



**BOB Financial Solutions Limited (BFSL) (Formerly known as BOBCARDS Limited) is an NBFC (Nonbanking Financial Company) established in 1994, which is a wholly owned subsidiary of Bank of Baroda. BFSL is currently in the business of Credit cards issuance, merchant acquisition and as Debit Card (Issuance & Reconciliation) on behalf of Bank of Baroda Overseas & BOB Sponsored RRB. Now envisage doing business of Consumer Credit, Commercial Credit, Retail Credit and other Financial Services**

<b>Position</b>	<b>Vice President – Merchant and Service Operations</b>
<b>Role &amp; Responsibilities</b>	<p>The person will lead the merchant operations delivery in a repeatable and reliable manner meeting high levels of merchant satisfaction at optimal cost. The incumbent will manage the team and develop and sustain relationships with relevant internal stakeholders as well as external partners. The incumbent will also lead an efficient and effective Procurement and General Administration unit supporting the entire Company.</p> <ul style="list-style-type: none"><li>• Manage outsourced vendor performance support Point of Sale terminal servicing and other related processes.</li><li>• Ensure smooth and efficient merchant payment processing in a timely and efficient manner. This includes robust submission monitoring to minimize exposure</li><li>• Manage efficient and per policy parameters acquirer chargebacks and request fulfillment s work closely with the network operators ( MasterCard/Visa/Rupay) and ensure timely actions including and re-presentments and arbitrations</li><li>• Set up and manage in-house servicing of a robust customer relationship management process that ensures requisite contact channels availability for the merchant with efficient service delivery</li><li>• Build and maintain robust MIS and reporting mechanism to continuously asses efficiency and quality of service delivery</li><li>• Build and sustain relationships with network providers, internal stakeholders including the Bank and other service partners</li><li>• Manage and improve health of operational risk and other aspects of Control and Compliance ( with specific focus on Legal &amp; Regulatory compliance</li><li>• Manage risk operations to control exposure post review and analysis of Fraud Reports &amp; Risk Alerts received periodically from MASTER/VISA networks. Also optimise new merchant on boarding risk underwriting</li><li>• Attending training programs, seminars, presentations, workshop conducted by IPRC, PCI DSS, RUPAY, VISA, MASTERCARD</li><li>• Lead a unit that supports International debit card and Regional Rural Banks operations primarily focusing on card embossing using vendors and account reconciliations</li><li>• Set up a robust Procurement program and department and consolidate all purchasing activities and ensure robust governance framework adhering to all aspects of the Procurement Policy and other RBI mandates and circulars from time to time</li><li>• The incumbent will lead the general administration delivery that includes facilities management/ real estate, travel desk and expensing, attendance tracking</li></ul>



<b>Job specific skills</b>	<ul style="list-style-type: none"><li>• Experience in business to business operations and service delivery management preferably in retail financial services industry</li><li>• Proven experience in Merchant business and general experience in Procurement and Administration is preferred.</li><li>• Demonstrated ability to effectively manage multi- functional teams as well collaborate across other functions</li><li>• Experience in managing vendors with strict cost and quality parameters</li><li>• Have good decision making and analytical skills with a strong control orientation is critical</li><li>• Understanding and experience in Risk operations is preferred</li></ul>
<b>Educational Qualifications</b>	Post Graduate from a reputed institution in India (MBA).
<b>Minimum Experience</b>	10 – 12 years of experience preferably from Banking and Financial Services
<b>Maximum Age</b>	45 years as on Last date of receipt of application
<b>CTC offered</b>	Compensation is not a limiting factor for the right candidate
<b>Location of posting</b>	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
<b>Email to be sent to</b>	Suitable and willing candidate may submit his/her profile on email <a href="mailto:careers@bobcards.com">careers@bobcards.com</a> with subject line as <b>Vice President – Merchant and Service Operations</b>
<b>Last Date for receipt of applications</b>	13 <sup>th</sup> June 2018
<b>Website</b>	<a href="http://www.bobfinancial.com">www.bobfinancial.com</a>
<b>Contact Number</b>	022 4206 8547
<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>
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