Nitin Malhotra – CSPO®, MBA
Irvine, CA

Summary:
Process oriented, results driven, analytical and highly skilled information technology professional with over 14 years of proven track record in the successful reengineering to transform the business process management, with a focus towards providing and implementing innovative solutions in support of business objectives in a complex business environment

Core Skills:

- 8+ years experience in financial technology and Insurance services
- Agile mindset, Agile manifesto
- Analytical, detail oriented, solution oriented, & Quick Learner
- Servant Leader & Negotiator
- Liaison with clear communication
- Design thinking, PAAS & multi-tenant solutions
- Digital Transformation (Strategy, tactical & operations)
- Agile Methodology: Scrum, Kanan
- Mentor of BA Principles, Methodology & Best Practices
- Business Case, ROI & Payback
- Executive Presentation / Demo
- Cross-functional business process mgmt. (As-Is & To-Be) & process reengineering
- Gap Analysis, Root cause analysis
- Elicitation, collaboration
- Requirement gathering, analysis, designing, specifications, traceability, documentation
- User stories, functional requirements, Use Cases, process flows, data flow, architecture diagram, interface diagram, data mapping, ER diagrams
- Data Analysis & Reporting
- RFP / RFI - Vendor Selection
- Develop Product Roadmaps
- Large-scale Value Mapping
- Backlog Management
- Testing, Code review & Coordination
- Training Materials Development
- Release / PI Planning
- Quality Control, Risk Management, Change Management
- Salesforce CRM Management, Oracle Financials, PeopleSoft, Mainframe, Fiserv
- Python Programming, SQL
- Post-Production Level 1 & level 2 support

Education and Certifications:
- Master's in international business management (Core focus areas, International Business Management, Finance, Economics, Business Law, Ethics, Culture, Marketing, etc.)
- Bachelor's in finance honors
- Certified Scrum Product Owner from Scrum Alliance. Credential ID: 000952453 – Status: Active
- Salesforce.com Certified Force.com Developer (Dev401) | Credential ID: 1139933 – Status: Expired

Trainings:
- Toyota Global Agile Factory Training – Client sponsored, intensive 2 weeks training
- 2 weeks training on Salesforce.com Force.com, sponsored by Amgen

Professional Experience:
Toyota financial services, Plano, TX **Mar 2016 – Present**
Sr. Technical Business Systems Analyst / PO - Insurance Digital Transformation & Credit Compliance
- Lead the requirements and solution on the development of Insurance digital transformation initiatives, & metro 2 tape for credit bureau reporting.
- Coordinate with multiple technology teams to architect/develop an efficient and streamline cloud based multi-tenant system using AWS, Mongo, Angular, Kubernetes, Mulesoft, Centrify (internal Auth), Forgerock (external auth.). Participate in setting up infrastructure automation using CI/CD, DevOps practices. Coordinate with QA to design testing automation scripts and Testing Automation using Selenium
- Strong experience working on the Insurance origination, Insurance processing, Insurance servicing, Claims processing, Cancellation/Refunds, Reversals, Invoicing (AR/AP), Earnings, Financial posting, Financial Reporting, Sales volumes, objectives and Incentives, dealer/agent management, Insurance product management, Reinsurance, CFC/NCFC financial postings, Reinsurance Reporting (Stock Class, Funds Held Statement, Loss Ratio Analysis) dealer/agent enrollment, etc.
- Perform business analysis, business process re-engineering, requirements gathering and problem solving in support of a specific business user community
- Facilitate Requirement Gathering sessions and guide the process of understanding and defining the scope
- Create and Deliver documents including High level design, Low level design, Technical design documents, System / Process Flow diagrams; Assist in the development of project charters and financial business cases
- Ensure adherence to and support of IT governance policies while maintaining strong customer service orientation
- Translate team member requirements into application functionality with sufficient technical background to define non-functional requirements; Explore, identify and document business requirements (exposing root cause) understanding and prioritizing dependencies
- Lead the root cause analysis and mass data analysis using Python data visualization tools & SSRS to identify gaps and plan remediation efforts keeping in consideration financial compliance, SOX compliance, legal, audit

and information security. Created mockups and clickable prototypes for the users to get help with requirements elicitation

- Provide leadership and guidance to coach, motivate, and lead team/factory members to their optimum performance levels and product development
- Proactive with communicating the product vision to the scrum team, stakeholders, vendors and the end-users
- Apply best practices and opportunities to help continuously advance agile product development practices for the program, vendor and affiliates.
- Develop and maintain the product roadmap to illustrate the product vision and translate it into actionable product backlog items. Understand and support the prioritized portfolio and value-stream work by collaborating with the solution architect, business architect, and the stakeholders to breakdown initiatives into themes/features
- Build, prune and prioritized the product backlog, adapt to changing priorities and accounting for the necessary adjustments to maximize customer value.
- Develop the As-Is and the To-Be business process diagram. Identify, analyze and document the GAPs. Also developed data flow and architectural diagram(s)
- Gather requirements, document user stories, perform story mapping, prioritization within the product backlog and sprint planning management.
- Engage with and inspire team members to craft new innovative product features and enhancements to improve user experience. Use various methods (e.g. user shadowing and feedback) to generate creative ideas and concepts (e.g. storyboards, wireframes, prototypes, etc.), and build positive partnerships with multi-disciplinary teams to integrate design output into business and strategic context
- Work directly with development team to refine and decompose the product backlog items into executable stories that articulate the business and customer value to guide the prioritization
- Use techniques like Technical Debt Quadrant to prioritize the items to deal with the technical debt
- Make the product backlog visible, transparent, and clear to all, and to provide direction on order of the scrum team's work
- Promote continuous improvement to support a highly efficient and effective solution delivery process
- Collaborate with the agile team daily, clarify details and answer questions about direction & strategy, and to actively participate in the scrum events and other planning activities. Also guide, and educate product ownership practices within the program team
- Work with cross-functional teams to ensure that the business, quality and functional goals are met with each product release
- Partner and effectively collaborate with other senior Tech PO leads in the ecosystem to align on strategic decision, priorities, technology needs and values
- Identify and mitigate the risks, threats, or opportunities that could impact the success of the project, notifying the team and escalating issues when appropriate
- Use Agile principles to align the teams with effective communication and transparency
- Accountable for validating the completed stories to meet the acceptance criteria, the definition of done and that appropriate testing has been completed prior to release to production.
- Work with teams, vendors and customers to timely triage and resolve product issues and escalations.
- Monitor ongoing performance of features/product and act as point of contact for any questions, concerns, or suggestions
- Coordinate stakeholder communication between the cross-functional agile factories, executive business, reporting and external vendors

Environment: Mainframe, salesforce.com, SQL, AWS, Kubernetes, DevOps, Jenkins, Python, Oracle RDS, JIRA, MS Tools, Visio, PPT, SharePoint, MS Teams, API's, Informatica, WebServices, Business Intelligence, PeopleSoft, RouteOne.

Hyundai Capital America **Dec 2012 – Mar 2016**
Lead/Sr. Technical Business analyst / NGBS Servicing & Core IT Projects

- Worked on several customer value driven enhancements initiative to reengineer to streamline primarily the servicing operations business process to service the lease and retail (loan) portfolio end-to-end from the originations to the lease termination, recovery, remarketing, collections & treasury, on business systems, including integration of the systems with the vendor systems.
- Work with cross-functional teams to ensure that the business, quality and functional goals are met with each product release.
- Provided technical oversight and impact analysis on business process around proposed vendor solution. Communicate and plan problem resolution on the gaps in solution capabilities between the vendor and business stakeholders; Worked with QA lead to build the high-level QA approach for the inception phase.
- Documented test scenarios, reviewed test plans and test cases. Led the daily defect triage meetings
- Evolve the way, we work across teams by incorporating design thinking, a multi-channel approach and end to end collaboration
- Develop audit reports for the legal, compliance, and data management teams, and marketing campaign reports to track and report the status of the goals to the marketing and remarketing leadership group(s).
- Determine and provide a necessary level of technical documentation during requirements gathering, based on technical services group standards and procedures and discussions with project staff, industry experience and technical vendors; Perform other job-related duties as assigned
- Automated the consumer information update process including marketing and privacy management.

- Automated the lease/retail account termination (Early Term or Full Term) to calculate correct the deficiency balance and to generate final invoice due. Automated the invoice generation with the DST vendor system.
- Automated the account charge-off process and the servicing of charge-off accounts by the collections and recovery team.
- Developed the user stories to integrate Vertex O system with the various internal systems for address cleansing and to calculate the tax liability. Reengineered the processing of vanity addresses.
- Performed gap analysis on the various business events and document user stories to report accurate consumer credit information to the Credit Bureaus - Metro 2(r) reporting
- Automated the customer ‘Contact Us’ touchpoint with the HCA. It included solution requirements to integrate web portal, Phone/IVR systems with the various systems.
- Develop requirements and design on workload summary and productivity metric OBIEE reports for the Servicing and the Collections management
- Develop reporting requirements and design on the workforce attendance tracking and adherence metrics OBIEE report, including providing data marts for adhoc reporting.
- Automated the consumer information update process including marketing and privacy management.
- Reengineered the generation of compliance letters [Cure letter, Notice of Intent (NOI), Notice of Sale (NOS), Statement of Sale (SOS)] for the recovery, remarketing and collections.
- Redefined the process of vehicle grounding to determine ‘Effective Grounding Date’ critical to the process of calculating final deficiency balance.
- Automated the process of vehicle inspection and the integration of servicing system with the inspection vendor systems
- Automated the process of vehicle repossession, vehicle auction and the bank wire reconciliation of the auction sale proceeds
- Automated the vehicle title process end-to-end
- Documented user stories and facilitated the prioritization of stories into many sprints. Facilitated daily scrum meetings, proactively suggested process recommendations and best practices to help breed process improvement initiatives and ways to add synergies into cross functional business process with clear process handoffs
- Coordinate downstream project activities including development of system application, testing of application and management of project change requirements.
- Key player in interacting with vendor group(s) to represent, clarify, provide direction and take ownership in coordinating HCA project activities, elicitation of business user stories and engage necessary follow ups for effective system integration. Served as a client facing individual on several core servicing initiatives to reengineer and to transform the manual processes to automated processes

Environment: salesforce.com, LeasePak, Daybreak, Cassiopae, JIRA, Quality Center, SQL, Python, Sharepoint, Business Intelligence, MS Tools, Visio, PPT, API’s, Informatica

Amgen Inc. **Apr 2010 – Oct 2012**
Sr. Business Systems Analyst / Clinical Publications

- Worked as a senior business systems analyst for Amgen Medical Communication and Medical Writing team to reengineer publications planning, execution and review (incl. delegation, triage and proxy approval) and to upgrade to salesforce.com force.com platform from the legacy Siebel 7.5 platform
- Perform business analysis, business process re-engineering, requirements gathering and problem solving in support of a specific business user community
- Facilitate Requirement Gathering sessions and guide the process of understanding and defining the scope
- Create and Deliver documents including High level design, Low level design, Technical design documents, System / Process Flow diagrams; Assist in the development of project charters and financial business cases
- Ensure adherence to and support of IT governance policies while maintaining strong customer service orientation
- Translate team member requirements into application functionality with sufficient technical background to define non-functional requirements; Explore, identify and document business requirements (exposing root cause) understanding and prioritizing dependencies
- Develop gap analysis between existing and proposed functionality of business applications; Develop functional requirements that represent business needs using Source to Target Mapping documents and Use Cases
- Facilitated the independent benchmark study to evaluate available technology platforms, led market analysis, documented findings, worked with the technology vendors to articulate need, assess system capabilities and coordinate product demos
- Led RFI / RFP process and worked closely with global strategic sourcing (GSS) team to facilitate communication with the vendors, respond to questionnaire, explain system requirements
- Facilitated vendor system demos, developed vendor questionnaire, documented demo scripts, and developed scoring model to evaluate technology platform to suite publications requirements
- Documented comprehensive business & reporting requirements and functional specifications including use cases, process models, interface specifications, to ensure system functionality met current and scalable requirements
- Partnered with tech leads from Amgen and vendor team to elicit functional specifications to build the System Architecture Design (SAD) and Systems Technical Specifications (STS)
- Provided technical oversight and impact analysis on business process around proposed vendor solution. Communicate and plan problem resolution on the gaps in solution capabilities between the vendor and Amgen business stakeholders; Worked with QA lead to build the high-level QA approach for the inception phase.
- Documented test scenarios, reviewed test plans and test cases. Led the daily defect triage meetings

- Documented release notes, user communication and facilitated development of quick reference guides (QRGs)
- Experience with disaster recovery RPO and RTO planning

Environment: salesforce.com force.com, Oracle-Siebel, Doors, Enterprise Architect, Quality Center, SQL, Sharepoint, Cognos, MS Tools, Visio, PPT, Informatica.

Serene Corp **Nov 2009 – Mar 2010**
Salesforce Consultant
- Perform business analysis, business process re-engineering, requirements gathering and problem solving in support of a specific business user community
- Facilitate requirements gathering, maintain the delivery templates and hands on develop and configure modules, security, user management, data management to implement salesforce sales cloud and salesforce service clouds

American Power Conversions **Oct 2007 – Aug 2009**
Lead BSA Consultant / Global Sales Operations
- Own the requirements stream under the market to order workstream. Coordinate the implementation of Lead-to-Opportunity, Opportunity-To-Quote, Quote to Order, and Order to Service Contracts functionality
- Act as a point of technical escalation and resolution during the project lifecycle as it relates to technical decisions & issues
- Apply subject matter expertise to identify, develop and implement techniques to improve engagement productivity, increase efficiencies, mitigate risks, resolve issues and optimize cost savings and efficiencies for each client
- Determine and provide a necessary level of technical documentation during requirements gathering, based on technical services group standards and procedures and discussions with project staff, industry experience and technical vendors; Perform other job-related duties as assigned

Environment: Oracle-Siebel, Cognos, MS office tools (Visio, Word, PPT), Quality Center, SQL, Oracle database, Toad, IBM Issue Tracking System, Sharepoint, BOM

British Telecom - Infonet Service Corporation **Jan 2007 – Sep 2007**
IT BSA Consultant / harmonized BAU Portfolio
- Document requirements and testing deliverables to implement custom product configuration platform (named as the 'Wizard Application') and to enable the order entry, order management, and order processing of the or-der for the BT' global customers
- Implemented customer value-driven functionalities for accounts management, product management, opportunities management, flexible on-the-fly pricing (proposals and quotes), orders and activities management

Wellpoint INC **Jul 2006 – Jan 2007**
IT BSA Consultant
- Act as a liaison between business, IT teams and external vendors to implement membership and billing, group tape, capitation, claims processing, brokerage / commission, client reporting, customer service business system capabilities to support a launch of Medicare Advantage Private–Fee–For–Service (MA PFFS) plans