**Carol Graham**

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**Senior Business Analyst / Product Owner / Scrum Master**

A senior business analyst with product owner and scrum master certifications and experience. Expertise in full lifecycle development of technology solutions to help businesses of all sizes move forward. Skilled in full risk assessment and mitigation, leading disaster recovery drills and business continuity planning, along with proof of due diligence of compliance rules met. Combined management and engineering experience allowing communication across corporate boundaries.

Key areas of expertise include:

* Strong analytical skills
* Consumer and commercial lending applications from origination, to underwriting, to onboarding and servicing, including collections.
* Web portal, UX and wireframe design.
* Business Analysis and Gap analysis
* Securities trading application experience
* Agile CSPO and CSM
* Vendor Management
* Root cause analysis and defect tracking
* Project management
* System architecture/technical analysis
* Disaster Recovery and Business Continuity planning and execution
* Use Case, User Stories & Requirements Catalog Definitions

**Technical Skills**

JIRA, MS Office, MS Project, Clarity, Visio, SharePoint, ALM, PowerPoint, MS Access, SQL developer, TOAD, former developer and DBA.

**Experience**

**Wells Fargo Wholesale Data Factory, Fremont CA 01/2020 – present**

**Business System Consultant Info Security ICS**

I am a TSM in SharePoint supporting all SharePoint collections in Info Security. I am the Kanban Lead for this Service Delivery team as well as performing tasks to complete the service tickets.

For a large development team, I am the Product Owner. I have been stepping in as Scrum Master when needed.

**Bank of the West, San Ramon CA 10/2017 – 11/2019**

**SR Business Analyst, VP**

In the Personal Finance Group, work on multiple projects simultaneously; including on-boarding of new vendor for Indirect RV and Marine submissions, gathering consent and revocations for calls and texts to mobile phones (TCPA), tracking state law compliance audit artifacts through several review, and Business as Usual changes and defects to the collection application from many SORs including ALS and AFS.

* Created As-is and To-be process flows and Target Operating Models for KYC with focus on customer onboarding for Direct and Indirect lending.
* The BA for an enterprise wide TCPA project where I investigated all SORs where communication with customer’s mobile numbers occur and all forms of acceptance in terms and conditions. I identified gaps and risks along with creation of requirements, user stories and use cases.

Carol Graham graham\_carol@hotmail.com Page Two

* Create business requirements, use cases, user stories, defect tracking, support BAU items, and produce project dashboards.
* CRAS Control Risk Analysis System- I learned Archer while at Bank of the West.  Most risks I tracked and mitigated had to do with vendor software systems.
* For the State Law Risk Self-Assessment, tracked 1LOD and 2LOD progress of compliance to state laws for all consumer lending products by state for Origination, Servicing and Collections.
* Created JIRA user stories for several applications.

**Wells Fargo Wholesale Data Factory, San Leandro CA 08/2016 - 9/2017**

**Business System Consultant**, Consultant with Signature Consulting

* Created and certified Data Integrity Rules to meet BCBS 239 regulations against Wholesale credit products.
* Performed Data Integrity gap analysis for REG O, REG W and Basel regulations.
* Analyzed SQL for full compliance to regulations.
* Created business requirements for new exception rules for several SORs including AFS.

**City of Oakland IT Services, Oakland CA 01/2016 - 04/01/16**

**Business Analyst**, Consultant with Insight Global, 3 month contract, completed assignment.

Served as a single Point of Contact for the design of a new application system for the Citizens Police Review Board.

* Created Agile artifacts for the development of an application for the Citizens Police Review Board. These include use cases, user stories, personas, logical data model, business process models (process re-engineering the As Is and To Be), wireframes, business requirements, functional requirements, and gap analysis.

**Wells Fargo Global Product Management, San Francisco CA 11/2014 - 11/2015**

**Project Manager/Business Analyst**, Consultant with Insight Global

* Product is International Wealth Management Banking
* Developed a new process for change and gap tracking for the ORACLE Flexcube product, including Cayman transfers.
* Created and maintain project plan of products being developed.
* Provided weekly dashboard of project statuses.
* Restructured group SharePoint site and artifact repository with inventory lists of cataloged artifacts.
* Collaborated reporting BRD status and change requests to the Product Operations team.
* Developed process for tracking deferred requirements and backlog of changes.
* Handled traceability management and defect tracking.

**UC Berkeley, Berkeley CA 12/2013 - 9/2014**

**Lead Business Analyst**, Temporary Employee

* Temporary 6-month position that went 9 months; project completed.
* Elaborated on new business requirements and reverse engineered requirements of Cal Student Central web site and mobile presentation. Documented "As Is and To Be" process flows.
* Processed accounts receivables items and issues using Oracle’s PeopleSoft 9.2.
* Created XMAP from XML interface for developers.
* Oversaw UAT certification of all modifications on several operating systems including mobile.
* Provided defect tracking and root cause analysis.
* Wrote SQL and pseudo code as part of the requirement deliverables.
* Participated in focused design sessions of work items for the billing and payments (AR/AP) interface.
* Disaster Recovery and Business Continuity plans and exercises.
* Reviewed RFPs and search for vendor solutions to meet business needs.
* Collaborated with multiple universities across the country for a vendor solution to pay research subjects.
* Tools used: Agile, MS Office, MS Project, Visio, PowerPoint, SQL developer, TOAD, JIRA, Confluence, Google Docs

Carol Graham graham\_carol@hotmail.com Page Three

**Bank of the West ,San Ramon CA 9/2012 - 3/2013**

* **Business Analyst**, Consultant with Edge Services, 6 month project completed.
* Created and managed change requests, project plan, business and functional requirements from Stakeholder interviews, "As Is and To Be" processes, gap analysis, stakeholder analysis, traceability matrix, test plan and cases (ALM/QTP) for major enhancements to the Touch Point Sales and Service application (a web-based platform Sales and CRM application).
* Prepared project plans, schedules, performance test planning, and working with staff to understand tasks necessary to complete phased exit criteria.
* Touch Point Teller Sales and Service application.
* Developed SQL queries to certify end to end and research current (As Is and To Be), functionality for gap analysis using MS Access.
* Conducted data analysis for reports and current functionality.
* Provided defect tracking and root cause analysis.
* Worked with LOB Stakeholders to produce functional requirements.
* Collaborated with vendor technical lead to ensure technical requirements covered all BRD requirements.
* Provided training materials for end users.

**FIS Global, worked remotely in Newark CA 10/2011 - 07/2012**

**Project Manager**, Consultant with Saratoga Consulting

* Control change requests, initiatives, and financial reporting to PMO and Product Manager.
* Tracked project forecasted dates to actual delivery dates, documenting reasons for variance and impact to schedules and other projects.
* Authored stakeholder reports and communications.
* Maintained project workbook, project plans, schedules and working with staff to understand tasks necessary to complete phased exit criteria.
* Maintained SharePoint site.
* Reviewed functional requirements definition documents, traceability matrix, and use cases for correctness, errors and omissions. The application is a teller and back office application.

**Bank of America, worked remotely in Newark CA 06/2007 - 12/2010**

**Project Manager / Business Analyst blended role**

* Controlled and tracked progress of change requests for enhancements, initiatives, gap analysis, defect resolution, fraud assessment, risk mitigation planning, and vendor package changes.
* Produced technical specs, wireframes, RFP documentation, defect tracking, and defect remediation.
* Reporting project health and actual costs and to management and stakeholders.
* Managed disaster recovery and Business Continuity planning, gap analysis, scripting, resource planning, lead exercise, results documentation, correction tasks, and mitigation planning.
* Monitored compliance of changes to company policy.
* Worked with internal auditors to prove compliance and due diligence.
* Collaborated with stakeholders and end users to clarify business requirements, UAT scripts, and training materials.
* Created and maintained SharePoint site.
* Created test plans and scripts for projects and package upgrades with traceability to every requirement. Provided risk analysis, change management, and deployment management.
* Secured and created documentation of application behaviors, and end user instructions.
* Conducted data analysis using SQL for data mining, reporting and investigation using MS Access.
* Gathered business requirements, create use cases, etc to present to stakeholders for approvals.

Carol Graham graham\_carol@hotmail.com Page Four

* Created project planning, estimates and sizing, resource planning, creation of detailed test scripts, master test plans, and data conditioning.
* As a senior member of the technical staff, assisted senior business and IT management in determining the direction of current and future (As Is and To Be), developments in area of expertise.
* Utilized in-depth knowledge of technological alternatives and business system requirements to recommend innovations that enhance and/or provide a competitive advantage to the organization. The business functions of applications are ATM monitoring, vault inventory, and commercial online (e-commerce) banking account aggregation.
* Tools used: MS Project, VISIO, Excel, MS Office, QTP/ALM, Clarity, TOAD, MS Access, and PowerPoint, JIRA.

**Charles Schwab & Co. Inc., San Francisco CA 3/2007 - 6/2007**

**Process Analyst**, Contractor for Sapphire Technologies

* Interviewed technology management and project managers to elaborate current SDLC practices and deliverables.
* Performed risk identification and mitigation analysis for a controls project to correct audit observations through enhancement of engineering and change management processes. The project followed the RUP process
* Analyzed current operational environments and applications areas to identify gaps and best practices to leverage for a proposed solution and process re-engineering.
* Project management, stakeholder identification, risk identification and plan, communication plans, impact analysis, create use cases, kickoff presentations, JAD sessions, sizing, and mentoring both the Business Operations group and IT groups on the process changes
* Prepared process flows and training materials.
* Tools used; MS Project, VISIO, Excel, MS Office, SharePoint, and PowerPoint

**CSAA, San Francisco CA**  **10/2006 - 3/2007**

**Deployment Project Manager,** Contractor for Harvey Nash

* SEI level 4 compliance.
* Certification of the web based member billing Fiserv/Checkfree (billpay) payments application.
* Provided project management using MS Project Serve.
* Defined resource and environmental needs.
* Managed defect mitigation and tracking of code delivery from vendor.
* Usability analysis and wireframe design.
* Tools used; MS Project Server, VISIO, Excel, MS Office, and PowerPoint

**Additional Relevant Experience**

**Bank of America,** Concord CA| Project Manager | Lead Business Analyst | E Commerce - 5 years

**Bank of America,** Concord CA | Software Quality Assurance Manager – 3 years

**Charles Schwab & Co. Inc.,** San Francisco, CA | Project Manager | Lead Business Analyst blended role- Customer & Account (CRM), Financial Advisor, and the first consumer web trading applications – 5 years

**Bank of America,** Concord CA | Lead Programmer Analyst – 6 years