

## **BIRANCHI NARAYAN ACHARYA**

**Assistant Manager – AU Small Finance Bank, JAIPUR, RAJASTHAN**

**Mobile:** 7540822487

**Email Id:** [acharya.biranchi@gmail.com](mailto:acharya.biranchi@gmail.com)

**LinkedIn:** [www.linkedin.com/in/biranchi-acharya-IN-64289a55](https://www.linkedin.com/in/biranchi-acharya-IN-64289a55)

**Willing to relocate:** Anywhere

---

### **ACADEMIC QUALIFICATIONS:**

- B.tech in Electrical Engineering (2009-2013) from Ajay Binay Institute of Technology, Cuttack, Odisha.
  - 12<sup>th</sup> Science (2007-2009) from Maharishi college of Natural Law (under CHSE) Odisha.
  - 10<sup>th</sup> from Board of Secondary Education, Cuttack, Odisha passed in 2007.
- 

### **SOFTWARE & PROFICIENCY:**

<b>Software Skill</b>	: C, C++, MS-Office-word, Excel, Power point.
<b>Key Skill</b>	: Data Analysis, Quick Learner, Work Efficiency & Effectively, Goal Oriented, Flexible, Teamwork, Adaptability, Communication, Decision Maker, Able to work under pressure, Credit card & Debit card dispute management & Reconciliation, Customer Service, Vendor Management, Team Handling & Team Management, Transaction Monitoring, Process improvement

---

### **WORK EXPERIENCE**

#### **WORKING WITH AU SMALL FINANCE BANK SINCE FEB 2021 TO TILL DATE.**

Designation: Assistant Manager in ATM Operation Department,

Location: Jaipur, Rajasthan

Group - Liabilities Operations

#### **Job Profile:**

- ✓ Issuer Chargeback / Acquirer Chargeback / Pre-Arbitration / Arbitration of NFS & RuPay card.
- ✓ Handling Debit Card transactions for Onus /Issuing / Acquiring Reconciliation & Disputes for ATM / POS transactions through NFS / VISA network.
- ✓ Co-ordination with different banks for customer's debit card disputes.
- ✓ Experience in handling International visa debit card dispute process.
- ✓ Experience in Visa Domestic Issuing (ATM/POS) and acquiring (ATM) Debit card transaction reconciliation, disputes, adjustments, chargebacks, pre-arbitrations, arbitrations.
- ✓ Financial transactions processing in CBS, GEFU file uploading, authorization & respective GL monitoring.
- ✓ Daily MIS preparation and reporting.
- ✓ Provide end to end solution to customer's service requests through CRM application.

#### **Job Description:**

- ✓ Having team of 21 Members across various departments.
- ✓ Team of ONUS, ISSUER, ACQUIERER, NFS, EURONET, VISA, RUPAY, BNA & ATM Recon Departments.
- ✓ Ensure all the files are processed in our system.
- ✓ Generate reconciled reports & match with not-settled transactions and process credit to the customer.
- ✓ Sharing recon report with Banks & Management.
- ✓ Responsible for Credit process if transaction not settled or raising chargeback for settled transactions.

- ✓ Responsible for preparing the vouchers for all credit adjustment & Chargeback acceptance case and GEFU file uploading in CBS.
- ✓ Ensure all the debit/credit adjustment raised in respective portal for acquirer transactions.
- ✓ Ensure all the disputes, normal & technical chargeback raised as per RBI TAT.
- ✓ Ensure all the mails send to respective branches & management for all the dispute claims received on daily basis.
- ✓ Daily submission of Dashboard & MIS to the management at EOD.
- ✓ Responsible for EJ analysis for the represented cases and raising pre-arbitration & arbitration whenever necessary.
- ✓ Supporting team members whenever they face issues.
- ✓ Coordinating with technical team for new projects, Implementation, deployment, Automation, Technical issues & Changes in system for betterment.

#### **Earlier working in ICICI Bank in ATM Dispute acquiring department from Jun 2017 to Feb 2021.**

Designation: Senior Officer

Location: Hyderabad

Group - ROG Department – CLOG

#### **Job Profile:**

- ✓ Solving queries & issues related to ATM withdrawal transactions of other bank customers as well as our bank customers using ICICI ATM as well as resolving disputes for cash acceptor machines (BNA) for pan India.
- ✓ Nurturing the new joinee to handle the situations as well as motivating them with required appreciations.
- ✓ Checking issues related to NFS, MASTERCARD & VISA card acquiring transactions.

#### **Job Description:**

- ✓ Well experienced in chargeback unit (Acquiring department) of ICICI Bank as senior officer.
- ✓ Successfully processed requests raised by the issuing bank & RBI and ensure cases are processed within time frames as committed to RBI and business.
- ✓ Experience in handling Banking operations (ATM acquiring disputes, onus dispute & issuing dispute) Accurate and timely resolution of disputes received from member banks Dispute handling and resolution, Chargeback for NFS/Visa /Master Card & AEPS, Aadhar Pay.
- ✓ Responsible for rising re-presentment against chargeback (acquire and issuer)
- ✓ Handling Pre-arbitration and arbitration transactions.
- ✓ Daily volume tracking and reporting to the seniors.
- ✓ Smooth Communication with stakeholders and MSP (Managed Service Providers) for resolution of disputed transactions during Chargeback, Pre arbitration and arbitration process.
- ✓ Responsible for retrieving and pulling of CCTV footage & pinhole image for all ATM dispute transactions.
- ✓ Smooth co-ordination with officials of BO, Legal and RBI official in respect to resolution of ATM dispute.
- ✓ Dealing with critical disputed received from RBI and Banking Ombudsman and timely and accurate processing without any delay.
- ✓ Provide end to end solution to customers' problems received from issuing bank.
- ✓ Look after onus query during BCP.
- ✓ Responsible for **knockoff** of NFS, VISA pool account by debiting excess account & MSP account.
- ✓ Responsible for monitoring the open transactions & rising credit adjustment in the portal in BCS & ARCUS(VISA).
- ✓ Excellence on FINACLE tool. (I-core 10x)
- ✓ Responsible for the TTUM file making & posting in FINACLE.
- ✓ Experience in handling customer queries and understanding of customer requirements.
- ✓ Ensure accurate and timely resolution of disputes received from member banks.

## WORKING PLATFORM

I-core 10x, EJ (Electronic Journal) viewer, (Tranxit), NPCI (National Payment Corporation of India) Portal, MasterCard Connect and VISA Online, Talisma, SFTP, E-Reconciliation, Oracle Flexcube (CBS), CRENEXT, MESOKA, Omni flow, FCRM.

## CERTIFICATION

- ✓ Post Graduate Diploma in Banking and Operations (PGDBO) in NIIT-IFBI (Institute of Finance, Banking & Insurance) BBSR.
- ✓ Mutual fund distributors certification (NISM Series-V)
- ✓ NSDL-Depository operations Module (NCFM).
- ✓ Certified Ethical Hacker (CEH V-10) by EC council.

## SIGNIFICANT ACHIEVEMENTS:

- ✓ Best Idea Contributor for Quarter 2 FY-18-19 in ICICI Bank.
- ✓ Appreciated by the Regional Nodal Officer of different region by identifying Rs 35 Lakhs fraudulent withdrawals in RBI escalated queries.
- ✓ Proficient in Retail and Financial Banking – Products and processes.
- ✓ Recognized at bank level for quality for quest award for two projects which enhanced customer service in year FY 2019-2020

## STRENGTHS:

- ✓ Self-Starter with good written and verbal communication skills.
- ✓ Attention to detail and strong numerical ability.
- ✓ Quality conscious and Customer Focus.
- ✓ Self-motivated while operating within a team environment.
- ✓ Good Team Builder and motivating team members so as to achieve organizational goals.
- ✓ Highly capable in developing organizational capability to find root cause of errors and implement sustainable solutions.
- ✓ Ability to work independently and as part of a team in an environment of change, challenge, multiple deadlines & priorities.
- ✓ Excellent interpersonal skills with problem solving, logical thinking & analytical abilities.

## PERSONAL Portrait:

Date of Birth	:	08 <sup>TH</sup> June 1992
Gender	:	Male
Marital Status	:	Un-Married
Languages Known	:	English, Hindi, Odia
Place	:	Jaipur, Rajasthan