

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

## PROFILE SUMMARY

A seasoned Payments domain professional with 17+ years of experience in Functional & Business Consultancy, Project management, Product Ownership, Client management, Business Development in IT Companies. Key skills include strong communication, team handling and interpersonal skills required for coordination across multiple teams.

## PROFESSIONAL SKILLS

- Exposure to multiple IT projects setups ranging from automation, enhancement, digital transformation, implementation, migration and maintenance to compliance projects in waterfall, iterative and Agile methodologies.
- Experience in Client relationship and Stakeholder management in multi geographic projects.
- Expertise in payments domain with extensive knowledge of card systems & processes which includes card and merchant/terminal account setup, credit line/limits management, account maintenance, disputes handling, collections, Authorization, clearing and settlement.
- Domain /Functional Consultancy across multiple payments IT projects including mobile payments.
- People management experience in leading a team of business analysts, data analysts and technical analysts. Interfacing with Technical experts, business groups, technical writers and other stakeholders.
- Wide experience in Business Analysis activities throughout the SDLC. This includes requirement gathering, requirement analysis, system solutioning, functional system design including user interface design, test design and testing, product & POC documentation etc
- Experience in creating white papers, domain articles, product catalogues, product presentations, proposals, functional manuals, business analysis document (BRD, FSD, POC etc)
- Experience in Business Development includes business proposal preparation and presentation, Client Negotiation, POC, RFP and RFI preparation, collaboration with tech CoEs and stakeholders
- Understanding of Network compliance (**Visa**, MasterCard, Amex etc), Regulatory compliance, loyalty processing and Risk Management systems.
- High Level understanding of core banking systems and other payment channels like Mobile payments, P2P payments, ACH processing, Core banking products, Mobile Banking, Real Time Payment Networks, RTGS, NEFT, SWIFT, CHIPS etc.
- Experience on payment card systems like EPPIC, PRIME, BASE24, CAMS II (Card and Merchant servicing system), EPOC switch (Enterprise Platform for online commerce), CMS (Card Management systems), Falcon, Fraudguard, Disputes Manager, Rewards Manager, Tranblocker, Compromised Cards, Seibel, etc
- Experience in payments products – Transfer Now, POP Money (P2P payment) and Bill Pay, BharatPay, VerifiedbyVisa, MasterCard SecureCode, NFC Payments.

## PROFESSIONAL EXPERIENCE

**Conduent Business Services India LLP**

**June 2020 to Present**

**Project: Payments Services**

**Designation: Senior Manager, Business Analysis**

**Responsibilities:**

- Build and grow the Business Analysis offshore function
- Product owner for PPI Platform
- Responsible for Hiring, Mentoring, Coaching, Performance Reviews and other HR related functions in a team management construct.

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

- Coordinate multiple stakeholders across the Business, Operations, Engineering organizations to meet client and internal partner needs
- Directs the development and implementation of Business Analysis solutions for the Payments products, and provides guidance on BA facilitation functions, schedules, and requirements management best practices and standards/methodologies
- Management of BA team that delivers requirements artifacts between the client and technical teams such as but not limited to: BRD's, functional, system, and data specifications, report specifications, use cases, UI screens, User stories or other artifacts as decomposed from the SOW, RFP/Proposal, or Contract details.
- Overseeing the completion of customer solutions requirements deliverables and strategies based on the analysis of the customer's business goals, objectives, needs, and general business environment.
- Develop and administers schedules, performance requirements.
- Act as an individual contributor for business consultancy based on business need.

## TSYS International

June 2016- Nov2019

### Project: Business Consulting & Solutions, PRIME

PRIME is the flagship product of TSYS International. It is a card payments processing platform for Card Issuers and Acquirers. Its capabilities include full life cycle credit card processing, debit card and prepaid card processing, merchant processing and ATM driving. PRIME is offered to Banks and Institutions via two models - Licensing and Processing. Business Consulting & Solutions team is the team that comes after the sales cycle and is involved till the implementation. As consultants the requirements are handed over to the BCS team which then evaluates the drilled down client strategic and system requirements. BCS then defines the client system model and setup.

### Designation: Business System Consultant (AD)

#### Responsibilities:

- Client Evaluation -Understand client's strategic needs and develop high-level client solutions. Consult with clients to identify, define, and document business needs and objectives, current operational procedures, problems, input and output requirements. Analyze problems/issues and offer alternative business solutions.
- Make recommendations and provides strategic guidance and expertise to analyze, interpret, develop and implement business specifications, features and functions from which programmers can create complex technical specifications.
- Consult and coordinate with SMEs & Architects to design and develop requirements and analyze the feasibility of new systems and enhancements to existing systems; ensures the system design fits the needs of the users.
- Prepare input for system design, including final report and screen definition, logical system flow and integration points. Provide support to resolve potential issues that may cross multiple systems and affect the business process. Identify system impact of changes in the business, user needs, external business environment and operating systems.
- Conduct analysis and recommend best practices when supporting testing/planning/validation by clarifying the intended functionality.
- Providing Pre sales support
- Providing Implementation Support
- Mentoring / coaching team members
- Client Negotiations and Management
- Stakeholder Management
- Project planning and delivery

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

**Fiserv India Pvt Ltd**

**May 2015 to June 2016**

## **Project: Digital Payments – Integrated Payments Systems - Mobile Optimization**

Digital Payments from Fiserv includes multiple solutions for billing, person to person payment and funds transfer solution for banks and other payments participants. The aim of this project is to provide integration of all its products in this arena so that the clients could be provided a holistic solution.

**Designation: Consultant - Business Analysis (Assistant PM)**

### **Responsibilities:**

- Product SME
- Requirement gathering and analysis
- Solution designing
- Functional Specification
- Collaborate with UX COE and Product Manager for solution design.
- Stakeholder Management
- Collaborate with Client, QA and Development teams
- Team handling and task management
- Functional /Domain Consultancy across various projects
- Knowledge Management
- Change Management

**Fiserv India Pvt Ltd**

**Oct 2012 till May 2015**

## **Project: Platform Migration Automation**

Platform Optimization Strategy (POS) is a data migration program to migrate card issuers and acquirers from legacy card switching system BASE24 and to proprietary switch EPOC platform. This program required data migration from source Authorization, Card Management, Back office and other peripheral systems to the target. Automation project work involved creating automation tools for performing this data migration exercise.

**Designation: Consultant - Business Analysis (Assistant PM)**

### **Responsibilities:**

- Due diligence of existing card platform and databases which included Authorization, Card Management and Back Office
- Design system mapping and other work product templates
- Review and translate the mapping to the development team
- Prepare and conduct project proposal and POCs
- Requirement design, analysis and Solution designing
- GUI and functional design
- Client negotiations and communication
- Functional /Domain Consultancy across various projects
- Product consultancy for the management and the clients
- Lead and guide the work of technical staff
- Project planning, initiation and execution

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)  
[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

- Product Design and Ownership
- Preparing estimates
- Monitor progress to assure deadlines targets are met
- Developing, managing & enforcing release schedule
- SPOC for Client communications and product decisions
- Conducting focus group meetings and workshops
- Serve as liaison between business and technical aspects of projects

## Fiserv India Pvt Ltd

May 2010 to Oct 2012

### Project: Digital Payment Services - Card Services- EFT

Fiserv Card Services EFT provides a complete spectrum of ATM, network, and debit card products and services to meet all EFT processing needs. Project work included development, maintenance and QA tasks of multiple products in various areas of cards processing domain. Overall exposure included varied cards processing areas and product namely - Card Authorization Platforms, Cards Switches, Debit Card Networks, Debit Card Management Systems, Cards Risk Management Systems (Neural network, Rules Manager, Compromised Card etc.), Loyalty processing, Prepaid Card Management, Debit Card Regulatory Compliance, Mobile Card Payments, ATM Processing, Back Office Processing (clearing and settlement, reconciliation, reporting etc.).

### Designation: Lead Business Analyst

#### Responsibilities:

- Domain / Functional Consultant for multiple teams
- Client relationship management
- Business requirement gathering, Initial Analysis and Functional design preparation.
- Performing functional validation for development and enhancement cards projects
- Translation of existing system architecture into product manuals
- Project Management for Risk Management team
- Consultant for Payment and Business Analysis centers of excellence
- Providing consultancy on cards processing to various projects across business units
- Providing domain and product related trainings

## CSC (Computer Sciences Corporation) India Pvt Ltd

### Project: Banking CAMS II (Cardholder and Merchant Servicing System)

CAMS II is a cards processing system for both issuers and acquirers. CAMS II has both debit as well as full service credit processing capabilities. Project work involved compliance, enhancement, and maintenance related tasks. The compliance work involved Network Compliance with Visa, MasterCard and Amex networks, Regulatory compliance involved Governmental regulatory compliance like Credit Card Act etc. Enhancement work involved projects to add more features to the product like adding ACH transaction creation capability etc. The maintenance work involved analyzing system issues, finding resolution and testing the fixes. Primary area of work were on modules application processing, card account setup, plastic and pin management, financial claims (chargebacks & re-presentment), credit line management, stamen and cycling, letters processing, payment processing, Lost / Stolen / Fraud processing, Transaction processing, Merchant account setup, merchant settlement etc.

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

Jan 2007 - May 2010

**Designation: Senior Business Analyst**

**Responsibilities:**

- Leading team and responsible for their deliverables.
- Delivery tracking and reporting.
- Approving and preparing High Level System Design for new functionalities.
- Approving and preparing Business Requirements Documents.
- Test plan, test case preparation and conducting system testing.
- Interfacing between the business users and the technical team.
- Client relationship management.
- Performing Gap Analysis to identify enhancement opportunities.
- Providing solutions for client reported system queries and issues.
- Providing functional guidance in the Low Level Design phase.
- Guiding the technical team on business aspects of banking applications
- Training the clients and the team on the software product.

**Designation: Business Analyst**

Oct 2004 - May 2006

**Responsibilities:**

- Converting process requirements into functional specifications.
- Preparing Business Requirements Document.
- Converting process requirements into High Level design
- Resolving client reported issues and queries.
- Reviewing the assignments of team members.
- Providing functional consultation on card processes.
- Developing standards, templates, and procedures to aid in the development of work products.
- Providing training to the clients and the team.

**American Express Bank Ltd, Gurgaon, Haryana**

Mar 2003- Oct 2004

**Department: Card Operations - New Accounts Division**

New Accounts division is a part of Risk Unit of American Express Bank which was responsible for credit assessment and account underwriting and setup activities for the prospective card customers for American Express card products. Following functions were performed as a part of this division:

- Application Scoring
- Underwriting (as per the credit policies)
- Verification (Internal and External)
- Account setup and Plastic and PIN request processing
- Liaison with various card processing departments like CMU, CLU, Mailing, Embossing etc

**Designation: Team Member (Quality Analyst)**

**Responsibilities:**

- Application processing for credit / charge cards.
- Maintaining TAT and compliance with SLA requirements.
- Credit appraisal and decisioning of the card application.
- Compliance with the Banks' policies and procedures.
- Profile review of the prospective card customer.

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)  
[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

- Financial Analysis of the customer's details.
- Analysis of the credit history and payment patterns.
- Coordinating with risk teams.
- Verification of defaulter details.
- Interacting with the customers.
- Training new resources on processes and policies.
- Preparing process documents.

## ONSITE EXPERIENCE

### Company: TSYS International

#### **Project I: Leading Bank of Philippines**

**Location:** Manila, Philippines

**Duration:**

1. Two weeks- (Sep 2016)
2. One week - (Oct 2016)

**Role:** Session Leader

#### **Project II: Leading Airlines of Europe**

**Location:** Frankfurt, Germany

**Duration:**

1. One week- (Dec 2017)
2. One week - (June 2018)

**Role:** Session Leader

#### **Responsibilities:**

- Leading the client discovery phase
- Client Evaluation & Negotiations
- Requirement Gathering and Gap Assessment
- Requirement Analysis
- Solution and approach recommendation
- Mentoring and guiding team members
- Stakeholder Management
- Discovery Phase Execution

#### **Project III: Leading Bank of India**

**Location:** Mumbai, India

**Duration:**

1. Two weeks- (July 2019)
2. One week - (August 2019)

**Role:** Discovery Leader

#### **Responsibilities:**

- Leading the client discovery phase
- Client Evaluation & Negotiations



# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

- Requirement Gathering and Gap Assessment
- Requirement Analysis
- Solution and approach recommendation
- Mentoring and guiding team members
- Stakeholder Management
- Discovery Phase Execution
- Deliverables assignment and tracking
- Project Management

## **Company: Fiserv India Pvt Ltd**

**Project: Platform Migration Automation**

**Location:** Fiserv, Morris Plains, NJ, USA

**Duration:**

1. Two Weeks- (May 2013)
2. Two Weeks - (Oct 2013)

**Role:** Consultant / Asst PM

**Responsibilities:**

- Representing the vendor
- Presenting project proposal
- Client Negotiations
- Product requirement gathering and conducting initial analysis
- Attending planning meeting
- Conducting POC and demonstration
- Client Negotiations
- Attend system mapping workshops
- Solution Design

## **Company: CSC (Computer Sciences Corporation)**

**Project: CAMS II**

**Location:** Dallas Texas, USA

**Duration: One Month (Sep - Oct 2005)**

**Role:** Business Analyst

**Responsibilities:**

- Converting process requirements into functional specifications.
- Business Requirements Gathering & Documentation.
- High Level design
- Issue analysis and solution.
- Deliverables review for team members.
- Providing functional consultation on card processes.
- Coordinator for the offshore team.
- Client Management.

# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

## EDUCATION CREDENTIALS

Institute	Year	Course
ICFAI Business School, Gurgaon, Haryana	2003	PGDBA (Finance + Marketing)
Bhopal School of Social Sciences, Bhopal , MP	2001	B.Com
Carmel Convent Senior Sc. School, Bhopal, M.P.	1998	Class XII, HSE
St. Josephs Co-ed School, Bhopal, MP	1996	Class X, SSC

## PROFESSIONAL CERTIFICATION

Institute	Year	Course
MasterCard Academy Europe	2018	MasterCard Clearing and Settlement
American Bankers Association	2011	POBA Certification

## TECHNICAL EXPOSURE

Applications	MS Office
Operating systems	MS Windows
Technologies	Mainframe, Tandem, DB2, Unix, Java, .Net, C#, ETL(SSIS, SSRS), Attunity

## PRODUCT EXPOSURE

HOGAN CAMS II - Cardholder and Merchant Servicing System
PRIME Card Management, Fraudguard, Disputes Manager, Rewards
BASE24 Card management system
Card Master II
EPOC - Enterprise platform for online commerce
Back office systems (BOS ) - Settlement and clearing system
Verified by Visa
Enfact - Falcon based system
Tranblocker
Compromised Card
EPPIC, Card Electronics Benefit Management System - EPC, EBT, WIC,
VerifiedbyVisa, MasterCard SecureCode,
BharatPay, MDES (MasterCard Tap and Go payments)

## PERSONAL PROFILE

Date of birth	4 <sup>th</sup> July 1980
Gender	Female
Languages known	English, Hindi (Read, Write, Speak)
Address	C2-804, Cleo County, Sector 121, Noida
Email	<a href="mailto:shraddha.bisen@gmail.com">shraddha.bisen@gmail.com</a>
Phone	+91 - 9818348233



# Shraddha Bisen Duseja

CONTACT: +91 - 9818348233 ,  
+91 - 9818362527

E-MAIL:

[bisenshraddha221@gmail.com](mailto:bisenshraddha221@gmail.com)

[shraddha.bisen@gmail.com](mailto:shraddha.bisen@gmail.com)

## AWARDS AND ACHIEVEMENTS

- Successfully established Business Analysis function at Conduent.
- Successfully undertook requirements and implementations for two leading national Banks in TSYS with high client satisfaction ratings.
- Fiserv Living Proof Level 3 award for major contribution in Migration Automation project win and planning
- Successfully established risk management data analysis team at Fiserv India unit
- Major contributor for setting up the business analysis function at CSC offshore unit
- Awarded with "Value in performance" award by Fiserv India pvt ltd in July 2011
- Awarded with "Banking team player of the month July-Aug 09" by CSC India pvt ltd
- Awarded with "Reviewer of the month June 09" by CSC India pvt ltd
- Awarded for outstanding performance in 2004 by American Express Bank ltd