Gulam Md Thaha Sha Sharfras. C

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Snippets

A results-driven professional with over 14 years of extensive experience in the payments industry, specializing in the full lifecycle of banking solutions, mobile payments, digital e-commerce wallets and neo-banking. Proven expertise in managing end-to-end for open banking systems, optimizing payment solutions, and driving innovation in the digital finance space. Adept at delivering seamless payment experiences and leading cross-functional teams to implement scalable, secure and customer-centric payment solutions.

Career Dimensions

- Engineered Digital Payment Solution to provide consumer & retail Ecommerce Banking (wallet, Neo Banking mobile and Agency Banking model).
- Hands-on Project Management experience-plan in aligning business goals solutions.
- Instrumental in the operational of domestic solution in cards domain as well as adapting global solution/platforms to meet market requirements with Transaction Life Cycle management.
- Sound Knowledge on Wallet architecture and banking software like T24, Mobifin, API Banking, ISO 20022 standards.
- Excels in cross functional delivery in a challenging environment while ensuring SLAs.
- Excellent communicator - leverage technical, business, and financial acumen to communicate effectively with partner executives and their respective teams.

Professional Experience Highlights

1.Digital Payment Product Specialist- Business Development: Dec'23 to present.
@ Jarir Bookstore, Riyadh, KSA

Key Result Areas:
- Managed all aspects of the Gift Card business, reporting directly to the COO and working with C-suit team.
- Handled alternate payments acceptance related business on enhancing and onboard new feature for e-gift cards/Loyalty points online and boost the business with sharia banking law.
- Creating roadmaps, identifying and documenting MVP - Problem Solving requirements for focused digital customer experience, setting up digital capabilities with writing PRDs for new digital products.
- Working closely with cross functional devo team's, Production team(Magneto team), sales, corporate business, Digital marketing and digital market research to upgrade the customer experience on issuance and incremental business.
- Incorporating new business strategy for E-gifts and product enhancement.
- Provided input documents on enhancement/recommendation on improving the existing Wallet (E-money acceptance) and Store credit systems.
- Creating business KPI's and metrics for business perspective.

2. Senior. Business Analyst (Product Solution owner)
@ Panamax Info-tech, Gujarat- July'22 to Jun'23

Key Result Areas:
- Spearheaded clients requirements and articulate first hand with client stakeholders, analyzing the RFP before proposal from Presales.
- Creating product design and new product launch with FSD and PRDs documents and owning the complete cycle until delivery sign off based on these requirements and suggest Design Thinking probabilities.
- Responsible to handle Agency Banking project with African clients for Solutions & Services.
- Responsible for Specific product development and requirement specifications for the Agency banking applications including understanding of business requirements, defining business and functional requirements, and working with the business and development teams for seamless delivery.
- Collaborate with UX/UI designer to orchestrate the customer experience.
- Refine our agile methodology based on results and client feedback.
- Knowledge on 300 use case of Wallet feature development.
- Budding up 3 junior BA's and directing the projects with my team.

3. Business Analyst
@ Tide Fin-tech Neo Banking platform-UK, Hyderabad Jun'21-July'22

Key Result Areas:
- Responsible for managing the India project Launch with Integration Online Applications, Solutions & Services for the remote channels.
- Engage with the country business to understand relevant product requirements and opportunities for the Online proposition to better serve customers. Plan a road map of enhancements and initiatives that would deliver a stronger online proposition and work with the Segment Product Manager to identify suitable processes for funding, development, and prioritization.
- Hands-on experience of various payment methods in geographical regions IN and EU.
- Knowledge on ISO standards and message formats ISO 20022 MX message formats pain, pacs and camt codes.
- Working experience SWIFT MT message formats MT101; MT103; MT102.

4. Business Analyst- Product Functional for Payment Business
@ Amazon Payments, India

Growth path
- Sep11' - May'15 - Team lead pricing Analytic (SEO- lead)
- Jun'15 - Oct'16 - Associate Manager– Operational support & Integration - ECOM platform
- Nov'16 - Nov'18 - Automation lead - Seller payments and customer refund.
- Jul'18 - Apr '21 - Business Analyst – Payments Program Management.

Amazon Key Result Areas:
- Understanding business needs, strategic direction, and identifying initiatives that allow a business to meet strategic goals.
- Experience in enhancing retail banking with payment methods like NEFT, RTGS, UPI, IMPS for amazon.
- Setting up on Process Analysis in bank BIN Management and cash back project.
- Managing 6 Analyst on the functional and reporting front.
- Manage business metrics ensuring that Digital payment products (payment Gateways/Value Added Products) delivery is on track and project the high Volumes transaction in the platform.
- Key member in Digital Payment Innovation & Transformation team of the bank with strategic responsibilities in a digital lab for Merchant payment solution.
- Liaising with Tech team, stakeholders, and other Key Opinion Leaders (KOLs) for evolving strategic vision, Driving change, infusing new ideas, and spearheading business performance and productivity improvement initiatives

Project Snippets

- Leading on enhancement of wallet features in Mobifin- wallet, Magento wallet for ecommerce in Jarir.
- Implementation of New payment platform for E-gift cards for Jarir online.
- Managed Neo banking project for UK region (Lyfi App and Tide App) based on Emoney
- Increasing the success rate for transaction on amazon platform from 85% to 94% using wallet platform.
- TLS v1.2 Mandate custom solution for integration with Key Merchants.
- Building robust Payment Aggregator platform with Network Visa, MasterCard and Rupay. Like Enstage, Billdesk,cybersourse

Skillsets

- E-Wallet system.
- Payment cards domain.
- Analytical Skills
- Transaction Life Cycle management.
- Product management and development
- Agile and Scrum methodologies
- Prioritization and planning.
- Cross-functional team collaboration.
- Data analysis and reporting.

Educational Qualification

Bachelor of Electrical and Electronic Engineering
@ Mookambigai Engineering College (Anna University), TN

Specialization

- Certified Project Management Professional – Shaw Academy
- Diploma in Business Analysis.
- Lean Six Sigma White Belt Certification.
- Six Sigma yellow Belt certified.

Personal Details

- Date of Birth: 14th Jan 1984
- Languages: Tamil, English, Urdu
- Current location.   Bangalore.