**Khursheed Md**

**Business System Analyst**

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**Professional Summary**

* Sr Business System Analyst with **8+ years** of experience primarily functioning in **Finance** and **Banking** domain projects specializing in **Payments**, **Commercial Banking & Capital Market.**
* Developed knowledge with **regulatory acts** and **compliances** relating to finance and banking domain consisting of payments and transactions such as **Payment Card Industry Data Security Standard** (PCI DSS), **Consumer Protection Act** (CPA), **Bank Secrecy Act**, **Credit Billing Act** (FCBA), **Know your Customer** (KYC), **Customer Due Diligence** (CDD).
* Experienced working under various SDLC Methodologies ranging from **Agile Scrum, Waterfall, Scrum-Waterfall hybrid** and **Scaled Agile Framework** and working with different types of teams such as **cross-functional** and **self-organizing** as well as offshore and onshore teams.
* Extensive knowledge in Payment Processing, **FIX** & **SWIFT** messaging standards (1,2,3,5,9) and **Financial Information Exchange** (**FIX**) Protocol and working with **Accounting Packages** such as **QuickBooks, NetSuite.**
* Deeply involved in constructing artifacts (**incl technical**) such as **Business Requirement Document** (BRD), **Functional Specification Document** (FSD), **Use Case Documents**, **Requirement Traceability Matrix** (RTM), **Risk Register** and also assisted project managers in achieving **milestones, deliverables** including **defining vision** and **objectives**.
* Experience working with Financial Statements and Analysis relating with **Profit & Losses**, **Balance Sheets, P&L Accounts, Cash Flows, Trading & Risk Applications** and **Simulations**.
* Highly proficient working with **General Ledger, Accounting Principles, Portfolio Management, Financial Reports, Budgeting and Forecasting, Banking** and **Valuation.**
* Proficient experience in conducting Business & Domain analysis, **GAP Analysis, Risk Analysis, Impact Analysis, SWOT Analysis, Cost-Benefit Analysis, Root Cause Analysis, Critical Path Analysis** and **Document Analysis**.
* Worked as a **liaison** among stakeholders/end users to **elicit, analyze, communicate** and **validate** **requirements** for changes to business processes, policies, information systems and products.
* Conducted **Interviews, Requirement Workshops & JAD Sessions** with relevant stakeholders and SMEs to understand & articulate business requirements and convert these requirements into technical specifications.
* Assessed **risks, issues, impediments** efficiently and possess in-depth knowledge in **Requirement Management, Change Management, Defect Management, Release Management, Project Management,** and **Risk Management** using **JIRA, Confluence, HP ALM, SharePoint,** and **MS Project.**
* Excellent skills in creating **UML diagrams** like **Use Case Diagrams, Activity Diagrams, Sequence Diagrams, Wireframes** and **Mockups** also **Conceptual Data Models** using **MS Visio** and **Balsamiq.**
* Expert in Scrum ceremonies including **Sprint Planning, Daily Standups, Sprint Review** and **Sprint Retrospective.**
* Assisted the Product Owner by breaking down **EPICs into User Stories** using slicing techniques and **prioritizing Product Backlog** during Backlog Refinement Meetings.
* Assisted the team in **estimating user stories** and product backlog items using techniques such as **Relative Mass Valuation, Planning Poker** and **T-Shirt sizing** which helped in delivering critical functionalities of the release.
* Extensive practical experience in facilitating the team and creating **Scrum Artifacts** like Product Backlog and helped product owner define the **User Acceptance** Criteria, **Definition of Ready** (DoR), **Definition of Done** (DoD), **MVP** (Minimum Viable Product), and **MRF** (Minimum releasable features) to assist with releases.
* Experience in **Change Management** and **Conflict Resolution** at various stages of the Product Lifecycle.
* Highly Proficient in **Data Modelling, Data Mapping, Data Integration** and **Migration** along with understanding of **Data Warehouse System, Operational Data Store** and **Data Marts.**
* Experienced in **creating Data Mapping Documents** indicating transformations with operational knowledge in **Extract, Transform** and **Load** (ETL), process using **Informatica PowerCenter.**
* Collaborated with QA & Testers in **developing test plans, creating test cases, test data, analyzing bugs** and interacting with development team to **fix bugs and errors** and also tracking requirements using Requirements Traceability Matrix (RTM) and **tracking bugs** using tools like **HP QC/ALM.**
* Strong understanding and knowledge of databases. Worked extensively on cloud platforms such as **Microsoft Azure, AWS S3, SAP Cloud, Oracle** cloud infrastructure also worked on **SaaS, PaaS** and **IaaS** solutions.
* Experienced in creating **Stored Procedures, Functions, Triggers, Cursors and Views** and writing SQL Queries using **Clauses** and **Aggregate Functions** and Joins to pull and analyze data from databases.
* Thorough understanding of development and deployment of web services such as **RESTful** and **SOAP**, using **XML & JSON** using internet protocol suite such as **HTTP** under **Three-Tier** and **Service Oriented Architecture**.
* Adequate knowledge in performing **CRUD** operations including **GET, POST, DELETE & PUT** methods, **API Documentation, API Endpoint Validation, API Mapping document** using **POSTMAN** and **documentation** using **Swagger** to capture the headers, query parameters, Resources, POST/PUT response body and difference error codes.
* Experience in conducting **Functional Testing, Smoke** **Testing, Regression Testing, User Acceptance Testing (**UAT), **Integration testing, Sanity** and **Stress Testing.**
* Proficient in building reports to help Product Owners and Project Managers in understanding various KPI’s (financial and non-financial) such as **Standard Static reports, Ad-hoc Reports, Visualizations, KPIs, Interactive Dashboards** and **Illustrations** using **Tableau** and **Power BI.**
* **Technical Skills**

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| Requirement Management | JIRA, Confluence, MS Office Suite (Word, Excel, PowerPoint), HP ALM, MS SharePoint. |
| SDLC Methodologies | Agile Scrum, SAFe, XP, Waterfall, Waterfall-Scrum Hybrid. |
| Business Skills | Stakeholder Management, Change Management, Risk Management, Impact Analysis, Cost-Benefit Analysis, ROI Analysis, SWOT Analysis, JAD Sessions, Financial Reporting & Statements. |
| Modelling Tools  | MS Visio, Balsamiq, Lucid Charts, Invision. |
| Analysis & Reporting  | Tableau, Microsoft Excel, Analytics Studio, Power BI, Celonis. |
| Defect Tracking/Testing Tools | HP ALM, JIRA |
| ETL Tools | Informatica PowerCenter, Talend, Oracle Data Integrator |
| Databases/DBMS/ Programming | MySQL, Oracle, Visual Basic |
| Data Warehousing  | Data Marts, OLTP, OLAP, Multi-Dimensional Analysis, ODS |
| Web Services & API tools | SOAP, REST, XML, JSON, Swagger, Postman, SAP  |
| CRM | Salesforce Marketing Cloud, AWS Pinpoint, SAP CRM |
| Cloud Systems | Microsoft Azure, AWS, SAP Cloud |
| ERP | NetSuite, SAP, AWS Acumatica, Coupa |

**Work Experience**

**Visa Inc Feb 2020 – Dec 2020**

**Sr. Business System Analyst**

**Austin, TX**

**Project Description:** The project aimed to upgrade and enhance the client’s payments processing system between acquirers and issuers and more specifically it was regarding updating handling the incentive programs established by the merchant and the client to make it quicker and increase efficiency and less prone to faults and errors by providing a separate flow for non-financial data by building an operational database where merchants and the client can set up parameters for incentive qualification by the help of a qualifier which is a part of the database and later integrate data as transactions take place.

**Roles and Responsibilities:**

* Actively participated in all the **scrum meetings** like **sprint planning, daily standup meeting, sprint review, sprint retrospective** and **product backlog grooming** and identifying Acceptance Criteria and defining Definition of Ready (DoR) and Definition of Done (DoD).
* Verified compliance documents for **Payment Card Industry Data Security Standard** (PCIDSS) **and Customer Due Diligence** (CDD) along with other regulations.
* Worked closely with the clients and their lead developers, Subject Matter Experts, Product Owner to develop a detailed understanding of the new requirements and features to upgrade by using elicitation techniques like **Interviewing, Prototyping, interface analysis, document analysis and JAD Sessions.**
* Monitored the progress of the overall project, tracked individual issues such as **user stories, defects and technical debt** using **Atlassian JIRA**, allowing for improved visibility of project status and accurate forecasts.
* Created **Process Flow diagrams** to understand **AS-IS** process and collaborated with the team to conduct **GAP analysis** and designed **TO-BE** process to map the future state based on requirements and integrating the opportunities for enhancements.
* Assisted the PM in constructing the **Scope of the Operation** DBMS and helped the tech team regarding how the data would flow from the Merchant’s POS to the DBMS.
* **Helped Product Owner** with slicing down EPICS into user stories by datatypes and parameters and **prioritize** them based on business value using **MoSCoW** technique and helped the team in estimating them using Planning Poker.
* Assisted the SME’s and Project team to **identify, define, collate, document** and **communicate** requirements for data **integration Plans and Strategies.**
* Assisted Database architects in Architecture, **designing Snowflake Schema** and preparing **ER Diagrams** to comprehend targeted DBMS and relationships among data tables.
* Performed Data Integration from Merchant’s POS and helped in writing and documenting the transformation logics in the **Data Mapping Specification Document.**
* Performed Data profiling activities like **Deduplication, Matching, Merging, Cleansing & Reporting** using **Oracle Data Cloud Integrator** maintain a good record and integrate data directly into the repository.
* Generated automated task reminders and documented testers feedback using **SharePoint** for performance evaluation and created various SharePoint portals to **manage requirements, meeting minutes, discussions.**
* Involved in **API Documentation** and API endpoint testing along with the developments team using **Swagger.**
* Performed CRUD Operations on SQL Queries in MySQL & stored procedures using **SELECT & JOIN** for drill downs.
* Gathered requirements from SMEs and technical team for building middleware for transformation of non-financial data when integrated from the Merchant to the Client repository.
* Involved in **Operational DBMS Documentation** and **Testing** by creating **test plans, test scenarios & test cases** with the testers from the team and facilitated testing of the system during **Smoke, Regression and User Acceptance Testing.**
* Created various reports like interactive live **dashboards and heat maps** using **Tableau** for data analysis along with project closure report to promote business insights and trends.

**Environment**: Agile-Scrum, Oracle SAP Hybris, SAP Customer Repository, MySQL, Oracle Data Integrator, SharePoint, JIRA, Tableau, Lucid Chart, Swagger, REST API, SWIFT 1.

**First Republic Bank Nov 2018 – Jan 2020**

**Sr Business System Analyst**

**San Francisco, CA**

**Project Description:** The main aim for this project was to automate and to ease up the process of depositing a check. Traditional methods occupy a lot of time from the consumers where the consumer would have to go to a physical branch, wait in line and then even after depositing, wait for the check to be processed and your account to be finally funded. By implementing a system for mobile devices that sends an image of the check from the Client’s app to automatically deposit the check or send it to another receiver.

**Roles and Responsibilities:**

* Assisted the Product Owner with the **Scope Creation, Definition of Done (DoD), Definition of Ready (DoR)**, identifying **Acceptance Criteria** and **Creating MVP** and during Backlog Refinement, broke down epics into user stories and managed the Product Backlog Prioritization using **KANO Model.**
* Assisted in generating a streamline process to understand the various steps in the Check Deposit lifecycle and desired functionality of the new system by interacting with **SMEs**, **stakeholders** such as **bank managers, lead developers, end customers.**
* Identified and analyzed needs for various functionalities by using various techniques such as **GAP analysis, Document analysis and Impact analysis.**
* Managed User stories on **JIRA** and actively participated in all Scrum Ceremonies as well as kept track of **bugs and defects**, maintaining issue logs and handling change requests efficiently.
* Implemented **Revised Regulation CC (Collection of Checks)** for the deposit of check through mobile devices.
* Verified other compliance documents such as **Know Your Customer (KYC), Customer Due Diligence, Miscellaneous Statutes and Regulations** regarding Fraud and Laundering of Monetary Instruments.
* Assisted the UI/UX team for continuously investigating new methods within the UX area in redesigning of the application through reports like **heatmaps, cohort analysis,** etc.
* Assisted in **API Documentation and API Endpoint Testing** using Postman to validate the request for **SOAP & REST** services in XML/JSON format using **CRUD methods** like GET/POST to capture errors and validate data.
* Designed **Use Case diagrams, process flow diagrams, activity diagrams and sequence diagrams** using **MS Visio** to define the interactions of the customer with the bank system and used **Balsamiq** to create **wireframes and mockups** to provide visual insights to business stakeholders.
* Assisted in performing **Data Normalization** process to eliminate data redundancy and faster query performance.
* **Validated data integrity** and flow of the data from user interface and the endpoint including the middleware.
* Developed **workflows using Sharepoint**, applications to improve project management, content management practices and generated automated task reminders and documented testers feedback for performance evaluation. Created various **portals** on **Sharepoint** to manage meeting minutes and discussions.
* Used to **Looker** to generate Check Deposit Reports and Application Status Reports including Project Closure reports promoting business insights and trends.
* Jointly responsible for creating **Test Plans** along with creating **Test strategies, Test Cases, Test Scenarios** and configure **Test Data** along with the QA team.
* Conducted **User Acceptance testing** and actively participated and facilitated testing of the system during **smoke testing, Sanity testing, Integration testing and Regression testing.**

**Environment**: Agile-Scrum, Amazon Web Service, AWS Pinpoint, MySQL, Informatica PowerCenter, Glasscubes, JIRA, Balsamiq, Looker, MS Visio, Postman.

**Fidelity Oct 2017 – Aug 2018**

**Business System Analyst**

**Boston, MA**

**Project Description:** The project was aimed at creating Enterprise Data Warehouse system to fulfill business requirement such as to provide budget allocation, expenditure tracking and enhanced financial reporting as well as to enhance their portfolio management tracking risk, profit & losses, etc. Systems prior were core legacy non-integrated databases. New integrated system provided ease of access, analysis, transparency and enhanced reporting capabilities via Tableau.

**Roles and Responsibilities:**

* Understand the prior process by interacting with stakeholder and conducted **document and interface analysis**.
* Performed **Gap Analysis** to assist Product Owner in creating project plans, developing project workflows, creating scope documents along with the process of scheduling & tracking project timelines.
* Also conducted **Root Cause** and **SWOT Analysis** to fully understand the previous state of the system.
* Facilitated **JAD sessions** and conducted **interviews** with various Subject Matter Experts (SMEs) and stakeholders to elicit requirements.
* Prepared **Business Requirement Document** (BRD). **Analyzed, modified and validated** documents throughout the project.
* Created **Use Cases Diagrams, Activity diagrams** and **Sequence diagrams** using **Lucid Chart**
* Created and Maintained **Confluence** spaces to enable cross functional communication and document sharing.
* Participated in Source system exploration, analyzing existing Front-end applications, middleware, and Mainframe Databases to come up with **Migration Plans and Strategy.**
* Analyzed Source to Target Mappings and involved in preparing **Data Mapping Specification Document.**
* Assisted Database architects in **modelling Bus Architecture**, designing Snowflake Schema and **preparing ER Diagrams** to comprehend targeted data warehouse and relationships among data tables.
* Consistently involved in the **ETL process** using **Informatica Powercenter** assisting ETL developers in applying designer transformation logics, preparing workflow sessions, and monitoring the process results.
* Assisted in performing **Data Normalization** process to eliminate data redundancy and faster query processing.
* Validated data integrity and quality through exhaustive assistance in **OLAP cubes** using **IBM Cognos** based on required **OLAP queries** performing various operations such as **drill downs, roll ups, slice & dice** and **pivot**.
* Used **SQL Queries (select, insert, update, delete, sub-queries, joins)** to manipulate the data in the databases.
* Involved in API documentation and API Endpoint testing along with the development team.
* Worked with QA team to design and develop **Test Plans and Test cases** to perform **User Acceptance testing, Functional and Regression Testing.**
* Generated various **Dashboards and Project Closure** reports using tableau promoting business insights and trends.

**Environment**: Agile-Scrum, Oracle, SQL, IBM Cognos, Talend, SharePoint, HP ALM, Lucid Chart, Swagger, Power BI, Invision.

**Muthoot Finance Dec 2015 – Aug 2017**

**Business System Analyst**

**Kerala, India**

**Project Description:** The intention of the project was to web-based portfolio management system for customers to access their accounts and assess their investments. Furthermore, the consumers would also have authority to a stock search/quote center (via Yahoo Finance), a platform that enables customer to search financial instruments online, see a snapshot of present quote data and access data for past years as well in order to see historical trends as well.

**Roles and Responsibilities:**

* Conducted **GAP Analysis** by identifying AS-IS and TO-BE process models and process flows.
* Facilitated **JAD sessions** with users, developers and database design team to deal with backend synchronization issues accompanied with **interviews and document analysis**.
* Designed and implemented Portfolio Supervisory System, including trend analysis, forecasting returns and interfaces for risk management, financial advisors and financial analysts.
* Created **Use Case Diagrams, Activity Diagrams and Entity Relationship** diagram using **MS Visio**.
* Designed and implemented interaction with Portfolio Risk Management Analysis system to automate updating of various investment portfolios with respect to their Contractual agreements.
* Maintained **Sprint Burndown chart, Product Burndown chart**, Time Boxed the sprints and daily scrum meetings for the record and attended all Scrum Ceremonies including Sprint review meeting with the Product Owner for the Potentially Shippable Product Increment (PSPI) to help decide if the feature meets its acceptance criteria.
* Created **Requirement Traceability Matrix** (RTM) and managed migration process and managed issues, tracking bugs/defects along with progress throughout the project using **JIRA**.
* **Managed Product backlog** with the help of Product owner and Scrum development team also by using JIRA.
* Broke down EPICs into smaller user stories by following INVEST Criteria.
* Administered **ETL process** and identified source table, target table and **mapped the data**, created the **data mapping document.**
* Created **SQL Queries** for Portfolio Drill Downs to pull necessary data from data sources.
* Created **various reports** including **ad hoc report** like **standard repo**rts and illustrations such as **bar chart, pie chart** and **line chart graph** representations for analytics using **Tableau**.
* Used **SharePoint** as Content management system for maintaining documents.
* Extracted financial data from Yahoo Finance as to a spreadsheet for Analytics purpose.
* Extensively involved with **APIs including documentation**.
* Created **deployment flowchart** in relation with the development, infrastructure and network teams containing instructions for maintaining the application.

**Environment**: Agile-Scrum, Oracle, SQL, SharePoint, JIRA, Balsamiq, Tableau, Lucid Chart, Swagger.

**IDBI Bank Jan 2014 – Nov 2015**

**Jr Business Analyst**

**Mumbai, India**

**Project Description:** The goal of the project involved constructing an application to automate loan origination process to automatically qualify or vice versa a mortgage for a person. The entire process from loan origination to closing and funding was automated.

* Analyzed the existing system and **business process flow** by understanding present business rules and conditions along with the Loan Lifecycle by using various techniques such as **document analysis, focus groups** and **interviews** with Subject Matter Experts and stakeholders.
* Prepared **Business Requirement Document** (BRD) and assisted in preparing the System Requirement Specifications (SRS). **Analyzed, modified and validated** these documents throughout the project.
* Elicited requirements for the new system by interacting with users, SMEs, stakeholders, lenders and underwriters regarding desired features.
* Prepared **low and high-fidelity wireframes** along with mockups using **Balsamiq Mockups** to present to end-users and elicit feedback for further improvements regarding their interests.
* Carried out **GAP Analysis** by understanding the AS-IS business process and TO-BE business process and created Business Process Model and Notation (BPMN) document using **Microsoft Visio**.
* Developed several activity and sequence diagrams using **Lucid Chart** for the developers and architects.
* Assisted in elaboration of EPICs into user stories in Product Backlog Refinement so that the stories were more detailed.
* Collaborated with UI and UX Developers in creating an enhanced UI to display progress dashboards to track and visualize the status as well as to enhance the user experience.
* Designed **API technical documents** and conducted **API designs** sessions to understand their functional features of REST, HTML, XML using Postman and worked on developing API integration documentation using Swagger.
* Worked with the QA team for validating **Test Plan and Test Cases** for **Integration testing, Regression Testing, Whitebox Testing, black Box Testing, Smoke Testing** and assisted in facilitating **User Acceptance Testing (UAT**).
* Conducted end-to-end data validation of data flow and created **the Data Mapping Document, prepared ETL routines.**
* Used **Tableau** to generate credit check reports and application status reports.
* Wrote and executed **SQL queries** to perform **data analysis, data validation** and **data manipulation** **on Oracle 12c DB.**

**Environment**: Waterfall Scrum Hybrid, Oracle 12c DB, SQL, Informatica, SharePoint, JIRA, Balsamiq, Tableau, MS Visio, Postman, Invision.

**HDFC Bank Oct 2012 – Dec 2013**

**Jr Quality Analyst**

**Hyderabad, India**

**Project Description:** The goal of the project was to enhance the current banking website to enhance user experience with additional features.

* Communicated with Business analyst’s for questions related to the requirements and use cases.
* Involved in test case design with respect to test plans.
* Involved in performing various levels of testing like System testing, Integration testing and Graphical User Interface Testing.
* Responsible for communicating with development team, technical support in order to resolve issues and Coordinated meetings between test teams and development team to review defects and track them to closure.
* Documented Bug Report and Categorized them based on severity and priority.
* Provided accurate and timely status reports to the QA Lead and Project Manager.

**Education**

Bachelor’s in commerce, Osmania University, Hyderabad.