

BOB Financial Solutions Limited (BFSL, formerly known as BOBCARDS Ltd.) is a wholly owned subsidiary of Bank of Baroda and a Non-Deposit Accepting Non-Banking Finance Company (NBFC). BFSL was established in the year 1994 to cater to the need of rapidly growing credit card industry in a focused manner. BFSL is one among the pioneers in Indian card market and was the first nonbanking company in India to issue credit cards.

The Company's core business is credit card issuance and consumer lending. It also provides support to Bank of Baroda by carrying out its merchant acquiring operations and its debit cards operation for its overseas territories/ subsidiaries and sponsored RRBs. The Company is aiming to expand within Consumer Credit, Commercial Credit, Retail Credit, Capital Market Lending (loan against securities, IPO financing) and other Financial Services.

Position	Manager / Assistant Manager – Chargeback Operations
Role & Responsibilities	<p>Key highlights of the role are listed below (purely indicative and not limiting):</p> <ul style="list-style-type: none"> • Understand & Manage chargeback Processes (Issuing Chargeback Knowledge will be preferred), Risk and Identify Control Issues in the process • Manage relationship with Operations Unit head to ensure the control environment and reporting is robust • Creating robust MIS and assess chargeback performance and control adherence • Report out over all chargeback operations in a timely manner • Oversee all network settlement activity to be performed on timely basis • Timely reconciliation of chargeback and network general ledgers (VISA/Mastercard/Maestro Card/Rupay) • Monitoring of all Settlement transactions and correspondence with Banks • Immediate communication and monitoring with Merchants for Retrieval Request & Re-Presentation Documents. • Analysis and Representation of the charge backs-Acquiring side & preparing documentation for the same. (Scanning & uploading of c/s & document copies). • Responding to Pre-Arbitration, Pre-compliance, and Arbitration & Compliance filling. • Maintenance, Management and fund related activities of various Bank Accounts, General Ledger, and Reconciliation of Chargeback recoverable heads pertaining to our Intl Ops & Systems Dept. • Understand merchant fraud trends and manage early detection and reduction of financial exposures.
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Investigating and reversing charges where disputed has be raised • Processes refunds to the merchant or cardholder • Tracks chargeback and refers fraudulent activity to the appropriate action • Makes decision in a timely manner balancing between need of actions and related analysis • Understands applicable compliance, regulatory guidelines and practices. Having basic understanding of reconciliation
Educational Qualifications	<ul style="list-style-type: none"> • Graduate degree in any stream. Post Graduate degree will be an added advantage.



Minimum Experience	<ul style="list-style-type: none">• 3+ Years as on last date of receipt of application.
CTC offered	<ul style="list-style-type: none">• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.
Location of posting	<ul style="list-style-type: none">• Mumbai. The candidate may be deputed to work with the team(s) within the organization / parent organization / any subsidiary of the parent organization if and as deemed necessary. Candidate is liable to be transferred to any other location in India.
Maximum Age on the last date of application	<ul style="list-style-type: none">• 50 Years as on date of receipt of Application.
Email to be sent to	careers@bobfinancial.com with subject as “ Manager / Assistant Manager – Chargeback Operations ”
Website	www.bobfinancial.com
Other Terms	<ul style="list-style-type: none">• It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for selection procedure.• Canvassing, in any form, will result in disqualification of candidature.• In case of any modification in advertisement shall be updated only in Website.• The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons.• Company may conduct background checks/CIBIL check at any stage of process and also call for current compensation detail/qualification documents/past employment proofs for conclusion of recruitment process.
Last Date for application	04th February 2020.