

SUBODH SURESH LELE

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JOB OBJECTIVE

To secure a challenging position in banking and financial service industry organization where I can add value by utilizing my organizational skills, knowledge and professional experience thereby growing along with organization.

PROFILE SUMMARY

Payment industry professional with 18 years of extensive work experience in various products such as EFT Switch, Debit card management system, Payment gateway, Prepaid card management system, ATM driving, Card payment schemes.

Technically skilled and business-savvy professional with skills in collecting business requirements, preparing and reviewing SOW, designing system architecture, development, implementation, testing, production support, Quality management, IT Change control management. I have strong experience in migrating debit card and core banking systems.

Currently working as Senior Manager, ATM Debit Switch at Arab Financial Services, Bahrain. I have demonstrated excellent management, leadership and communication skills. Strong quality process awareness. Strong analytical and critical problem solving abilities. Excellent record of simultaneously delivering large scale mission critical projects and completing them in definite time frame.

CORE COMPETENCIES

- **EMV Contact & Contactless Technology:** Comprehensive knowledge of EMV Contact & Contactless Technology. Successfully completed EMV contact & contactless certifications with various Domestic & International Gateways such as Visa, MasterCard, Benefit etc.
- **VSDC, MCHIP & CPA cards:** Understanding of Certification processes and Technology of Visa VSDC, MasterCard MCHIP and CPA EMV cards.
- **ATM & CCDM Driving:** Excellent knowledge of NDC+ & DDC ATM Interface with debit switch. Online Cash and Cheque deposit module implementation with CCDM machines.
- **Device certification with Visa & MasterCard:** Successful completed Visa EMV ADVT & CDET certifications with Visa and MasterCard MTIP certification for various ATM & POS devices.
- **Debit Card Management:** Extensive knowledge of debit card management system including Card, PIN, EMV cryptogram, Account management and validation.
- **Tokenization:** Knowledge of Visa Token Service (VTS) and MasterCard Digital Enablement Service (MDES) Tokenization technology.
- **Pre-Paid Card:** Implementation of Pre-Paid, payroll, multi-currency travel cards solutions.

- **Dynamic Currency Conversion:** A value added service in which Acquirer earns profit by performing currency conversion for international transactions.
- **HSM:** Thales HSM configuration, Key generation, Key management.
- **Visa & MasterCard projects:** Project paper work, certification process with Visa and MasterCard for acquiring and issuing projects. SMS, Base I and Base II concepts.
- **Domestic Gateway projects:** Interface implementation and certification with various domestic gateways such as UAE Switch, Benefit, EBC123, JONET.
- **PCI DSS Compliance:** PCI DSS Compliance awareness.
- **IT Infrastructure:** Networking and Infrastructure basic concepts, IT Security concepts.
- **Dispute Management:** Visa & MasterCard Dispute management process.
- **Recon & Settlement:** Basic knowledge of reconciliation & settlement process.

TECHNICAL SKILLS

- **Hardware** : IBM AS/400
- **Languages** : RPGLE, RPG/400, CL/400, C, C++
- **Operating System** : OS/400, AIX
- **Database** : DB2, ORACLE
- **Debit Card Switch Systems** : ITM, IST, Cortex, Postilion

KEY ACHIEVEMENTS

- ❖ Successfully completed Visa ADVT, CDET & MasterCard MTIP certifications for various ATM and POS terminals for various banks.
- ❖ Successfully migrated EMV Contact cards to Dual Interface (Contact & Contactless) cards.
- ❖ Proud member of the project team who successfully implemented ILA Bank, second Digital (Mobile only) bank in Bahrain.
- ❖ Euronet Worldwide Employee of the year “Heroes Award 2012”
- ❖ Best achievement award for implementing 6 banks in Euronet debit system within 2 years.
- ❖ Successfully migrated 12 banks from their legacy systems to Euronet debit system.
- ❖ System Architect for Euronet Middle East that involves designing solutions for mid and big scale projects having complex requirements.
- ❖ Successful implementation of first EMV compliant acquiring and issuing debit card system in Bahrain for AlSalam Bank.

PROFESSIONAL EXPERIENCE

1. **Company** : Arab Financial Services, Bahrain
- Duration** : May, 2015 - Present
- Designation** : Senior Manager, ATM Debit Switch
- Client Name** : Al Masraf Bank, Al Salam Bank, Arab Banking Corporation, ILA Bank, Gulf African Bank, IMEIB Bank
- System Name** : IST Switch and CORTEX systems developed by FIS
Postilion system developed by ACI

Key Projects Roles and Responsibilities:

- Collect business requirements by arranging kick-off meetings and gap sessions with client banks
- Prepare detailed scope of work document, discuss it with the bank and get SOW sign-off
- Prepare functional specification and design document for complex solutions.
- Co-ordination with the software vendor for the development and implementation.
- Successful implementation of Visa & MasterCard projects, that consists of project paper work completion, project execution, online certification completion.
- Instant card issuance at Multi-function kiosk and at bank's premises/branches through XPressi.
- Successfully migrated EMV Contact cards to Dual Interface (Contact & Contactless) cards.
- Successful MDES Tokenization certification with MasterCard.
- Providing instant card management facilities such as card blocking, card unblocking, PIN set etc. to cardholder by interfacing with IVR, Mobile banking and Internet banking channels.
- Multi-currency prepaid travel card.
- Successful implementation of MasterCard 3D Secure for secured e-commerce transactions.
- Successful implementation of instant PIN SET functionality at ATM or through IVR channel to prevent PIN mailer printing.
- Successful implementation of Risknet (Fraud Management tool) interface, setting up Risk rules.
- Successful Visa ADVT and MasterCard MTIP certifications for various ATM and POS terminals.
- Successful Visa CDET and MasterCard TIPS certifications for contactless ATM and POS terminals.
- Project plan and project status report preparation and updation to stakeholders, executive management and audit team with project progress, achievements, roadmap.
- Conducting SIT and providing support to bank in completing UAT successfully.
- Involved in pre-sales meetings and discussions with the prospect banks.
- Participated in Visa key security audits and internal/external audits.
- Assessed project risks and provided risk mitigation plan.

2.	Company	:	Euronet Middle East W.L.L., Bahrain
	Duration	:	September, 2006 to April, 2015
	Designation	:	Head of Implementations and Application Support
	Client Name	:	Barclays Bank, Standard Chartered bank, C3 Card, HBTF Bank, Arab Banking Corporation, First Bank Nigeria, Egyptian Gulf Bank, Gibraltar International Bank, AlSalam Bank
	System Name	:	ITM developed by Euronet Worldwide
	Platform	:	AS/400
	Language & DB	:	RPG ILE, RPG/400, CL/400, DB2
	Team Size	:	6

Key Projects and Responsibilities:

- Managed the key responsibility of System Architecture in designing and implementation of ATM, Debit card and Pre-paid card solutions.
- Upgradation and implementation of EMV compliant ATMs, Card management system and host to host interfaces.
- Comprehensive understanding of EMV compliance.
- Designed and implemented many complex projects including Pre-paid card, DCC, IVR etc.
- Responsible for application development, internal testing, SIT, UAT, production migration tasks for multiple projects simultaneously.
- Involved in Technical Sales activities by providing technical responses to RFI, RFP, reviewing proposals, supporting business teams by providing technical information.
- Involved in project initiation and planning activities such as reviewing BRD/Agreements, preparing gap analysis document, preparing SOW, estimating cost, time and resources.

- Analyzing project requirements/SOW and preparing technical design document.
- Keep executive management and PMO team informed about the project technical activities and its progress.
- Responsible to manage change control and version control process for application programs.
- As a Key Security Officer handling responsibility of key management and key security process.
- Providing inputs to executive management and finance team in budgeting such as technical resource requirement, device/tool requirement such as ATM, simulators etc.
- Successfully completed certifications with various domestic and international gateways like Visa, Mastercard, Benefit, UAE Central Bank etc.
- Designed and developed host to host interface solutions with various core banking systems such as FlexCube, T24, NetSymbol, EBBS, Delta etc.
- Implemented interfaces with various channels like IVR system, Fraud monitoring tool, SMS alert tool, Bill payment aggregator, Remittance exchange house etc.
- Responsible to handle production issues and implement permanent solutions by applying fixes
- Set up procedures for various Operational activities such as Visa, Mastercard Dispute management process, Base II & IPM file process, Stand-in process, Card operation process etc.
- Set up automation process for transferring files and reports to SFTP server
- Managed client relationships for Euronet MEA customers.
- Arrange training programs for technical team members to improve core competencies and skills.

3.	Company	:	Euronet Services India Pvt. Ltd. – Opus Software Solns. Pvt. Ltd.
	Duration	:	January, 2003 to September, 2006
	Designation	:	Project Leader
	Client Name	:	City Bank, Postal Bank China, DCB Bank, LKB Bank
	System Name	:	ITM developed by Euronet Worldwide
	Platform	:	AS/400
	Language & DB	:	RPG ILE, RPG/400, CL/400, DB2
	Team Size	:	4

Key Projects and Responsibilities :

- ATM Dynamic Key Exchange customization in NDC driver. The functionality supports dynamic TPK key download on NCR ATM based on threshold of transaction count, time elapsed, key sync error transaction count etc.
- System architect for China Postal bank and developed ATM and host driver interface with China Union Pay gateway. China Postal Bank is one of the major banks in China and driving more than 1500 ATMs. Set up operational procedures for the client.
- Design and developed ATM screen flow for NCR, Diebold and Wincor ATMs.
- Successfully set up more than 350 ATMs of various types for different banks.
- Involved in preparation of High Level Design document, Low Level Design document and Project Scope document based on the SRS received from client.
- Development of application programs as per Scope document and LLD. Strictly followed coding standards.
- Preparation of test scripts. Rigorous testing of the application and bug fixing.
- Code review.
- Preparation of production migration document.
- Followed quality control process during execution of the project.

4. **Company** : Opus Software Solutions Pvt. Ltd., India
Duration : November, 2000 to December 2002
Designation : Senior Software Engineer
System Name : Electra Debit Switch developed by Opus Software
Client Name : Dena Bank, Corporation Bank
Platform : UNIX
Language & DB : C++, Oracle
Team Size : 25
Project Desc. : Electra provides functionality like Card Management System, ATM driving, Pin printing, transaction reconciliation and fees calculation. Electra was having interface with VISA and Mastercard gateways.

Key Responsibilities :

- UNIX shell scripting
- Developed operation tools
- Generation of PIN verification data
- HSM connectivity and set up
- CMS setup, configuration and testing
- ATM connectivity and set up
- Set up of Visa simulator and testing
- Handling real time issues at client side.
- Customer interactions

- Project Name** : TradeNow
Client Name : HDFC Securities Ltd.
Platform : Win NT
Language & DB : C++, MFC, COM using VC++, Oracle
Technology : COM, MTS, MSMQ, IIS
Team Size : 12
Project Desc. : TradeNow is a complete e-broking solution developed for HDFC Securities Ltd. Investors can trade on NSE (National Stock Exchange) through web interface <https://trade.hdfcsec.com>

Key Responsibilities :

- Developed COM module, which interacts with Bank and DP servers.
- Developed the interface between NSE server and TradeNow. It handles shares trading requests and responses with NSE.
- MSMQ programming including writing and reading messages to and from MSMQ.
- Multi-threaded programming in MFC.
- Designing and development of tools for the product testing in MFC.
- Performance Improvement of broadcast messages getting from NSE.
- Installation and setup of IIS, MTS and MSMQ.
- Stress testing of the system using e-Tester tool.
- Performance tuning of the system
- Handling real time issues

5. **Company** : CMC Ltd. (through KenKeen Consultants), India
Duration : August, 1999 to October, 2000
Designation : Software Engineer
Project Name : DIML (Derivative's Intermediate Message Layer)
Platform & Language : Win NT, C++, VC++, Java
Tools : MS InstallShield
Team Size : 2
Project Desc. : DIML (Derivative's Intermediate Message Layer) is interface between Derivatives back-end and third party front end. DIML encrypts data coming from TPS and sends it to Derivatives back end and vice versa.
Role : Working with Bombay Stock Exchange's project DIML as a part of DTSS (Derivative Trading & Settlement System).
- Development of IML in C++
 - Designing & Development of Third party front end in 'JAVA' for testing purpose
 - Designing of 'DAT' file, which is the protocol of DIML
 - Developed a 'LOG' file which is in encrypted format and stores all requests and replies from a terminal. 'Checksum' was added in log file to avoid tampering of the log file.
 - Wrote tools, which are useful in testing.
 - Development of DIML installable using 'MS InstallShield'

EDUCATIONAL QUALIFICATION

Course	Academic Year	Institute/University
Bachelor of Engineering in Electronics	1995-1998	Pune University
Diploma in Industrial Electronics	1992-1995	B.T.E., Maharashtra

PERSONAL DETAILS

Date of Birth : 29th July 1976
Nationality : Indian
Marital Status : Married
Dependents : Wife, Daughter (13 years), Son (9 years)
Passport Number : Z2179122 valid up to 2022
Valid Visa : Bahrain Residence Permit, U.S. (10 Years B1/B2), Schengen Business Visa