


# JINSO JOSE

## Technical Lead

Decisive, strategic and performance-driven professional, targeting assignments in **Technical Lead, Project Management/ Delivery Management** with an organization of high repute for mutual growth

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## PROFILE SUMMARY

- ❖ A **result-oriented IT professional** offering over **14 years** of experience in **Technical Leadership, Techno Functional Analysis, Project Management / Delivery Management & Subject Matter Expert**.
- ❖ **Delivery Anchor** with career success in delivering solutions for system enhancements, new implementations and remedy for core business issues **through technology introduction**. Strong experience as a **Software Delivery Lead & Techno Functional Lead**.
- ❖ Strong experience in application digital transformation and mobile applications in FinTech platforms. **Techno Functional Expert** in financial remittance application, cross border payments and Instant Money Transfers. Strong experience in financial remittance software application – SYMEX.
- ❖ Leveraged technical, business and financial acumen to communicate effectively with cross-border teams, vendors & overseas clients.
- ❖ **Rich project management** experience with expertise in developing project baselines, monitoring & controlling projects with respect to cost, resource deployment, and quality compliance to ensure satisfactory execution
- ❖ Strong experience in financial **Anti Money Laundering & Compliance systems**. Working and implementation experience in NICE Actimize, PayGate Inspector & Analyzer systems.
- ❖ A proactive manager of **Enterprise Web Application Solutions** designs, management, and implementation, aligned to business goals, with technology/infrastructure solutions to drive process improvements, business process advancements, and new business strategy implementations.
- ❖ Working experience in **Agile-Scrum Methodologies** to add value to the deliverables; working with business team in identifying product improvements in deliverables and executing through agile methodologies.
- ❖ Expertise in design, development, testing, implementation, and maintenance of web-based solutions, website creation and hosting, and mobile app development. Expertise in post-production maintenance & support.
- ❖ Expertise in system performance fine tuning activities, issue analysis, root cause identification for issues and issue fixes.
- ❖ Proven track record of **establishing cordial relationships** with stakeholders, technical teams & vendors for successfully executing concurrent projects
- ❖ Proven capabilities in engaging with **clients & top management** for evolving strategic vision, driving change, building **product/ services roadmap**, infusing new ideas, implementing **emerging technologies** for the long run, and taking enterprise system performance & productivity to next level
- ❖ **Strong management skills**, capable of **leading & motivating** individuals to maximize levels of productivity; a knack for motivating the team for exceeding customer expectations in the delivery of committed services
- ❖ Strong experience in Technical project management and as scrum master.

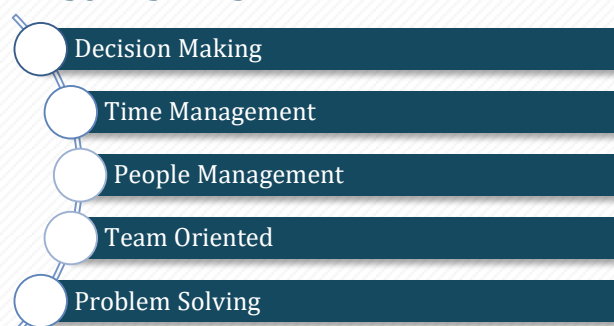


## CORE COMPETENCIES

- ❖ Delivery Management
- ❖ Requirement Elicitation
- ❖ Team Building & Leadership
- ❖ Product Management
- ❖ IT Project/ Program Management
- ❖ Agile Methodologies
- ❖ Process Excellence/ Requirement Gathering
- ❖ Subject Matter Expert
- ❖ Vendor Management
- ❖ Strategic Planning & Tactical Execution
- ❖ Client Relationship Management



## SOFT SKILLS



## EDUCATION



**Bachelor of Technology** in Computer Science & Engineering from Mahatma Gandhi University, Kottayam, Kerala in **2008**



## AML COMPLIANCE SYSTEMS

- ❖ NICE ACTIMIZE
- ❖ Pay Gate - Inspector
- ❖ Pay Gate - Analyzer

## TECHNICAL SKILLS

<b>Java Technologies</b>	Java, JSP, Struts MVC, .NET, iBATIS, JSON, Web Services, Microservices
<b>Web Development</b>	HTML 5/ CSS JavaScript, JQuery, Ajax
<b>Databases</b>	Sybase & MS SQL Server
<b>Server</b>	Apache, JBoss, & IIS
<b>Tools</b>	Eclipse, ASE iSQL, SQL DBX, NetBeans ,SQL Advantage, SVN Tortoise, JIRA, GIT

## WORK EXPERIENCE

Since Jul'20 with Al Muzaini Exchange Co., Kuwait as IT Technical Lead

Apr'18 – Jul'20 with Unimoni Global Business Solutions, Chennai India as IT Application Manager, Technical Project Manager

Aug'12 – Mar'18 with UAE Exchange Center LLC, Abu Dhabi as Assistant Manager IT, Technical Lead, Techno Functional Lead

Jun'09 – Jul'12 with XM Software Solutions Pvt. Ltd. (Affiliate of UAE Exchange) as Software Engineer

Feb'09 – May'09 with Sprint Technologies Pvt Ltd., Cochin as Software Engineer

### Key Result Areas:

- ❖ Defining service standards and guidelines as per best practices, governance structures and documentation that serve as benchmarks for excellent service delivery
- ❖ Preparing proposals, business presentations to clients and managing resource planning, technical direction, effort estimation, tracking, risk management & mentoring
- ❖ Developing technical designs, meeting prescribed functional & technical requirements; ensuring the design is as per company standards & best practices
- ❖ Implementing project plans within pre-set budgets and deadlines
- ❖ Creating technical design documentation & implementation strategies towards addressing single points of failure in IT services used in the delivery of core business applications
- ❖ Engaging & coordinating with vendors for project executions, critical issues, escalations & governance calls
- ❖ Spearheading revenue & profitability planning & target achievement strategies
- ❖ Drove initiatives for client engagement & client success
- ❖ Facilitating end-to-end delivery of the program, meeting internal and external objectives:
  - Estimation, risk, scope, time, resource, quality and change management
  - Value-adds, continuous process and productivity improvement
  - Application development, quality delivery, successful UAT execution and production deployment & post production support.
  - Application performance, preventive & corrective actions for issues
- ❖ Providing technical leadership to the company by heading digital transformation vertical, delivery of global implementations and actively participating in the management meetings in the company
- ❖ Leading, mentoring & monitoring the performance of team members to ensure efficiency in process
- ❖ Developing competency among the team members; conducting interviews to recruit the right talent in niche transformational space

## PERSONAL DETAILS

**Date of Birth:** 6th December 1986  
**Languages Known:** English, Malayalam, Tamil & Hindi  
**Address:** Pangola House, Koovappady P O. Koovappady, Ernakulam (Dist), Kerala – 683544, India  
**Nationality:** Indian  
**Visa Status:** Resident  
**Marital Status:** Married  
**No. of Dependents:** Two  
**Passport No.:** T5540846

*\*Refer to Annexure for Projects Undertaken*

# ANNEXURE

## KEY PROJECTS UNDERTAKEN

**Remittance Application [Financial Remittance Solution]:** I have executed the role as Techno Functional & Software Delivery Lead. Gathering business requirements, converting them into technical aspects and execution. Managed end-to-end implementation of the project. Active & key lead member in revamp of retail remittance solution.

Financial remittance application is used in our retail branches/stores to transfer Money to destination location or exchanging foreign currencies. Implemented digital remittance solution for end customers to transfer money to their home country through our mobile application from their personal bank account.

**Remittance Application Digital:** Technical Project Manager, Techno Functional Lead & Software Delivery Lead. Active role in the digital transformation journey. Revamped the existing mobile application with the best customer experience and value-added features in digital transformation journey. Executing the projects with the vendor development team. Driving and managing the project from starting till implementation. Implemented rich UI experience with user friendly functionalities in mobile application for end customers to transfer money seamlessly to their home country & favorites. Drive the technical team in architectural & functional design.

**Western Union Integration:** - Implemented Western Union service in our remittance application. Western Union is an instant money transfer solution where customer can transfer money instantly to their beneficiaries through our remittance application. Architecture the technical and functional process to integrate WU in our remittance application & digital channels (KIOSK & Mobile Apps). Implemented WU Cash Pick Up, Direct To Bank & Wallet services. Executed end to end integration process, self-certification testing & partner integration testing with WU technical team.

**AML & Compliance Solution:** I have performed the role as Techno-Functional Analyst & Software Delivery Lead. Implemented AML & Compliance solution in the most effective way and thereby reduced the false positives. Supported compliance team to resolve the problems/challenges faced by them through effective implementation of compliance solution. Actively supported the compliance team to have better transaction analysis and EDD. Implemented below key projects in compliance function.

- ❖ **Customer Risk implementation:** - Identify and calculate customer's risk from their KYC and financial transactions. Implemented KYC renewal process and risk re-calculation process as per regulatory rules.
- ❖ **Anti-Money Laundering (AML) Screening Enhancement:** - Implemented AML solution - Pay Gate Inspector. Enhanced AML rules are implemented to reduce false positives.
- ❖ **Suspicious Activity Monitoring:** - Implemented SAM solution - Pay Gate Analyzer to monitor the transactions and to take appropriate actions from compliance team.
- ❖ **E-KYC Solution Implementation:** - Implemented E-KYC process in mobile application and automated process for KYC verification.
- ❖ **Real Time Transaction Monitoring Solution:** - Implemented rules for real time monitoring of financial transaction from compliance team.

**Xpress Money:** I have performed the roles as Application Owner, Technical Lead, and Techno-functional analyst. Owns the responsibility as an application owner, maintaining the application and portfolio health.

Xpress Money is a global remittance platform for transferring Money from one country/location to another country/location. In this project, I handles the project requirements starting from requirement gathering till implementation in production. Actively involved in business stake holder meetings, weekly status reviews, application development, UAT support, production implementation & post production support. Actively involved in internal, external audits and central bank audits and ensure the application comply with required audit requirements. Below are key engagements

- ❖ **Agent Integrations:** - Technical Integrations with external agents. Technical guidance and support to agent for Web Service integration. Actively involved in partner integration related certification & technical audits.
- ❖ **Financial Settlement Process Implementation:** - Implemented financial settlement process for B2B engagements. Implemented data modeling and data process from our remittance solution to financial application.
- ❖ **B2C Service Implementations:** - Implemented Cash To Card & Cash To Mobile Services in our financial application. Through these services, customer would be able to transfer money to their cards & mobile wallet.

**Nice Actimize Integration (AML Engine):** End-to-end implementation of Nice Actimize AML solution with Xpress Money system. NICE Actimize is a leading compliance/AML solution to identify anti money laundering activities, sanction screening, suspicious activity monitoring, enhanced due diligence. Integrated this solution into Xpress Money financial platform for strengthening compliance & AML activities. Below integrations are performed in this engagement

- ❖ **Watch List Filter (WLF) Implementation:** - WLF is a solution for AML screening. Integrated WLF solution for screening our customer profiles, agent profiles, bank profiles & financial entities with Sanctions, PEP and Internal List match. Based on the match score and criteria, the transaction will be further pushed to AML team review and actions.
- ❖ **Customer Due Diligence (CDD):** - Integrated CDD solution for performing due diligence activities for our financial parties.
- ❖ **Suspicious Activity Monitoring (SAM):** - Integrated SAM solution for post transaction analysis and for the required activities for SAR reporting for compliance team.

**Rates Configuration Engine:** - Implemented financial rates configuration modules for our forex team to configure rates in different rate layers. Implemented Inter Bank Rate Layer, Volatility Margin Layer, Country Level margin Layer, Settlement Margin Layer, Branch Level Margin layers. Forex dealer can configure rate/margin at each layer to arrive the profit/margin at different level. Based on the configuration set, transaction rate will be calculated in different type of transaction – Foreign currency exchange, Telex Transfer Transactions, Xpress Transactions etc.

**Invoice Engine:** Performed the role as Technical Lead, Techno Functional Analyst. Implemented an automated invoice generation & integrated settlement system which triggers daily financial settlement details in the form of an invoice to agents and provides a financial settlement facility to an agent. This system gives the end to end tracking of invoices and ensures financial settlement process seamlessly for an agent as per the financial agreement. This system provides the settlement report to finance team that helps reconciliation team. Drive, execute & implement the project from requirement gathering till implementation. Derive the technical & functional process flow for smooth implementation.

**Data Center Migration:** Performed the role as Subject Matter Expert, Product Solutions. Involving data center migration from on-prim location. Prepared migration check-list, develop test cases, and perform testing to validate all critical business platforms & data has been successfully migrated. Closely work with infrastructure team and provides all the technical details related to application & its servers for smooth execution of DC migration.

**Multifactor Authentication:** Product Solutions. Implemented the most effective first-line-of-defense, DIGIPASS Two-Factor authentication for Xpress Money Business Portal login. Remittance transactions were confirmed using the Transaction Signing technology.

**Instant Money Transfer Application:** Performed the roles as Subject Matter Expert & Software Engineer. Implemented new functions/modules, enhancements & regulatory requirements originating from a wide range of business stakeholders in Xpress Money agent portal and digital channels. Active member in on-site team, where I coordinate with business stake holders for collecting the requirements. Performed below activities in this roles

- Requirement gathering with business stake holders and requirement analysis
- Converting functional requirements into technical solution and preparation of technical specification document for development team.
- Managing offshore team. Technical guidance, mentoring, monitoring & managing offshore team.
- Application development related reviews[code review & test cases]
- Technical solution & architectural design for new projects.
- Project delivery, UAT verification and supporting business stake holders during the UAT execution phase.
- Post production support and ensuring the health of the project
- Quick issue fixes, development in UAT & production
- Closely working with L1/L2 support team for incident root cause analysis & fixes
- Functional & Technical training to support team