**Ashwin Alex**

**Sr. Business System Analyst**

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**Professional Summary**

* **Business Systems Analyst** with 8+ years of experience delivering quality systems relating primarily to **Banking and Finance** domain mostly dealing with Fraud detection, Anti money laundering (AML), Automatic clearing house (ACH) payments, Credit risk prediction and loan origination processes using several SDLC methodologies.
* Considerable experience in **AML, Fraud Detection, Suspicion activity report (SAR) filings, Currency Transaction Reports (CTR), ACH payments, Credit Risk predictions, Mortgage Loan origination systems.**
* Familiarity with regulatory acts and compliances like **Bank Secrecy Act (BSA)**, **Sarbanes-Oxley Act** (**SOX)**, **Know Your Customer (KYC),** its components **Customer Identification Program (CIP), Customer Due Diligence (CDD)** and **Enhanced Due Diligence (EDD), AML,** **FCRA (Fair Credit Reporting Act)** and **FCBA (Fair Credit Billing Act)**.
* Experienced in developing quality products using various **Software Development Lifecycle** (**SDLC)** methodologies like **Agile** **Scrum, Scaled Agile Framework (SAFe), Waterfall** and **Waterfall Scrum Hybrid.**
* Good working knowledge of **Requirement Management, Change Management, Defect Management, Release Management, bug tracking and Risk Management** using **JIRA, HP ALM, HP QC and MS Project.**
* Experienced in gathering requirements from end-users and stakeholders employing various **elicitation** **techniques** like **Joint Application Development** (**JAD**), **Brainstorming**, **Requirements Workshops,** **Interview**, **Focus Group, Document Analysis, Surveys/Questionnaire**, **Prototyping**, **Reverse Engineering**, and **Interface Analysis**.
* Assisted project managers in drafting artifacts like **Vision** and **Scope Documents**, **Project Management Plan**, **Project Charter, RACI Matrix (Responsible, Accountable, Consulted, Informed), GAP Analysis** and **Work Breakdown Structure (WBS).** Collaborated with Business Owners and Subject Matter Experts (SMEs) to contribute to the creation of **Business Requirement Document (BRD)**, **System Requirement Specification (SRS)**, **Functional Specification Document (FSD), Requirements Traceability Matrix (RTM)** and **Risk Register**.
* Experience in conducting **GAP analysis** to understand the **AS-IS** and **TO-BE** business processes created using business process model and notation which, in turn was used to convert requirements into technical specifications.
* Good experience in visualizing business processes, requirements, workflows, and user interfaces using **UML diagrams** like **Activity, sequence and use case diagrams, Business process model and notation (BPMN), high and low fidelity wireframes and mockups** making use of tools like **Balsamiq, MS visio and lucidchart.**
* Experienced in writing **user stories** following the **INVEST** criteria, breaking down large **Epics** into smaller user stories, vertically and horizontally slicing user stories. Used prioritization techniques like **Moscow**, **KANO**, 100 Point method and Weighted Shortest Job First to prioritize the items in the **product backlog**. Assisted in user story estimation techniques like **Planning poker, T-shirt sizing, Relative Mass Valuation,** and **bucket system.**
* Participated and facilitated **Scrum Ceremonies** like **Backlog Grooming, Sprint Planning, Daily Stand-Up, Sprint Review and Retrospective meeting.** Played avital part in the creation and maintenance of **Scrum Artifacts** like **Product Backlog, Sprint backlog, Burndown/Burnup Chart** and **Product/Release burndown chart.**
* Assisted the product owner in prescribing the **Definition of Done (DoD), Definition of Ready (DoR),** **MVP (Minimum Viable Product),** and **MRF (Minimum releasable features)**, wrote **acceptance criteria** for user stories.
* Good experience in ensuring the smooth execution ofdevelopment techniques like **TDD (Test Driven Development), BDD (Behavior Driven Development), and ATDD (Acceptance Criteria Test Driven Development).**
* Working knowledge in implementing **Data Warehouse Systems**, **Operational Data Stores, Data Marts, OLAP, OLTP, Data migration and integration projects.** Created **conceptual data models** andassisted database design teams in making **Logical data models, Entity-Relationship diagrams, and Dimensional modeling.**
* Created and maintained **Data Mapping Documents** recording the source and target tables and transformations to guide the **Extract, Transformation, and Load** **(ETL)** process using **Informatica PowerCenter**.
* Good knowledge of **Stored Procedures, Functions, Triggers,** and **Views** and experienced inwriting **SQL** queries using **Clauses, Aggregate Functions,** and **Joins to pull and analyze data** from databases. Created **Standard Static Reports, Ad-hoc Reports, Dashboards,** and **Interactive reports** using **Tableau, and Power BI.**
* Good working knowledge in developing and enhancing systems following **Service-Oriented Architecture (SOA)**, **Client-server Architecture**, cloud-based architectures like **AWS (Amazon web services)** and **Salesforce.**
* Created and maintained GET, POST, PUT and DELETE **API Documentation** and **API Endpoint Validation** using **Postman and Swagger** to document the type, end-point, source and target, return type and format**.** Knowledge in **Simple Object Access** **Protocol** (**SOAP**) and **Representational State Transfer (REST) Application Programming Interfaces (API)**, **eXtensible Markup Language (XML)** and **JavaScript Object Notation (JSON)** file formats.
* Assisted the QA Team in creation of **Test Plans, Test Cases, Test Scripts, Test Scenarios, Test Data**, issuing the **Test Reports,** and in **Integration Testing, Regression Testing, UAT, Load/Performance Testing, System Testing, Smoke Testing, Stress Testing,** and **Sanity Testing.** Kept track of **Software Testing Life Cycle, Defect Life Cycle and Bug Tracking** usingtools like **HP QC/ALM (Quality center/Agile lifecycle management)** and **Confluence**.
* Leveraged **collaboration and interactive tools** like **Confluence** and **SharePoint** to improvise team’s communication.

**Technical Skills**

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| **Banking and Finance** | Fraud detection, Anti-money laundering, Automatic clearing house payments, Credit risk, Mortgage loan origination process |
| **Requirement Management** | Jira, Confluence, MS Office, HP ALM, MS SharePoint, MS Excel. |
| **CRM Software** | Salesforce Marketing Cloud, Lightning Connect, Journey Builder, Mobile Studio |
| **SDLC Methodologies** | Waterfall, Waterfall-Scrum Hybrid, Agile-Scrum, SAFe |
| **Modeling Tools** | MS Visio, Balsamiq, Signavio, Invision, Lucid Charts. |
| **ETL Tools** | Informatica Power Center, Talend. |
| **Data Warehousing** | Data Marts, OLTP, OLAP, Multi-dimensional Analysis, ODS, OLAP Operations |
| **Analysis, Reporting and BI** | Tableau, Microsoft Excel, Analytics Studio, Power BI, QlikView |
| **Databases/DBMS** | MySQL, PL/SQL, Oracle. |
| **Defect Tracking/ Testing Tools** | HP ALM/QC, JIRA. |
| **Web Services and API Tools** | SOAP, RESTful, XML, JSON, Swagger, Postman. |
| **Languages** | Python (Jupyter notebooks, pandas, numpy, matplotlib), R, HTML, |

**Work Experience**

**First Republic Bank January 2020 - Present**

**Sr. Business System Analyst**

San Francisco, California

**Project Description:** The project aimed at creating a fraudulent transactions and suspicious activity detection system using machine learning algorithms with around 95% accuracy. The system has a dashboard which end users can use to view alerts, trends and patterns in fraudulent transactions, auto-file initial SAR, CTR as well as rectify any false positives or false negatives misclassified by the algorithms. The system aimed at increasing the true positive rate and true negative rate thus reducing the time lost in filing false reports and enhancing the fraud detection capabilities of the bank.

**Roles and Responsibilities:**

* **Gathered** **Requirements** from end-users and SME’s about reports, data sources and the dashboard by conducting elicitation techniques like **interviewing, prototyping, document analysis, interface analysis and JAD sessions**.
* Interviewed SAR writers, AML investigators to identify and extract the important parameters used to classify transactions and identified the parameters which regularly produces false positives or false negatives.
* Verified and ensured that compliances such as **BSA, AML, KYC, SOX Compliance,** **Customer Identification Program (CIP) and CDD** were being met by studying the organization’s policies and procedures.
* Created **Process flow diagrams** to understand the existing **AS-IS** process of identifying frauds and filing reports, conducted **Gap analysis** and designed the **TO-BE** processed to achieve the future state based on the requirements.
* Assisted **Product Owner** in **Prioritizing** the backlog using **MoSCoW** and user story mapping. Decomposed **epics** by **vertical slicing** and created user stories using **INVEST** criteria, which were broken down into smaller tasks.
* Consulted UI/UX teams in developing design specifications, created high and low fidelity **wireframes** and **mockups** using **Balsamiq** to get feedback and validations from end users. Created **Use Case diagrams, Sequence diagrams** and **Activity diagrams** using **MS Visio** to guide the UI developers and machine learning engineers.
* Actively participated in all the **scrum meetings** like **sprint planning, daily standup meeting, sprint review, sprint retrospective, and product backlog grooming** and acted as proxy Product owner in their absence.
* Assisted in the creation of **Conceptual Data Models** and **Logical data models** by identifying entities, attributes and relationship types by referring to the **Data Dictionary** and existing **E-R Models** for data integration.
* Worked alongside data engineers to design the **ETL process** for mapping and transforming the unstructured data to be fed into the machine learning pipeline, the records of which was maintained in the **Data mapping document.**
* Worked alongside PO in reviewing **PSPI** (Potentially Shippable Product Increment) during review meetings and helped to decide whether features meet the Definition of Done and satisfies the acceptance criteria.
* Jointly responsible for creating **Test Plans, Test Scenarios &** **Test Cases** with the testers from the team and assisted the QA team with testing of the system during **Smoke Testing, Regression Testing,** and **User Acceptance Testing.**
* Utilized **Tableau**, **V-lookups** and **Pivot Tables** for ad-hoc reporting, designing and developing dashboards, and get insights about the trends and patterns in fraudulent transactions and other high-volume transactions.
* Assisted in writing REST **API** (GET, PUT, POST and DELETE) documentation using **Swagger** and carried out functional **API testing** using POSTMAN to verify the end points, source and target, format and return type.
* **Monitored progress of the overall project,** validated sprint reports (Burnup, burndown charts),tracked individual issues such as user stories, defects and technical debt using **Atlassian JIRA,** which, keeping with the agile principles, improved transparency of the project’s progress and helped create accurate forecasts for project completion.
* Maintained the access, visibility, and collaboration of key artifacts across teams using **Confluence**.
* Utilized unions, joins, aggregation, order by and group by statements in SQL to ensure quality of data before and after any integration activities.

**Environment**: Agile-Scrum, AWS S3, AWS Lambda, AWS SageMaker, SQL, MS-Visio 16.0, JIRA 8.6.0, Swagger 2.0, Tableau 2019.4, Postman 8.0, Confluence 7.0, Informatica PowerCenter 10.0, Balsamiq 4.0.

**Citizens Bank November 2018 - December 2019**

**Sr. Business System Analyst**

Johnston, Rhode Island

**Project Description:** This project aimed at expediting the evaluation of **Automated Clearing House (ACH)** transactions by using faster systems and an automated correction engine which reduces the number of cases which violate the initial rules, being sent for human intervention/review. The project also aimed at enabling the facilities for **NACHA’s Same-Day ACH transfers** by incorporating two new settlement windows. End users can track, review, and send notifications about the transactions through a web app which was part of the system that was delivered.

**Roles and Responsibilities:**

* Elicited requirements from stakeholders and end users by conducting **JAD sessions, requirements workshops, interviews, and document analysis**. Documented answers from these sessions, analyzed them and created and maintained documents about the findings. Closely worked with ACH reviewers, gaining both insight into requirements, priorities, and specific needs while understanding the reviewing process.
* Interacted with SMEs to understand the different types of **Standard Entry Classes (SEC)** in ACH debit transfers and documented the rules and procedures for processing them. Verified compliance documents relating to **KYC**, **Customer Due Diligence**, **AML** and ensured that the regulations were being met while developing the system.
* Designed **use-case diagrams, activity diagrams**, **sequence diagrams and process flow diagrams,** using **MS Visio** tovisualize the interactions of the end user with the system and used **Balsmiq** to create **wireframes** & **mockups** to provide visual insights to developers and get confirmation and validation from business stakeholders.
* Assisted the Product Owner in deciding on the **Definition of Done (DOD), Definition of Ready (DOR),** negotiation of the **Minimum Viable Product,** and created the User acceptance criteria for the user stories.
* Used **JIRA** to capture & manage **User stories,** create and maintain scrum artifacts like **product backlog, burnup/burndown charts** keep track of technical debt and bugs**.** Actively participated in all the **Scrum Ceremonies** like backlog refinement, sprint planning, daily stand up, sprint review and retrospective meetings.
* Worked on **Entity-relationship modeling** and assisted in developing Conceptual and Logical data models which were used to create the physical data model. Performed various **SQL queries** like select, insert, update, delete and various join operation for data analysis, reporting purposes and to ensure the data profiles match.
* Assisted the database team in coming up with the **ETL process** for extracting, transforming, and loading data into the ACH data and account information tables. Kept track of the transformations using the **data mapping document.**
* Assisted in **Data Normalization** process to eliminate data redundancy and facilitate faster query processing.
* Assisted in **API Documentation** and **API Endpoint Testing** using **POSTMAN** to validate the request for **SOAP** and **RESTful** services in **XML/JSON format** using **CRUD** methods like **GET/POST** to capture errors and validate data.
* Assisted in the implementation and integration of the **Salesforce CRM** to facilitate the development of the cloud-based CRM to take advantage of the benefits provided by cloud and for the enhanced UI elements. Eased business processes by creating email and push notifications in salesforce which assisted the end users in carrying out their tasks.
* Maintained a **Requirement Traceability Matrix (RTM)** for better accountability by making sure that all the business requirements are captured exhaustively and to ensure these are traceable from the use case level to the unit test level.
* Assisted in carrying out **User Acceptance Testing (UAT),** ensuring that the acceptance criteria are met. Collaborated with testers during **Smoke Testing, Sanity testing, Integration Testing** and **Regression Testing.**
* Developed **SharePoint** workflows to improve project management and content management practices by ensuring access and collaboration of project documents. Kept track of **bugs and defects** using JIRA, maintained issue logs.

**Environment**: Agile-Scrum, IBM websphere, Salesforce CRM, Oracle database, Sharepoint 2019, Balsamiq 3.0, Postman 7.3, JIRA 7.13, SQL, Informatica PowerCenter 10.0.

**Ally Financial March 2017 – August 2018**

**Business System Analyst**

Charlotte, North Carolina

**Project Description:** This was a **Data Integration** project aimed at enhancing the **Customer Credit Risk** estimation service which helped end users get an insight into the overall **Credit Health** and make accurate forecasts about creditworthiness. These insights were used to inform lending decisions, understand how creditworthiness varies among customers from different demographics, predict long term customer risk. The project involved creation of multiple **Data Marts** each catering to specific business requirements like lending, understanding customers, marketing decisions and risk assessment.

**Roles and Responsibilities:**

* Assisted the product owner during **PI Planning (Program Increment)** in identifying the impediments, risks and addressing them using **ROAM** (Resolved, Owned, Accepted or Mitigated). Assisted in collaborating with other teams in the **Release Train** to identify the dependencies and add the features to the program board accordingly.
* Interacted with end users and stakeholders to clarify the specifics of the reporting requirements, understanding the business process flow, and identifying the areas where enhancement is possible over the existing system.
* Aided the Product owner in interviewing Subject Matter Experts along with employees to **identify the source systems** and assisted the Database design team in coming up with the integration strategy.
* Verified and maintained compliance documents relating to **Know Your Customer (KYC), Customer identification Program (CIP), Customer Due Diligence (CDD), BSA, AML, and Fair Credit Reporting Act (FCRA).**
* Participated in **Source system exploration**, analyzing existing Front-end applications, APIs, middleware, and Mainframe Databases using existing documentations to develop **Migration Plans** and **Strategies.**
* Identified the gaps and redundancies in the data, profiled the data and maintained documentation in data dictionary for future validation and auditing.Collaborated with Data engineers and Database admins to develop **Source to Target Mappings** and transformations, recorded them in the **Data Mapping Specification** **Document**.
* Assisted the data architects in developing the **Snowflake Schema** for **dimensional modeling** as well as **normalizing** the data in accordance with the business requirements for improved query performance and less redundancy.
* Closely worked with ETL developers in developing the ETL pipeline in accordance with the mapping document, applying transformation logics, preparing workflow sessions, and monitoring the results using SSIS.
* Assisted database design team in designing the **OLAP cubes** clarifying the details about facts, dimensions and its granularity, slice, dice, roll-up/roll-down, keeping in accordance with the reporting requirements of business.
* Integrated various **OLTP to the OLAP** by using **SSIS/SSAS** as an ETL tool and used **SSRS** as reporting tool.
* Used **SQL queries** **(select, insert, update, delete, sub-queries, joins)** to audit the data referring to the data profiles which was collected before the migration activities to ensure successful and accurate migration.
* Carried out functional **API testing** using POSTMAN to verify the end points, source and target, format and return type, assisted in writing REST **API** (GET, PUT, POST and DELETE) documentation using **Swagger**.
* Developed **Test Plans, Test Cases, Test Scripts** to assist in **System Integration, Performance & Functional tests.**
* Generated various **Dashboards** and **Project Closure Reports** using **Tableau** promoting business insights & trends.

**Environment**: SAFe, UML, MS-Visio 16.0, JIRA 7.7, SSIS 2016, SSRS 14.0, SSAS 14.0, Salesforce Sales cloud, Oracle, Confluence 6.7,MS PowerPoint, Lucid Chart.

**HDFC October 2015 – January 2017**

**Business System Analyst**

Mumbai, Maharashtra

**Project Description:** The project aimed at enhancing the home loan origination system (LOS) by streamlining the underwriting process, overhauling the existing User interface with a more contemporary and dynamic UI and integration with Salesforce CRM. The system eased the burden on underwriters by automating the repetitive checks in the process as well as assisting in the further stages of the process till closing.

**Roles and Responsibilities:**

* Facilitated **JAD sessions**, interviews with SMEs and end users and Product Owner better understand requirements of home loan application procedure from Loan Origination, underwriting and Processing to Closing.
* Utilized different techniques such as **document analysis, focus groups, and interviews** with subject matter experts (SMEs) and stakeholders to get familiar with the flow of the application procedure and to identify the areas where the system can enhance.
* Used Microsoft Visio to make the AS-IS and TO-BE business process using **Business Process Model and Notation** which was used in performing **GAP analysis** to identify and formulate methods to achieve the new state.
* Prepared **Wireframes, Mockup Screens and UML diagrams** such as **Use Case diagram, Activity diagram and Sequence diagrams** to visually represent the system requirements to the developers as well as stakeholders.
* Assisted the product owner in breaking down of **epics** into **user stories** and creation of **user story mapping** in **Product Backlog Grooming Session**, prioritization and estimation of stories using **planning poker** and **MoSCoW**.
* Assisted Salesforce developers in application and administrative tasks such as creating user profiles, custom objects reports and enhanced dashboards. Worked closely with the API & Web Services team while developing new **APIs** and improving existing APIs and preparing technical API and testing documentation for the entire system processes using **Postman** and **SoapUI** software, respectively.
* Assisted the **QA team** for validating Test Plan and Test Cases for Integration testing, Regression Testing, Whitebox Testing, black Box Testing, Smoke Testing and in facilitating User Acceptance Testing (UAT).

**Environment:**  Agile-Scrum, MS Office, MS Visio, MS Project, Salesforce CRM, Web Services, REST, HTML, XML Web Method WSDL, Tableau, Oracle, SQL, Postman, Swagger, HP ALM, Confluence.

**Bajaj Finance Limited June 2014 – September 2015**

**Business Data Analyst**

Pune, Maharashtra

**Project Description:** The project was aimed at creating an Enterprise Data Warehouse for financial data to cater to new Business Intelligence reporting requirements, enhance the data quality, improve the business decision making processes and other technical improvements like access speeds, data snapshots and reduced redundancies.

**Roles /Responsibilities:**

* Facilitated **JAD sessions** with SMEs and database admins to find the data sources and to identify the reporting requirements. Used MS Project to create **Work Breakdown Structure** to keep track of the resources.
* Wrote clear **user stories** following the **INVEST** criteria and assisted in estimating and prioritizing them.
* Assisted in **Source Data Analysis, Source to Target mapping, Data profiling**, and maintaining and defining **Data Governance Requirements** and **Data mapping document**. Assisted the database team with **dimensional modeling** which used the **snowflake schema** and specified the granularity of the **dimensions and facts.**
* Assisted in **data mapping and integration** by using the different **transformations like joiner, filter, expression, sort, aggregator and look up** in the **Informatica Power Center** along with creating **Mapplets.**
* Worked closely with **reporting team** to ensure correct data is presented in the generated reports using **Tableau.**
* Assisted in maintaining **Data Integrity** by performing **Data Normalization** and **Data Verification** by cross referencing the data profiles to maintain accuracy and effectiveness of data.
* Assisted the QA team in carrying out metadata testing, data completeness testing, data quality testing, data transformation testing.

**Environment:** Waterfall-Scrum Hybrid**,** Informatica Power Center, Tableau, Oracle, SQL.

**Mahindra and Mahindra Financial Services August 2012 – May 2014**

**Data Analyst**

Mumbai, Maharashtra

**Project Description:** The scope of the project was to **redesign** the existing **dashboard** with more insightful analytical sections to assist business in decision making and strategy.

**Roles and Responsibilities:**

* Extracted data from various sources using SQL.
* Used Tableau to find underlying patterns in data, created reports on the findings and communicated with business.
* Analyzed and cleaned the data using python libraries like pandas and numpy, made visualizations using matplotlib to unearth patterns in the data and report to business.
* Created predictive models by employing different machine learning algorithms.

**Environment:** Waterfall, python, pandas, numpy, matplotlib, SQL.

**Education:** Bachelor’s in Electronics and Communications Engineering, Sree Chitra Thirunal College of Engineering, Trivandrum, India.