

UTKARSH PARHATE

SENIOR QA Engineer - EMV (POS/Payments)

CONTACT

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- [Web Profile](#)
- 1803-1310 Richards St, Vancouver, BC

SKILLS

Testing Banking and Payments Applications
AI Chat Prompt Specialist
Error Analysis & Test Scenario Optimization
AI-Assisted Log Structuring
Technical Design and Documentation
Credit Cards and Online Payments

EDUCATION

Bachelor of Engineering
YCCE
2006-2010

Other Skills and Certifications

Rhetoric: The Art of Writing

HarvardX

Issued May 9, 2021

A course of study offered by HarvardX, an online learning initiative of Harvard University.

Valid Certificate ID
[22b1338db3624e99b159665934d0da3e](#)

LANGUAGES

English 
Hindi 
Marathi 

PROFILE

My area of expertise lies in the testing of POS/EMV backend transaction message formats, verification of transaction logs, and the validation of various transaction types supported processed from Point of Sale (POS) devices. This work encompasses the establishment of optimal testing methodologies, the development of test strategy documents, and the implementation of best practices within a specific project.

I prioritize understanding client expectations and proactively strive to achieve project objectives within stringent timelines, ensuring that requirements are prioritized effectively. Additionally, I am responsible for preparing test and effort estimations, project dashboards, weekly reports, status updates, and monthly management reports.

WORK EXPERIENCE

Senior QA Engineer - EMV (Payments)

Shift4 Payments | Vancouver, BC, Canada

Nov 2025 - Present

EMV & Card-Present Transaction Validation

- Design and execute end-to-end EMV card-present test scenarios, including sale, authorization, capture, void, refund, increment, and timeout reversal.
- Validate 1st Gen AC flow, issuer responses, fallback logic, and host decision processing.
- Verify POS entry modes, device block presence, ICC data integrity, and scheme compliance.
- Perform structured Visa BTT fallback validation aligned with audit requirements.

Global Processor & Host Mapping Validation

- Validate field-level data mapping between the Shift4 gateway and Global processors, including Global Canada.
- Analyze host-to-gateway translation layers to ensure 1:1 MID alignment and batch integrity.
- Test partial approvals, AVS/CVV decline logic, and auto-reversal handling.
- Verify batch submission, auto-close scheduling, and status endpoint accuracy.

Log Intelligence & Failure Root Cause Analysis

- Use Splunk to trace transaction lifecycles across device, gateway, and processor layers.
- Distinguish device/TM issues from processor-side configuration errors.
- Detect malformed authorization payloads, missing fallback flags, incorrect entry modes, and configuration mismatches.
- Convert unstructured logs into structured validation checkpoints to reduce audit risk.

TMS, Device Lifecycle, Localization & AI-Driven Test Optimization

- Validate Commerce Engine OOB, network setup, build/version downloads via TMS, terminal loads (MiraPOS/Trinity), automated device readiness, and multilingual UI accuracy (French, German, Portuguese, Spanish) across PAX A800, PAX A35, and VeriFone V660.
- Leverage AI to structure raw logs, identify recurring failure patterns, and standardize trigger → action → expected outcome documentation to enhance efficiency and audit readiness.

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RECOGNITIONS

- Certificate of Appreciation awarded for excellence in AAFES cards Project- June 2011
- Going Extra Mile (Gem) Award in recognition for GAA release in Global Payments project – December 2012
- Six Sigma White Belt Certificate of achievement – February 2013
- Intermediate Certificate in Software testing – August 2013
- ISTQB – ISEB Certified Tester Foundation Level (CTFL) – August 2013
- FSGBU Excellence and Innovation Award for Global Payments Co Sourcing, Testing Practices – Jan 2015.
- Capgemini 2017 Q1 Award [NB & E – UK & US Region]

TRAININGS AND SEMINARS

- Conducted training for VisionPlus Module CTA for a fresher's batch at Capgemini Philippines
- Completed Embark Leadership Trainings such as Managing Global Teams and Conflict Management
- Completed Leadership trainings - Managing priorities, making decisions, Developing and Coaching
- Training and webinar sessions conducted for EMV implementation and certification testing
- Trained as Payment Card Industry Professional (PCIP), which is an entry-level qualification in payment security

WORK EXPERIENCE

Lead QA/Automation Engineer (Senior Consultant)

Capgemini Solutions Canada Inc.

Jan 2019 - Oct 2025

- Develop new automation step definition methods in Java, troubleshoot technical issues and fix coding bugs
- Perform detailed analysis of user stories relevant to real-time payment processing products in Global Payments
- Identify test scenarios and create detailed test cases conforming to acceptance criteria
- Understand the impact of application functionality changes and define the scope of regression testing for the release
- Apply strong analytical skills and attention to identify patterns, trends, and outliers in data sets, improving data quality and system reliability.
- Collaborate and work closely with cross-functional teams, including developers, QA engineers, and business stakeholders, to ensure alignment on testing strategies and deliverables.

QA Onsite Coordinator (Consultant)

Capgemini America Inc.

Aug 2014 - Dec 2018

- Co-ordinate with offshore team members, articulate core requirements together and manage task distribution
- Work on Jenkins automation scripts for running regression testing on a nightly basis
- Co-ordinate with Development teams to plan the requirements under test and estimate the ETA for completion
- Implement new strategies to fast-forward the process of testing the defects
- Defect management and prioritization of critical defects released to QA team
- Host daily calls to communicate the plan to the whole team and update SIT plan
- Ensure payment status files are generated/validated on a regular basis for each of the SIT cycles
- Coordinate with multiple teams across locations in APAC (Mumbai, Hyderabad, Hong Kong)
- Accomplish a complete SIT cycle flow, which requires overnight coordination
- Co-ordinate with functional teams to understand the cashflow process and edit the SIT plan

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PROGRAMMING LANGUAGES

Borland C++
C#
Java

APPLICATIONS

SQL
Unix
Linux
Bamboo
Bit Bucket
Confluence
IntelliJ IDE
Postman

PLATFORMS AND TOOLS

BDD Automation Framework
UL Collis Brand Test Tool
Global Self-Test Platform
Chip Integration Tool
ICC Solutions FISERV EMV kit
Android Studio
PAX Marketplace

TOTAL WORK EXPERIENCE

- 15 Years 8 months

Business Quality Assurance Analyst

Capgemini Philippines

Jul 2011 - June 2014

- Worked closely with client team for project initiation and requirement gathering/analysis as a Business Quality Assurance analyst
- Test structuring for My Merchant Info (MMI) merchant reporting application
- Delivering release estimations and preparing release schedules based on the Capgemini Standard estimation model
- Preparation of Test Strategy document and application understanding document
- Review functional documents and analyze functional gaps for merchant reporting across US, Canada, APAC and EMEA
- Specialized in QA for all the production deployment and patching calls
- Execute/debug automation scripts using Capgemini in-house CAFÉ Automation Framework with Selenium

Test Analyst

Capgemini India

June 2010 - Jun 2011

- Interacting with clients for requirement gathering, release planning, test scenario preparation and execution for release-based enhancements in the VisionPlus platform.
- Functional testing for credit card functionalities through VisionPlus modules
- Defect logging and tracking using HP Quality Center Test Management
- Worked closely with the onsite counterpart on the various deliverables
- Issue log preparation to highlight risk factors associated to the application
- Responsible for providing training to new associates in the team

Certifications

- Robotic Process Automation (RPA) Specialist Certification
- ISTQB-ISEB Certified Tester Foundation level (CTFL)
- Intermediate Certificate in Software testing
- Six Sigma White Belt Certified by Aveta Business institute
- Acquirer Domain Certification awarded by Capgemini
- Banking and Finance certification awarded by Capgemini