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# Career Highlights

* Seasoned Software Engineer with [17+] of experience in designing, developing, and maintaining mainframe applications. Proficient in COBOL, JCL, CICS, and DB2, Unix, Postgres with a strong understanding of mainframe architecture and system integration. Adept at collaborating with cross- functional teams to deliver high-quality solutions aligned with business objectives.
* Migrated an established issuing bank Card processing from MC (PTS) platform to ACI CMM platform with Interchange(issuer) and issuer functionality. It involves the CMM specific define data requirements, establish data mapping, and Implemented data ingestion pipelines to handle high data volumes with real- time and batch processing capabilities.
* Co-ordinate with Networks (MC, VISA) to handle customer specific requirements (single/dual message transactions) and successfully establish a batch processing with network files in the Card processing Interchange area.
* Leading the process of design and developing a mainframe-based process to address the migration needs of a bank’s (Capital one) reports and files to AWS S3.
* Successfully implemented couple of important projects in Acquirer card processing area like Durbin amendment, EMV card processing implementation, Tokenization (PAN and PCI compliance data), Discover Full Service, Define Tier based fee structure in processor systems (Fiserv formerly First Data), compliance release.

# Experience Summary

With over 17 years of experience as a Mainframe Developer, I have gained extensive expertise in IBM Mainframe technologies and deep industry exposure in the Card and Payments domain, specifically in Acquirer, Interchange, and Issuer solutions. I have played a key role in enterprise solution design, product roadmap planning, and bridging business and technology teams to deliver robust and scalable solutions.

### Technical Expertise & Project Management

Throughout my career, I have been actively involved in:

* Application design and development using IBM Mainframe technologies (COBOL, JCL, CICS, DB2, VSAM)
* Process architecture and complex system integrations
* Batch and online transaction processing
* Application modernization and migration projects

I have successfully managed large-scale ADM and support projects, ensuring high performance, reliability, and adherence to SLA-driven environments. My expertise includes:

* Project planning, execution, and release management
* Requirement analysis for change requests (CRs) and enhancements
* Production support, troubleshooting, and performance optimization

### Business Development & Leadership

Beyond core development, I have contributed to business development and leadership initiatives, such as:

* Providing technical solutions for modernization initiatives
* Mentoring and training team members on Mainframe technologies

With a strong understanding of credit card processing systems, I actively contribute to customer application modernization programs by leveraging my Mainframe expertise to enhance system efficiency, security, and scalability.

### Organizational Contributions & Innovation

In addition to development responsibilities, I have been involved in:

* Participating in hiring processes and competency-building initiatives
* Driving innovation programs and proposing process improvements
* Developing automation solutions to optimize Mainframe operations

My ability to design, develop, and optimize Mainframe applications ensures the delivery of high-quality, secure, and scalable enterprise solutions in the financial and payments domain.

# Employment History

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| **Company** | **Designation** | **From** | **To** | **Duration** |
| Synechron Inc. | Mainframe Architect | 7June-2022 | Till Date | 2 yr. 7 months |
| Cognizant Technology Solutions. | Mainframe Architect | 07 MAR-2007 | 6 June  2022 | 15 Years 3 Months |

Professional Certifications

* + Certified Cobol developer (Issued By NIIT, Cognizant Academy)
  + Certified DB2 developer (Issued By NIIT, Cognizant Academy)
  + Banking & Financial Services (Level 0) (Issued by Cognizant Academy)
  + Credit Cards (Level 1) (Issued by Cognizant Academy)

# Technical Skills

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| **Business Process Management Tools/Operating**  **Systems** | CMM Interchange, IBM Mainframe, unix, Z/OS |
| **Programming Languages** | Cobol, JCL, REXX, CICS, Eazytrieve, Batch Script |
| **Databases** | IBM DB2, Postgres, VSAM |
| **Tools & Utilities** | JIRA, Putty, ENDEVOR, GitHub, CA7, UC4, SAR, JOBTRACK, FILE-AID, FILE- MASTER, DISPATCH, SPUFI, UNITECH, BMC Utilities,TSO ISPF,SORT |
| **Domain Skills** | Cards and Payments- Acquirer solutions (Merchant Account Initiation, posting and Fee Billing, funding, repository management, Statements in First data/Fiserv South and North platforms)  Terminal Certification (First Data/Fiserv application)  Interchange Solutions (Issuing Interchange in ACI CMM, GreenDot Bank) |
| **Clouds** | Azure environment browsing, installing pipelines |

Project Profile

Projects worked on until today are given below:

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| **1.** | **ACI CMM Interchange – GreenDot bank** |
| **Client** | ACI /GreenDot Bank |
| **Role** | Mainframe Architect |
| **Duration** | 06/01/2021- Till date |
| **Environment /Tool used/ technology.** | ACI -CMM, MS Azure, UNIX, batch script, Postgres, , Cobol |

## Project Description

ACI Worldwide Inc. is a payment systems company. ACI develops a broad line of software focused on facilitating real-time electronic payments. These products and services are used globally

by banks, financial intermediaries such as third-party electronic payment processors, payment associations, switch interchanges, merchants, corporations, and a wide range of transaction-generating endpoints, including automated teller machines ("ATM"), merchant point of sale ("POS") terminals, bank branches, mobile phones, tablet computers, corporations, and internet commerce sites.

One of the ACI product is CMM, which provides end-to-end card processing solutions including Switch, Acquirer, Interchange, and issue processing. This is the first time ACI is managing a bank’s (GreenDot issuing bank) card processing as a third-party processor, which includes entire bank cards migration from other systems, processing native VISA & MC interchange transactions file, processing real time transactions, batch processing, managing/updating software as per their business needs, compliance management, Reporting, statements generations etc within the CMM landscape.

## Responsibilities Mainframe Architect:

* Participated in the design phase of the application, contributing to the overall architecture within

CMM landscape and solution design. This involved understanding the business requirements, mapping them to the technical capabilities, changing software, and proposing effective solutions.

* Led the end-to-end design and implementation of the data ingestion architecture, ensuring efficient and reliable extraction, transformation, and loading processes.
* Optimized workflows/batch flow by automating processes through changing software with in CMM interchange area.
* Used CMM to deliver relevant, and optimized customer experiences by modification of the software.
* Co-Ordinated with networks (VISA, MC) to get all the proper files as per the Banks’s business needs.
* Resolved production issues and system errors promptly, utilizing debugging tools and diagnostic utilities to identify root causes and implement effective solutions.
* Collaborated with cross-functional teams during system integration and testing phases, ensuring seamless deployment of software releases.

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| **2.** | **Capital One Mainframe decommission** |
| **Client** | Capital one |
| **Role** | Mainframe Architect |
| **Duration** | 07/01/2020 – 05/31/2021 |
| **Environment** | Mainframe COBOL, JCL, EASYTRIEVE, DB2, VSAM, Mainframe utilities, REXX |

## Project Description

Capital One Financial Corporation is an American bank holding company specializing in credit cards, auto loans, banking, and savings accounts, headquartered in McLean, Virginia with operations primarily in the United States. It is on the list of largest banks in the United States and has developed a reputation for being a technology-focused bank.

**Decommission of Mainframe: -** Capital One banks back end was running in Mainframe platform. This project was about the Mainframe decommission and replacing with AWS . For PCI Compliance and Regulatory requirements, customer data and transaction details need to be retained for last 7 years. All application areas have identified Mainframes Tapes, reports and DB2 tables that should be retained.

My team is responsible for streaming all the identified/eligible MF data to AWS S3 bucket. My team has built one process to stream the Mainframe tapes and Reports to cloud and streaming activity will continue until MF Decom happens. We have used the Cobol/REXX/mainframe utilities/JCL/Easytrieve /S3 transport (Capital one specific tool) to automate the data streaming process in AWS S3 buckets.

## Responsibilities

* I have played a crucial role in identifying the best architecture and design solutions to build a automated process for the data transformation.
* Presented the planning insights to leadership and line-of-business stakeholders in PI planning (SAFe) and facilitates feedback sessions, promoting transparency and customer satisfaction.

I took ownership of managing escalations and resolving roadblocks, ensuring smooth project progress.

* Optimized application performance and resource utilization through efficient coding techniques and query tuning.
* Resolved production issues and system errors promptly, utilizing debugging tools and diagnostic utilities to identify root causes and implement effective solutions.
* Collaborated with cross-functional teams during system integration and testing phases, ensuring seamless deployment of software releases.

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| **3.** | **Credit Card processing backend account** |
| **Client** | Fiserv Credit Card processing |
| **Role** | Technical Architect |
| **Duration** | 03/07/2007 to 05/31/2020 |
| **Environment** | Mainframe COBOL, JCL, EASYTRIEVE, DB2, VSAM, UNITECH,CICS,Mainframe  utilities |

## Project Description

Fiserv is one of the leading companies in Cards and Payment sector, based in the United States. It settles more than 10.8 billion electronic payment transactions annually--worth over $562.5 billion in sales volume--for approximately 3 million merchant locations. Their processing portfolio is comprised of brick and mortar, Internet and mail/telephone order merchants of all sizes. With their partners, we provide merchant processing solutions in the United States, Canada, the Caribbean, Mexico, the United Kingdom and Australia. This project deals with Credit/Debit card processing at the Acquirer’s end. Most of the part in Credit Card processing cycle is taken care of in this application such as Merchant boarding, sales, authorization, posting & fee billing, funding, risk management etc.

* **Posting & Fee billing** - Posting & Fee Billing is the Back-Office Application for posting and fee calculation of all transactions In Fiserv North Platform. The transaction level data from merchants, received from upstream in batches is consolidated based on merchant & card types (VISA, MC,

Amex, discover etc.) and posted for funding to merchants. Additionally, all kinds of applicable fees, charges, discounts, and rebates are calculated for the transactions depending upon the merchant’s pricing plan (Interchange Plus, Tiered or Billback) and merchant set-up. The current billing process supports a 3-tier billing structure for merchants for billing, reward, debit and transaction processing fees based on the product plan setup and discount option setup for the merchant.

* **BOFS (Back Office Financial Systems):-** All kinds of Back Office processing is done by BOFS on south platforms. Work of BOFS starts from receiving the data from the Front-end System, validating the data, discount calculation, posting of transactions, billing merchants for different services, generating statements for merchants. BOFS consists of 27 different modules. Major modules are: POSTING, BILLBACK, STATEMENTS, MBS (Merchant Billing Systems), Fee Billing, Tax Calculation, Netman etc. COGNIZANT TECHNOLOGY SOLUTIONS Since March 2007 Total onsite experience as technical lead 7+ years Total offshore experience 6+ years Project Title Fiserv Credit Card processing backend account Location Melville,NY,USA/Hunt Valley, MD, USA/ Mississauga, Canada/Kolkata, India Programming Languages/Databases/Tools Mainframe COBOL, JCL, EASYTRIEVE, DB2, VSAM, UNITECH,CICS,Mainframe utilities.
* **Merchant Account initiation (MAI)** - This application deals with the merchant approval process at the time of boarding in a credit processing system. Application performs credit check to determine the credibility of the merchant and boards the same as per the outcome of the background check.
* **Repository Management -** The Repository Management’s purpose is to store transactional data systematically in well-organized DB2 tables, so all the internal systems within the card processing system can access the transactions data for processing and reporting. Below are the different functional areas managed by the Repository systems.
* **Netman** - This is an online application and deals with managing orders of the client products like terminal and peripherals. It deals with from sales to shipment and it’s billing systematically. This system mainly deals with Canadian client and is specific to the south platform of the processing stream.
* **TCS:-** Terminal control system is a different system within credit card processing system, where it calculates tax and processes the billing of each individual terminal & peripheral managed/owned by the processor.
* **MSA:-** Merchant Star Application is an online system where Merchant can see it’s transaction details including settlement & authorization. Users can also download their statements.
* **Terminal Certification -** Terminal Testing and Certification involve certifying various Point of Sale devices. This involves the front-end and back-office testing for the entire above application technically and functionally.
* **Migration TCS system to Open System -** Terminal Control system is the application that deals with the billing of customer owned POS terminals. The entire back-end mainframe-based application migrated in new edge open systems.

## Responsibilities

* This project goes on an onsite-offshore-based model, whereas I’m involved in Onsite LSA and Technical Lead roles.

## Technical Architect/Technical manager:

* I have worked in different accounts/projects in the role of technical lead, Data analyst programmer. Led the design, developing code, reviewed developed components with design specifications, successfully implement them in production.
* Designed and implemented batch and online processing systems using COBOL, JCL, and DB2, supporting various business functions such mentioned above.
* Optimized application performance and resource utilization through efficient coding techniques and query tuning.
* Resolved production issues and system errors promptly, utilizing debugging tools and diagnostic utilities to identify root causes and implement effective solutions.
* Collaborated with cross-functional teams during system integration and testing phases, ensuring seamless deployment of software releases.
* I have played the role of Business System Analyst cum technical lead whereby I was involved in meeting with business stakeholders to understand the overall functional requirements and map them against application landscape to create fee-billing specific technical requirements and implementing them in production in Mainframe environment. This involves thorough understanding of the business aspect of the billing application, understanding of the data attributes, and determining how they fit with the existing subject areas or making decision to create altogether a new subject area.
* Worked extensively in Repository Management Systems, where I was responsible for designing the database loading, extracting and validation of client data.
* Involved in designing, coding and implementation of SQL based tool on need basis. Some of the major tools include peak season reporting and peak season transaction analyzer. For the above- mentioned reports, I have extensively used SQL, DB2 stored procedure and excel macro to produce the same.
* Involved in analyzing raw data, drawing conclusions & developing recommendations for DB2 based applications to remove the fraudulent data from the system.
* Worked directly with 3rd party vendors to design the data layout for processing card transactions in processor end.
* Worked as onsite coordinator in client location for 7+ years where I took the business requirements from client, converted them into technical requirements, reviewed the codes and implemented the same in the client environment with the help of an offshore team.
* Extensively worked in following waterfall and agile methodology for product delivery. In these projects, I have used scrum framework for product delivery, while following agile methodology.
* During my onshore tenure, I have provided various process improvement/design optimization ideas, which has helped the customer to minimize operational cost.
* Coordination with the offshore team in tune with Cognizant’s onsite/offshore model. Weekly status reporting to the Cognizant’s account management team.
* I have led 30+ member Merchants’ team during tenure with Cognizant offshore.

# Educational Details

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| **Degree** | **Specialization** | **University** | **Year of passing** |
| Bachelor of Technology (B.Tech) | Electronics & Communication Engineering | Maulana Abul Kalam Azad University of Technology, Kolkata, India (formerly known as West Bengal University of  Technology) | 2005 |

Language Skills

Full professional proficiency

**English, Bengali, Hindi**

### Immigration status:

US I140 approved – Valid H1B till January,2026