



CAREER OPPORTUNITY

SBM Group is a leading banking and financial services player in Mauritius and has been contributing to the country’s socio-economic development over the past 50 years. SBM is actively involved in the Asia-Africa corridor through dedicated banking subsidiaries operating in India, Kenya and Madagascar, and serves 6.0 million clients internationally. The Group is committed to creating long term value for its stakeholders by offering bespoke solutions to individual, corporate and institutional clients in the banking and non-banking financial fields in Mauritius and internationally.

Our people – currently more than 3,000 across the Group – are at the heart of our growth strategy. In our quest to be the employer of choice, we are laying increasing emphasis on developing and nurturing talent.

We are thrilled to invite dynamic individuals to join our team of professionals. As a leader in our industry, we offer a wide range of career opportunities that will challenge and inspire you to reach your full potential.

IT Officer (Cards & Payments)

Job Purpose:

The IT Officer (Cards & Payments) is responsible for providing technical assistance and support to internal customers and internal teams related to Cards and Payment Systems and associated technologies.

Key Responsibilities:

Customer Support:

- Respond effectively and efficiently to Cards and Payments related customer inquiries, issues, and complaints as received from the internal customers
- Diagnose and troubleshoot technical problems associated with card payment processing through different channels such as ATM, POS, Internet and Mobile Banking, and other banking applications

Technical Support:

- Investigate, identify, report, and escalate complex technical issues to the concerned OEMs for further analysis and resolution. This can include reviewing system logs, reviewing system configurations, check relevant databases and the different components of the payment system to identify potential causes of the issue
- Perform thorough testing of code fixes, system changes, or updates including card association mandates, as part of SIT and UAT
- Work closely with OEMs, third-party service providers, and other internal teams as required to plan and deploy remedial measures while adhering to change management processes
- Assist in drafting and reviewing RCA documents
- Collaborate with other internal engineering teams and OEMs to address recurring technical problems and provide feedback for system improvements
- Collaborate with business users to gather requirements and define scope for new projects and initiatives
- Participate in DR activity as scheduled by the bank
- Collaborate with fraud monitoring team to define and implement fraud detection rules
- Assist users in testing, documenting of test scripts and results
- Maintain detailed records of customer interactions, inquiries, and issue resolutions

System Monitoring and Maintenance:

- Monitor the performance and sanity of the card payment system to detect potential issues proactively
- Work closely with the operations team to ensure system availability and reliability, especially during peak transaction periods
- Work with OEMs to perform routine maintenance tasks, such as system updates, patches, and configurations

Documentation and Knowledge Sharing:

- Create and update technical documentation, knowledge base, and troubleshooting guides for the team
- Conduct training sessions to educate colleagues on the proper usage and troubleshooting of card payment systems

Compliance and Security:

- Assess impact and test card association mandates (Visa, MasterCard, UPI, JCB)
- Work together with the IT Security/Risk team and OEMs to implement and maintain security measures to protect customer data and prevent fraud
- Ensure compliance with industry standards and regulations related to card payment systems
- Comply with the internal IT policies and standard operating procedures

Continuous Improvement:

- Be up to date with the latest developments and trends in card and payment technologies and the industry
- Provide valuable insights and suggestions for process improvements and service enhancements to optimize the support experience
- Perform any other duties as may be required

Capabilities & Skills:

- Sound understanding of card payment systems, including Card Switch, Payment Gateways, POS terminals, and card networks (Visa, Mastercard, UPI)
- Full understanding of card transaction life cycle
- Conversant with EMV standards and processing in relation to authorization and settlement
- Knowledge of cryptographic keys management, and Host Security Module (HSM)
- Good knowledge of payment card processing message protocols like ISO8583
- Good knowledge of the certification processes (card, terminal, host) with the different card associations
- Hands-on experience with the different simulators for offline testing of cards, terminals
- Hands-on experience with testing tools used to assist in card and device validation
- Good understanding of EMV card configuration and production process, including pin processing, chip card encoding, and embossing
- Excellent practical programming skills (Java, PL/SQL, SQL)
- Understanding of the underlying technology platforms (preferably UNIX, Windows, and Oracle)
- Knowledge of relevant and recent technology areas in the Cards & Payment space
- Awareness/ Knowledge of relevant regulatory frameworks as applicable to the BFSI and Cards & Payments sector (e.g. BOM Guidelines, PCI-DSS, etc...)
- Knowledge of business continuity/disaster recovery planning processes and procedures
- Knowledge of card fraud monitoring and prevention techniques will be an advantage
- Technical and Functional knowledge of Banking Applications will be an advantage

Qualifications, Experience, and Profile:

- 5+ years’ experience in IT in the Cards and Payments domain
- Bachelor’s degree in computer science or related field, Master’s degree is a definite advantage
- Certification in Cloud, ITIL, and DevOps is an advantage
- Fluent in English and French (both verbal and written)
- Excellent communication and interpersonal skills
- Excellent Analytical and Problem-Solving skills
- Dedicated team player
- Strongly motivated and available to work outside normal hours
- Excellent organizational, planning, and time management skills

If you believe in taking new challenges with the right mindset, please refer to our website for full details and complete our online application form on www.sbmgroup.mu/vacancies by **Sunday, 13th August 2023**.

All applications will be dealt with in strict confidence. Please favour online application. The Group reserves the right to call only the best candidates for interview OR not to fill this position following this advertisement. SBM is an equal opportunity employer.