

BOBCARD Ltd. (Previously Known as BOB Financial Solutions Limited) is a wholly owned subsidiary of Bank of Baroda and a Non- Deposit Accepting Non-Banking Finance Company (NBFC). BOBCARD was established in the year 1994 to cater to the need of rapidly growing credit card industry in a focused manner. BOBCARD 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.

Position	AVP - IT Tech Analyst MMS (Merchant Management Service - Project Management)
Role & Responsibilities	<p>As an Assistant Vice President (MMS - Project Management), you will lead the end-to-end project management of merchant management services, ensuring seamless onboarding, integration, and optimization of merchant payment solutions. You will drive strategic initiatives in digital payments, fraud prevention, and transaction processing while ensuring compliance with RBI, PCI-DSS, and data security standards. This role requires strong leadership, technical expertise, and a deep understanding of the merchant acquiring ecosystem.</p> <p>Merchant Management & Digital Payments Strategy:</p> <ul style="list-style-type: none"> • Develop and execute the merchant management roadmap, focusing on digital payments, omnichannel commerce, and secure transactions. • Drive merchant onboarding automation, ensuring smooth integration with credit card payment systems, UPI, BNPL, and other digital payment modes. • Collaborate with business, IT, and regulatory teams to enhance merchant settlement, chargeback handling, and fraud prevention measures. <p>Project Management & Agile Execution:</p> <ul style="list-style-type: none"> • Lead cross-functional teams (engineering, compliance, risk, and operations) to deliver high-impact merchant payment solutions. • Ensure timely execution of projects using Agile, Scrum, and Kanban methodologies. • Define and track project KPIs, ensuring alignment with business growth and customer satisfaction metrics. <p>Merchant Experience & Innovation:</p> <ul style="list-style-type: none"> • Implement AI-driven merchant analytics for transaction insights, fraud detection, and personalized offerings. • Optimize the merchant journey by enhancing self-service capabilities, onboarding automation, and real-time dispute resolution. • Drive innovation in contactless payments, tokenization, and embedded finance solutions. <p>Risk, Compliance & Security:</p> <ul style="list-style-type: none"> • Ensure compliance with RBI guidelines, PCI-DSS, GDPR, and data privacy regulations. • Work closely with fraud detection and risk management teams to mitigate merchant-related risks. • Implement secure authentication mechanisms (OAuth, OpenID, tokenization, and biometric verification).

Job specific skills	<p>Applicants should possess the following attributes:</p> <p>Project Management & Agile Frameworks:</p> <ul style="list-style-type: none"> • Agile, Scrum, Kanban, SAFe methodologies • Project tracking tools: JIRA, Confluence, Trello • Stakeholder reporting and governance frameworks <p>Merchant Payment Solutions & Digital Banking:</p> <ul style="list-style-type: none"> • Experience with credit card transaction processing, UPI, POS systems, and payment gateways • Understanding of merchant onboarding, settlement, and reconciliation processes • Exposure to Open Banking APIs and embedded finance for merchants <p>Data Analytics & AI Integration:</p> <ul style="list-style-type: none"> • AI-driven merchant segmentation, transaction analytics, and fraud detection • Real-time monitoring tools: Google BigQuery, Tableau, Power BI • A/B testing for merchant engagement optimization <p>Security & Compliance:</p> <ul style="list-style-type: none"> • API Security (OAuth, OpenID, JWT) • Compliance with PCI-DSS, RBI IT Security Guidelines, GDPR • Fraud detection techniques using machine learning and AI-driven risk scoring
Educational Qualifications	<p>Graduate</p> <p>Familiar with machine learning and artificial intelligence applications in data analytics</p>
Minimum Experience	<ul style="list-style-type: none"> • 10+ years of experience in cross-border payments and international merchant settlement. • Familiarity with blockchain for secure merchant transactions. • Exposure to low-code/no-code platforms for rapid merchant onboarding. • Knowledge of AI-powered credit scoring for merchant risk profiling
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. The 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"> • 55 Years.
Website	<p>https://bobcard.co.in</p>
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.

	<ul style="list-style-type: none">• 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	2nd August 2025