

**JD Format**

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.

<b>Position</b>	<b>Senior officer/Officer - Card operations</b>
<b>Role &amp; Responsibilities</b>	<p><b>Key highlights of the role are listed below (purely indicative and not limiting):</b></p> <p>This position would include the mentioned set of responsibilities but not limited to:</p> <ul style="list-style-type: none"> <li>• Transaction level daily recon between NPCI/BOB/V+ to ensure accurate funding to Settlement accounts</li> <li>• All failed transaction cases to be resolved within T+1 timeline.</li> <li>• Assess disputed credit card transactions i.e. Fraud and Non-Fraud</li> <li>• Validate card networks rules, regulations and reason codes</li> <li>• Gather evidence from a variety of data source i.e. ecommerce platforms, fraud alert portals, shipping vendors and multiple payment service providers (i.e., gateways, processors, networks)</li> <li>• Appropriate action on the RUPAY/ UPI network to resolve these disputes</li> <li>• Interact with RUPAY/ UPI network</li> <li>• Investigate with the cardholder on the disputed transactions</li> <li>• Communicate the findings to Cardholders and merchants via Email with correct compelling evidence</li> <li>• Debit/Credit adjustment to the cardholders</li> <li>• Interact and liaise with various stakeholders involved during the course of Chargeback</li> <li>• Good understanding of RUPAY UIDR / UPI Settlement process &amp; network guidelines standards.</li> <li>• Recon of system data and NPCI file.</li> <li>• MIS maintenance</li> <li>• Reconciliation of GL and Post auto recon.</li> </ul>
<b>Job specific skills</b>	<ul style="list-style-type: none"> <li>• Applicants should possess the following attributes:</li> <li>• Strong analytical and decision making skills</li> <li>• Customer Orientation</li> <li>• Communication and Team building skills</li> <li>• Flexibility in hours of operation</li> <li>• Professional written and verbal communication and Interpersonal skills</li> <li>• Ability to communicate well at all levels of the organization Good Communication skills</li> </ul>
<b>Educational Qualifications</b>	Graduate degree in any Stream.
<b>Minimum Experience</b>	1 year of Experience of experience preferably in Banking and Financial Services.
<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</li></ul>
<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 selection procedure.</li><li>• Canvassing, in any form, will result in disqualification of candidature.</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><li>• 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.</li></ul>
<b>Last Date for application</b>	<b>28<sup>th</sup> August 2023</b>