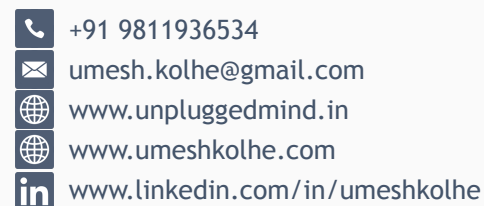


UMESH KOLHE

Product Leader



SUMMARY

- **12+** years of experience in the IT industry out of which **10+** years are in **Fintech Payment domain**.
- Experience of **managing cross-country multi-cultural teams** and working with clients in varied geographical regions such as Europe, UK, USA, LAC, Middle East, Asia, and Africa.
- Experience includes **Agile/Scrum** development, Technical management, Product Management, Product Consultant, Product Owner and Subject Matter Expert role.
- Comprehensive knowledge of the card management/payments industry for **issuing** and **acquiring (Licensing and Processing business)** segments. In-depth knowledge of payment systems vis-à-vis VISA, AMEX, UPI, JCB, MasterCard, Diners and other Proprietary systems.
- Specialized in the **Real-Time Authorization & Switching system**, worked extensively for more than a decade. Have experience to build it from the ground.

SKILLS

TECHNICAL

Languages: C, C++, Pro *C, Java, Swift, PL/SQL, Shell

Databases: Oracle, MySQL, Informix

Frameworks: Spring Boot, Swagger, Akka

DevOps: Docker, Kubernete, Jenkins, Artifactory, Bamboo

Tools: Eclipse, Xcode, Sharepoint, JIRA, Confluence, Rally, Gradle, Maven, SVN, Git, Bitbucket, VMware, Docker, Liquibase, SonarQube

Operating System: SCO Unix, Linux, AIX, iOS, macOS

MANAGEMENT

- Product Management
- Product Consultation
- Delivery Leader
- Project Management
- People Oriented
- Mentoring & Coaching
- Agile Practitioner
- Lateral & Strategic Thinker

BUSINESS - PAYMENT DOMAIN

- Authorization System(BASE I-SMS/DMS)
 - ISO 8583 Specification
 - Tokenization, HCE
 - Magstripe
 - EMV (Contact, Contactless)
 - Payment Association/Scheme Compliances
 - Payment Simulators
- Clearing Systems (BASE II)
 - Reconciliation, Settlement
 - Interchange / IRDs
- HSM (Hardware Security Module)
- Card Management System
- Fraud & Risk Management Systems
- 3DS (ACS, MPI, Payment Gateway)
- Chargeback & Dispute Management
- Switching networks (Base 24) and various host-to-host services
- PA DSS, PCI DSS

EDUCATION

Bachelor of Engineering (2002-2006)
Netaji Subhash Institute of Technology(NSIT, formerly DIT),Delhi - Information Technology, 64.20%

Senior Secondary (2002)
S.D.Public School C.B.S.E, Haryana - Class XII, 76.67%

Higher Secondary (2000)
V.J. Public School State Board, Haryana - Class X, 66.67%

ENTREPRENEURIAL EXPERIENCE

www.chotandarad.com (2007-2009)
Co-founded an online portal www.chotandarad.com with college friends to help students and professionals to crack their dream company's placement paper and interview. It had a database of frequently asked tech questions, web tools to practice such as 3 Questions a Day. A forum for discussion and special company insight from the people already working in those companies.



WORK EXPERIENCE.....

RENOVITE PAYMENT SOLUTIONS Noida.....(May 2017 – Till Date)

2017 ● Product Leader | Product Owner (Dec 2017 - Present)

- Spearheading an **entirely new product** *Reno-Issuer* (<http://renovite.com/reno-issuer>) an Issuer Authorization System from the ideation phase.
- **Single-handedly** performed the requirement analysis, prepared business, and functional design.
- Currently managing the **MVP** (minimal viable product) **development**.

2017 ● Senior Technical Manager (May 2017 - Dec 2017)

- Worked with **three** teams of combined size **15+** to build multiple Switch Connectors for **PayPal's** Payment Gateway **PayFlow** corresponding to various payment processors partners.
- **Primary point-of-contact** for integration certification of **PayFlow Switch Connectors** with major payment processors (*FirstData, TSYS, Chase Paymentech, Amex, Worldpay, Moneris, Elavon, Vantiv, Merchant eSolutions, Global East Payments*) of USA.
- On day-to-day basis wore multiple hats, worked as a **Product Owner** and local **Scrum Master**.

TSYS CARD TECH Noida.....(Jan 2008 – Apr 2017)

2015 ● Technical Consultant (Jan 2015 - Apr 2017)

- As a **Product Owner** and **Subject Matter Expert** responsible for analysis and identification of **Payment System Industry regulations'** impact on our product suite '**PRIME**'.
- Prepare high-level design for changes to be developed in order to comply with Payment Scheme's requirements.
- Optimized practices and planning in the SME group which **reduced SLA defaults by 80%**.
- Spearheaded the **Payment System Certification workstream** which aimed to centralize knowledge and processes for better efficiency. Successfully managed **3DS v1.0.2** and **PA-DSS v3.1** validation projects for multiple products.
- Additionally piloted the **Prime DevCloud Research team** towards the initiative to adapt (*AWS*) cloud infrastructure for **PRIME** product suite.

2012 ● Technical Manager (Apr 2012 - Dec 2016)

- Primarily responsible for project planning and execution along with a close handle on requirement analysis, technical design, development, review, delivery, and support to 80+ clients across the globe.
- Directly managed a global team of **20+** people located in **4** countries.
- Grown team from 0 to 14, coached and mentored them. Within **two years** propelled it to become the best team in the business vertical, **accoladed by COO** and titled as "**Standard of Excellence**". Also in annual client survey team rises from **bottom to top spot**.

2010 ● Project Lead (Jul 2010 - Mar 2012)

- Responsible to provide the **end-to-end solution** on an Authorization product, which includes **prepare/review technical designs**.
- Led a team for **development, delivery, and support**.
- Automated client delivery patch preparation, which **reduced efforts by 60%** and **errors by 85%**.

2009 ● Senior Programmer Analyst (Jan 2009 - Jun 2009)

- Performed as an Acting lead and primarily responsible to provide Production support to **80+ client** spreads across the globe (*Latin America, Europe, Russia, Middle East, Africa, South East Asia & India*).

2008 ● Programmer Analyst (Jan 2008 - Dec 2008)

- As a key member of Major Projects team was responsible to develop, deliver and support solution as per the requirements from new and existing clients (ICICI, AXIS, BNP, HNB etc).

CMC LTD Delhi.....(Jul 2006 – Dec 2007)

2006 ● Software Engineer

- Was part of team ETMS to manage Export/Import business solution for CONCOR India.
- Responsible for new developments, enhancements and production support.