database.
- Engaged in Regression Testing, Functional Testing, Raising defects.
- Check-out delivered products in live production environment during release.
- Took part in writing functional code for Visible policy management screens (NB, Endorsement, etc.) - New Field Requests, Screen Changes for Projects.
- Worked on Reference Data Screens, Pending Endorsement and Submit Endorsement, Policy Numbers assignment in Interlink and Duplicate Quote.

PATENTS

Lost and Found Management systems and methods. (Confidential)

Patent Date filed: 19th July 2018 Patent Application No.: SG -10201806198U

Instant Recharge Option for Train/Bus (Confidential)

Patent Date filed: 12th Dec 2017 Patent Application No.: SG -10201806627U

Related to Algorithm to detect false decline in network (Confidential) Patent

Date filed: 13th June 2019 Patent Application No.: In Progress

CERTIFICATION

Have completed certification by Scrum Alliance on **Certificated Scrum Product Owner**.