

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.

<b>Position</b>	<b>Sr. Officer/Officer – Chargeback Operations</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <ul style="list-style-type: none"> <li>• Understand &amp; Manage chargeback processes, risks and identify control issues.</li> <li>• Manage relationships with Operations unit heads and ensure the control environment and reporting is robust.</li> <li>• Create robust MIS and assess chargeback performance and control adherence report out over all chargeback operations in a timely manner.</li> <li>• This role also involves network settlement activity to be performed on daily basis.</li> <li>• Timely reconciliation of chargeback and Network general ledgers (VISA/MasterCard/Maestro Card/Rupay).</li> </ul>
<b>Job specific skills</b>	<p><b>Applicants should possess the following attributes:</b></p> <ul style="list-style-type: none"> <li>• Responsible for investigating and reversing charges where disputed has been raised.</li> <li>• Processes refunds to the merchant or cardholder.</li> <li>• Tracks chargebacks and refers fraudulent activity to the appropriate action.</li> <li>• Makes decisions in a timely manner balancing between need of actions and related analysis.</li> <li>• Understands applicable compliance, regulatory guidelines and practices.</li> <li>• Having basic understanding of reconciliation.</li> </ul>
<b>Educational Qualifications</b>	<ul style="list-style-type: none"> <li>• Graduate.</li> </ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"> <li>• 1 - 2 years of Experience in chargebacks, reconciliation and transaction processing.</li> </ul>



<b>CTC offered</b>	<ul style="list-style-type: none"><li>• Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.</li></ul>
<b>Location of posting</b>	<ul style="list-style-type: none"><li>• <b>Mumbai.</b> 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.</li></ul>
<b>Maximum Age on the last date of application</b>	<ul style="list-style-type: none"><li>• 45 Years as on date of receipt of Application.</li></ul>
<b>Email to be sent to</b>	<a href="mailto:careers@bobfinancial.com">careers@bobfinancial.com</a> with subject as " <b>Sr. Officer/Officer – Chargeback Operations</b> "
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<b>Other Terms</b>	<ul style="list-style-type: none"><li>• It may please be noted that company is not bound to call all the applicants for interview. Only shortlisted candidates will be called for interview.</li><li>• In case of any modification in advertisement shall be updated only in Website.</li><li>• The above recruitment may be scrapped at any stage of recruitment process without assigning any reasons.</li></ul>
<b>Last Date for application</b>	<b>24<sup>th</sup> April 2019</b>