Kanchan Lata

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Business Analyst

Career Focus

As a BSA with **7+ years of experience in IT industry** with hands-on experience in **Banking, Supply chain, E-commerce, Omnichannel, Inventory, Digital Marketing**. Effectively handled **Digital Marketing project in Banking, Data migration, and Enterprise Resource Planning** projects .Well versed with regulatory acts such as **Bank Secrecy Act ,FCRA (Fair Credit Reporting Act),FCBA (Fair Credit Billing Act)**and compliances like **Know your Customer(KYC), CIP, Customer Due Diligence(CDD) and** Familiarity with Business Analysis Book of Knowledge (BABOK) practices and concept. Well versed with Oral and Written Communication, Good Listener, Excellent Presentation skills, Good with Time Management, Detail oriented, Good Organizational Skills& Capable of delivering High Level Accuracy

Business Analysis & Project Management Expertise

* **Experienced Diverse Software Development Life Cycle (SDLC)** methodologies like traditional **Waterfall** methodology and Agile methodologies such as Scaled Agile Framework **(SAFE), Scrum, Water Scrum fall Hybrid**
* Adept at working with varied business and technical stakeholders to elicit, analyze, communicate scope and requirements by employing techniques such as **Brain storming, JAD sessions, Document analysis, Interviewing, Job shadowing, Questionnaires/Survey, Focus groups**, **Interface analysis, Prototyping.**
* Working experience in **Requirement Gathering**, **Defect management, Change Management and Release Management** using **JIRA, MS Project and Azure DevOps**
* Deeply involved in drafting multiple business artifacts such as **Business Requirement Document (BRD), Functional Specification Document (FSD), Use Case Document, Requirements Traceability Matrix (RTM)**
* Competent in performing **Feasibility Study, Stakeholder Analysis, GAP analysis, Impact analysis, System Analysis SWOT analysis, PESTLE analysis, Cost Benefit Analysis, Root Cause Analysis, Risk Analysis**
* Assisted in project management reports such as **Project plan, Project charter, Work Breakdown Structure (WBS), Risk register, RACI matrix, Critical path analysis, Earned Value Management and Disposition plan**
* Skillful in overseeing all facets of project lifecycle including **change, risk, issue, and stakeholder management** while leading and guiding cross-functional technical teams and making sure everything goes smooth.
* Proficient in business process modeling - **BPMN, UML (Use Case, Activity diagram, Sequence diagram)** using **Lucid Charts and MS VISIO** and **Data Flow Diagram**, developing requirement artifacts including high level and low-level Prototypes such as **Wireframe, Mockups using Balsamiq.**
* Responsible for splitting epics into user stories, writing acceptance criteria, & definition of done, Aided Product Owner in prioritizing PBIs in Backlog grooming based on business value using methods such as **MoSCoW, Kano.**
* Carried out **market research, user research, scope analysis, requirements analysis, product minimal such as MVP, MMF, MRF** to realize best solution for end users and provide stakeholders with maximum value.
* Extensive Knowledge of all estimation techniques such as **Agile Planning Poker, T-shirt Sizing, Bucket sizing** and **Relative Mass Valuation** and helped team understand user stories more specifically in Team Grooming.
* Conversant with database concepts like **Data analysis, Data mapping, Relational data modeling (ER model), Dimensional data modeling (Star and Snowflake schemas), Data marts** and **ETL** via tools such as Informatica
* Knowledge of the implementation of **dimensional data modelling** including the **star** and **snowflake** schema, **dimension,** and **fact tables** and the various **OLAP operations** like **slice, dice, roll-up, and drill down.**
* High Level Knowledge of **SQL queries** using **Data Manipulation Language (DML), Data Definition Language (DDL) & Data Control Language (DCL)** syntaxes to perform **data analysis, validation, and manipulation**.
* Performed **API testing** using **Postman** and **SoapUI** to check if APIs return data in **JSON, XML** format as defined in **API documentation** using **Swagger** as required by workflow. Assisted QA in writing Test Scenarios, Test Cases
* Experienced in **Black Box, Manual, Unit, System, Performance, Load, Stress, Regression, Automated, Functional, Non-Functional, UAT, Smoke and Sanity Testing of applications with knowledge on STLC (Software Testing Lifecycle) by creating Test plan, Test cases, Test Scenarios and Test Analysis reports**
* Good understanding of Business Intelligence (BI) tools and experienced in creating interactive dashboards with **heat maps, bar graphs, pie charts, line graphs, bubble charts** and **pivot tables using Tableau.**
* Knowledge on **Salesforce Marketing Cloud tools** like **Email Studio, Mobile Studio, Web Studio, Advertising Studio, Analytics Studio, Journey Builder, Content Builder,** and **Segment Builder**
* Experienced in **defect tracking, defect analysis** & ability to organize, document & track changes using **Jira.**
* **Strong Communication** and **Presentation Skills** substantiated in past assignments with developers, project managers, subject-matter experts, stakeholders, system implementers, and end-users.

**Tool Inventory**

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| --- | --- |
| **Requirement Management** | MS Word, SharePoint, JIRA, Confluence, MS Excel, Azure Devops |
| **Business Modeling**  **Wireframe/Mockup** | MS Visio, Lucid Charts, Balsamiq  Balsamiq, MS Paint, Mockplus, Visio |
| **Reporting**  **Project Management**  **API**  **ETL Tools**  **SDLC Methodologies**  **Data Warehousing**  **Defect Tracking/ Testing Tools**  **Technologies**  **Professional Experience**  **Ameriprise Financial, Minneapolis** | Tableau, Data Studio, Microsoft Excel, Power BI,  JIRA, Rally, MS Project  Postman, Swagger, SOAP UI  Informatica Power Center, Talend  Agile Scrum, Agile SaFe, Waterfall, Scrum Hybrid  Data Marts, OLTP, OLAP, Multi-dimensional Analysis, ODS, OLAP Operations  HP ALM/QC, JIRA.  IBM Sterling, Microsoft Dynamics Navision, Informatica, Salesforce Marketing Cloud,  IBM WESB, MuleSoft ESB    Oct 2021 - Present |

**Business Analyst**

The Project was aimed at building a **Power BI dashboard** to demonstrate various **financial parameters** of the company i.e **GDC (gross dealers commission), Netflows etc** and generate daily, weekly, monthly, quarterly and yearly **reports to make financial decisions for the company.**

**Responsibilities:**

* Utilized **Guidelines** and **Artifacts** of **Agile-Scrum** to develop a detailed implementation and development process
* Performed as liaison between **Stakeholders** (*Financial advisors, Central Supervision unit),* **Subject** Matter Experts (SMEs) business users, and development team to identify the business needs, business **rules and business process specification for the implementation**
* Gathered user and business requirements through **interviews, surveys**, **focus group, JAD sessions,** **brainstorming sessions** and documented them by using **JIRA**
* Tracked complete execution in **JIRA tool -** EPIC, Features, user stories, acceptance criteria, estimation, assignment, progress, impediments, approvals, closure & retrospectives
* Designed and wrote use cases with **MS Visio** and created activity diagrams and use case models for **decision making process.**
* Used **advance excel** to **aggregate data** and **analyze data structures, formats, missing data, and other issues**
* Responsible for the **Source system exploration and analysis**, **Data transformation** **logics** by creating **Data Mapping Document**, performing the data mapping and validating the Policy Marts using the **Informatica PowerCenter**
* Formed API Documentation using **Swagger** and assisted API testing using **POSTMAN** to check if the API is returning the data in **JSON**, **XML** format as specified in the API documentation for the flow of information
* Assisted in creating **Test Plans, Test Scenarios, Test Cases, Test Data with Quality Assurance Team**
* Orchestrated **User Acceptance Testing (UAT)** of **Premium Pricing, Risk Score and Risk Assessment** rules to guarantee that all the data model, business rules, workflows and user interface requirements have been fulfilled by the web application.

Environment: *Agile*-*Scrum, OLAP, MS Visio, UML, MYSQL, SQL Server, MS Excel, MS PowerPoint, JIRA, Windows Server, Informatica PowerCenter ETL, Selenium, Tableau, Balsamiq, Swagger, POSTMAN*

**Discover, Riverwood, Illinois Feb2019 - Oct2021**

Business Analyst

Client is Discover Financial Services it is an American financial services company that owns and operates Discover Bank, which offers checking and savings accounts, personal loans, home equity loans, student loans and credit cards. The project aimed at broadening its areas of services by introducing debit card with cash equivalent award system for use of debit cards. The concept was generally relating to consumer rebate systems and more particularly to a rate structure for cash value-based consumer rebate or award system for checking account like already existing for credit account. It was implemented using computer-readable instructions performing predefined steps in a manner by developers. A computing g device can allow consumers access to their accumulated awards, such as through a web site on the Internet, or through a proprietary network or proprietary executable instructions residing on each consumer's computer. This elevated new customer sign ups which led to increasing revenue and reducing operational costs for the business.

* **Gathered** **Requirements** from end-users such as wealth managers and customers, stakeholders, and SME’s such as financial analysts by conducting elicitation techniques like **interviewing, prototyping, document analysis, interface analysis and JAD sessions**.
* Verified compliance documents for Customer Due Diligence (CDD), FDI Act (Federal Deposit Insurance Act) and carried out **document analysis** on existing credit system.
* Collaborated with the team to conduct **GAP** analysis to understand **as-is** process flow and determine **to-be** process flow to capture all the essential **Functional, Non-Functional, GUI** requirements of the new system
* Actively participated in all the **scrum meetings** like **spring planning, daily standup meeting, sprint review, sprint retrospective, and product backlog grooming**.
* Supported Product Management in **PI planning** (Product Increment) to get **teams aligned and dependencies minimized** while ensuring teams understand business context and deliver high business value
* Assisted Product Owner to populate and refine productbacklog, sliced PBIs vertically and horizontally into **user stories** to meet **DOR** (Definition of Ready) and managed expected result by defining **acceptance criteria**
* Aided Product Owner during Sprint Review Meeting in deciding which stories meet **DOD** (Definition of Done) and acceptance criteria and validating **PSPI** (Potential Shippable Product Increment)
* Worked closely with design team on UI and UX in creating **Wireframes, Mockups, Prototypes** using **Balsamiq** to visually represent functional and GUI requirementsfor optimized client feedback
* Prepared Data flow diagram, **Logical Data Models** containing **Entity Relationship Diagrams** for disparate OLTP systems and **Data Mapping** documentation with required metadata to build dimensional models for data warehouse
* Wrote and executed SQL queries to perform data validation and data integrity to achieve high data quality with the new system
* Implemented multiple APIs to enable the new system to communicate with **web services** in formats such as HTML, JSON, and XML
* Created **API specification document** which included request parameters, response parameters, protocol parameters, endpoints, error codes, validation input, & validation errors, which served as reference for developers and architects
* Supported QA teams in preparation of test documents like **Test Plans**, **Scenarios, Cases** and traced them to user stories with help of **Requirement Traceability Matrix** (RTM)and facilitated testing of the system during **Smoke Testing, Regression Testing,** and **User Acceptance Testing**
* **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 and maintained **Confluence** spaces to enable cross functional communication and document sharing.
* Worked on designing **Descriptive & Diagnostic reports and dashboards** on **Tableau** for executive team to monitor gaps and improvements over time

Environment: Agile-SAFe, Agile-Scrum, Salesforce CRM, Salesforce Marketing cloud, Informatica PowerCenter, Confluence, JIRA, Balsamiq, Tableau, Mulesoft ESB, SAP HANA, Oracale.

**Barclay’s, Wilmington, Delaware Dec 2017 – Feb 2019**

Senior Business System Analyst

The project aimed at broadening its areas of services by introducing debit card with cash equivalent award system. The concept was generally relating to consumer rebate systems and more particularly to a rate structure for cash value-based consumer rebate or award system for checking account like already existing for credit account. This elevated new customer sign ups which led to increasing revenue and reducing operational costs for the business.

* **Gathered Requirements** from Stakeholders such as compliance team, SME’s (Finance team), Risk Team, Marketing team by conducting Elicitation techniques like **Interviewing, Interface Analysis, and JAD sessions**
* Verified compliance documents for Customer Due Diligence (CDD), FDI Act (Federal Deposit Insurance Act) and carried out **document analysis** on existing credit system.
* Created **Process flow diagrams** to understand **AS-IS** process then collaborated with the stakeholders to analyze **Gaps** and designed the **TO-BE** processed to map the future state and integrating the opportunities for optimization.
* Actively participated in all the **scrum meetings** like **product backlog grooming, spring planning, daily standup meeting, sprint review and sprint retrospective.**
* Assisted Product Owner to populate and refine productbacklog, sliced epics into **user stories** to meet **INVEST criteria** and managed expected result by defining **acceptance criteria.**
* Aided Product Owner during Sprint Review Meeting in deciding which stories meet **DOD** (Definition of Done) and acceptance criteria and validating **PSPI** (Potential Shippable Product Increment)
* Worked closely with design team on UI and UX in creating **Wireframes, Mockups, Prototypes** using **Balsamiq** to visually represent functional and GUI requirementsfor optimized client feedback.
* Prepared **Data flow diagram**, **Logical Data Models** containing **Entity Relationship Diagrams** and **Data Mapping** documentation with required metadata to build new database for the new Debit account.
* Wrote and executed SQL queries to perform data validation and data integrity to achieve high quality data without any discrepancies for the new Debit system.
* Created **API specification document** which included request parameters, response parameters, protocol parameters, endpoints, error codes, validation input, & validation errors, which served as reference for developers and architects.
* Applied **Data Transformation rules** namely filter, router, aggregator, joiner, sorter. Identified **Source Data & Target data** needs, performed **Data Mapping**, **Data Auditing**, as part of **ETL process** using **Informatica PowerCenter**
* Supported QA teams in preparation of test documents like **Test Plans**, **Scenarios, Cases** and traced tests to user stories and assisted in **Smoke Testing, Regression Testing,** and **User Acceptance Testing**
* **Monitored the progress of the overall project,** tracked individual issues such as defects and technical debt using **Power BI,** allowing for improved visibility of project status and accurate forecasts to ensure omnichannel banking.
* Created and maintained **Confluence** spaces to enable cross functional communication and document sharing.
* Worked on designing **Descriptive & Diagnostic reports and dashboards** on **Tableau** for executive team to monitor gaps and improvements over time for omnichannel banking experience.
* Used **Salesforce Marketing Cloud** modules such as **E-mail studio, Audience Studio and Journey Builder** to enhance **customer interaction and to understand the most likely clients** and track customers at every point in the journey.

Environment: Agile-Scrum, Salesforce CRM, Salesforce Marketing cloud, Informatica PowerCenter, Confluence, JIRA, Balsamiq, Tableau, Mulesoft ESB, SAP HANA, Oracle

**Ratnakar Bank, India April 2015 – Dec 2017**

Business Analyst

The project pertained to enhance the internal features of Accounting and Financial Analysis Software. The New features included enhanced Accounting software, payroll system, billing, credit card payment system, expense tracking, cash management, loan origination system, cash-flow analysis, financial dashboard, and budgeting tools.

* Identified key stakeholders and gathered functional and non-functional requirements associated to **website enhancement, customer trends, market insights** etc., through interviews, document analysis and JAD sessions.
* Understood the existing system by understanding POS system on Test Environment to perform GAP analysis and documented the results in as-is and to-be categories to generate the business requirements from the clients.
* Created user stories by breaking down epics and managed them using JIRA.
* Assisted Product owner with Product Backlog in prioritizing the user stories. Estimating them with the team using Planning Poker and overlooked the impediments while Sprint Planning.
* Worked closely with Sales and Marketing team to design and implement strategies to improve lead time on strategically important product lines
* Performed source analysis to identify, analyze the required data from ERP, POS & other on-premises databases and used **SQL queries** to retrieve the required data and identify the data formats.
* Attended scrum meetings facilitated by the scrum master and made sure if the project is moving in its estimated Cadence.
* Designed and created **wireframes** and **mockup-screens** using **Balsamiq** to display an interactive layout of the UI/UX and created **UML diagrams** like Use case, activity and sequence diagrams using MS Visio of coupons/reward portal and POS to understand in dept functionality of the new enhancements.
* Assisted the design team in designing page layouts, tabs, used validation rules and relationship for creating custom objects and application like business process, camping metrics, custom cases, etc.
* Assisted the QA team in API testing using **Postman** and created API specification document.
* Prepared test data from user stories, assisted in documentation and execution of test cases in JIRA and coordinated with the business partners in conducting the User Acceptance Testing (UAT) to get the feedback from the end client.
* Utilized Test Driven Development (TDD) along with the QA team.
* Developed reports, dashboards of financial services using **Tableau** BI tool which helped in analyzing the current state of company, customer performance and in improving the **omni-channel** experience and rewards program.

**Environment**: Water Scrum fall (Hybrid), MS Word, MS Excel, MS PowerPoint, MS Access, MS Project, QlikView v 11.20, Microsoft SQL Server, Informatica PowerCenter, SharePoint, SAP.