**Bernardo**  **** 

**Product Owner/Scrum Master**

**bernardo.f.posm@gmail.com**

 **+1(732)654-7008**

**Summary**

An experienced (**7 Yrs.**) client facing professional with a **business-driven approach** in implementing and managing development of IT solutions, customized to deliver value to organizations within **Retail, Finance (Sales/P&L, Investments) domains and E-Payments/Billing solutions** for clients across. Expertise in **Scrum software development, Requirements management, Prototype design and Product management**. Experienced in driving, managing and coordinating software projects covering all phases of application lifecycle including **business requirements analysis, software design, development, testing, and maintenance**. A **dynamic team player, and manager**, having an **analytical** approach towards decision making and **fostering agile environments**.

**Technical Working Environments:**

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| --- | --- |
| **Methodologies** | Agile-**Scrum**, Hybrid, **Kanban, Waterfall** |
| **Web-Technologies** | **XML, HTML & CSS**, **SOAP**, **REST**, **Web Services** |
| **Business Tools, Documentation, Design** | **JIRA, TFS, VSTS, Microsoft Office, Confluence, Sharepoint, Microsoft Visio, Sketch, Lucid Charts.** |
| **Databases** | **Azure Cloud, MS SQL (SSMS)**, **Oracle 10g v1**, IBM DB-2 |
| **Reporting Tools** | **SSRS, PowerBI, Tableau**, Splunk, **Crystal Reports** |
| **Testing Tools** | **VSTS (CI/CD Azure\_DevOps), HP ALM**, Load Runner |
| **ETL Tool** | **Microsoft SSIS, Informatica Powercenter 9.0+**  |

**Core Competencies:**

* **Agile Software Development, Product and Project Management**
* **Data Science, Machine Learning Project Planning and execution**
* **Payment Gateway implementations**
* **Portfolio Management Systems, Billing/Payment Solution, Loan Origination Systems, HRMS**
* **Exemplary verbal, written, interpersonal communication skills with a results-oriented attitude.**

Agile

* Certified **Scaled Agile Framework Product Owner/Product Manager**; Certified Scrum Master
* Experienced in conducting **scrum ceremonies** as per Agile principles
* Efficient in managing **time-boxed** meetings and liaising with other management, engineers, product managers and support specialists on related issues
* Experienced at driving the adoption and enforcement of Scrum rules and fostering self-management
* Encouraged transparency in review and planning sessions; Experienced in facilitating **collaboration meetings**
* Brought overwhelming **enthusiasm** and awareness to projects, applied expert judgment to the removal of impediments, keeping teams focused and delivering **success** in rapidly evolving environments

Business/Systems/Data

* Experienced in **Requirements elicitation/Validation** and producing **Project Charter, BRD, FRD, SRD**; Expertise in using MS Project to map the work breakdown structure (WBS).
* Proficient in designing **UML Diagrams**, including **Activity Flow, Sequence Flow** and **Use Cases.**
* Highly effective in translating Business Needs into **Functional** and **Non-Functional** requirements.
* Expert in conducting **JAD** and resolving issues identified in the project lifecycle.
* Proficient in **Data Migration** efforts; **ERD**, **Data Mapping, Error Management.**
* **Single Sign On (SSO)** interaction from **client hosted UI to payment gateway portal.**
* **SOAP/REST API** definition, integration and implementation for **payment gateway** interaction.

Finance/Banking Domain

* P&L Line Items, Reporting metrics and related KPI’s, Item Segmentation within Retail Orgs.
* Experienced in **Financial Statement Analysis** (Balance Sheet, Income Statement, Cash Flow)
* Experienced in **Billing, Payment Gateways** and **Lending solutions**; Development/Implementations
* Experienced in client **Risk Profiling**; Development/Implementations
* **PCI** Compliance knowledge, **NACHA** Governance – **ACH** Network Knowledge
* Knowledge in **Capital Markets** and **Investment Banking**

**Professional Experience:**

**Walmart Inc. February 2019 – Present**

**Scrum Master/Product Owner Budget - $1.5 Million**

Project: A web application to aid key stakeholders in timely strategic decision making by surfacing machine learning based forecasts through state-of-the-art modeling solutions in a scalable, high accuracy environment. This is enabled by a single data source that contains all financial and operational data ensuring accuracy and completeness, simplifying accessibility, enabling BI services and servicing diverse stakeholder requirements.

* Effective facilitation of all **Scrum ceremonies; Daily scrum, sprint planning, sprint review and retrospective meetings** and coach team in agile practices, processes and tools.
* **Mentoring and coaching** the team to create **high-value products**, enable the Scrum team to reach a high performing state through **self-organization and collaboration**.
* Creating various status and progress reports and updates as required by the organization.
* Maintain and track **sprint backlogs in ALM tool**, preparing minutes of meetings and sending them to attendees.
* Assist the team in documenting, tracking, and communicating information about defects, bugs, enhancements, analysis, and unresolved problems.
* Work with the team to ensure **Product Backlog is groomed for at least two sprints** ahead.
* Managing **Project and Team dependencies** by coordinating with relevant stakeholders.
* **Shield** the team from outside **distractions and interferences**.
* Assisting scrum development team with making appropriate **negotiation and commitments** through **User story selection, Sizing and Task Definition.**
* Calculating the **capacity** of the individual team member and the velocity of the team to conduct the sprint.
* Facilitating **KT sessions/demos** and assisting team members to work in an agile manner.
* **Validating the user stories** and tasks status per the **Definition of Done and User Acceptance Criteria**.
* Working with internal stakeholders such as **Product delivery Management**, as well as customers, to define and document their requirements.
* Manage and collaborate with multiple teams, stakeholders, coordinate with off-shore development teams and third-party vendors.
* Demonstrate **situational awareness, conflict resolution, continual improvement, empowerment, and increasing transparency.**

**Environment:** JIRA, MS Office Suite, MS SharePoint, MS Visio, SQL, Azure Databricks, Agile.

**Fiserv Inc. February 2018 – January 2019**

**Business Systems Analyst Budget - $2.5 Million**

Project: The project is aimed at providing a configurable, multichannel electronic billing and payment platform that can be accessed both through Biller’s site and Banks’s site in a seamless way. The application suite has been designed to help utility, insurance, lending, healthcare, telecommunication and financial services companies to provide a customized, seamless user experience and a reliable network for transactions and reconciliation.

* **Lead/evaluate** business requirements **elicitation**; formulate and document **functional** and **technical system** specifications
* Perform system **walk-through** with stakeholders (Internal/External). Document **workflows** in legacy application and transition to business requirements for new application
* Complete **solutions documentation** i.e. functional/technical, in collaboration with **subject matter experts**.
* Define/implement **single sign on (SSO)** functionality for **client specific assemblies**.
* Advised/defined/implemented **SOAP API’s** for client hosted user interfaces for payment gateway interactions.
* Defined **request/response parameters** for interaction with client (external) **REST API’s** for payment gateway interactions
* Define **Data Migration parameters** for legacy application to new application transition.
* Serve as **liaison between business/sales-oriented** teams and **technical** teams
* Coordinate requirements amongst various stakeholders to build **consensus**; Works across functional teams and supports other teammates as required.
* Formulate and **present design solutions** objectively and facilitate conflict resolution
* Create **project estimates** and resource plans for feature delivery and implementations, Guide project and requirements specific testing effort
* Define and monitor **Quality Assurance** and **User Acceptance testing** efforts
* Responsible for attending and contributing towards **defect resolution** meetings.
* Performs special duties and tasks as assigned or required
* Working with internal stakeholders such as **Product delivery Management**, as well as **customers**, to clearly define and document their requirements for Enterprise Integration projects.
* Working as a primary interface between the **Business and Technology** in order to accomplish business requirements and deliver functional solutions.
* Translating **business requirements** into **user stories**, and documents on project management tools.
* Working with the **product owner** and **self-organizing** and **cross functional** team members including Tech Lead, Business Analyst, Developers, and QA Testers.
* Conducting **planning sessions** with the scrum team to effectively estimate user story points associated with stories.
* Working with a team to break down the user stories into tasks to estimate efforts.
* Facilitating **Daily Standups** to track the progress of the team and resolve impediments
* Managing the project related **artifacts**, **features** and **user stories** on **Visual Studio Team Services and Team Foundation Server ALM Software.**
* Ensuring that the final user documentation effectively conveys the information the client needs.
* Ensuring the use of best practices and applying the lessons learned from previous projects.

**Environment:** MS Office Suite, MS Project, MS SharePoint, MS Visio, SCRUM, MS SQL, TFS, VSTS.

**Fiserv Inc.** **March 2017 – January 2018**

**Scrum Master/Analyst Budget - $2.5 Million**

Project: **Same as above.**

* Effective facilitation of all **Scrum ceremonies; Daily scrum, sprint planning, sprint demo and retrospective meetings.**
* Enable the team to identify and achieve the **sprint goal**; **Coach** team in **Agile practices**, processes and tools.
* Ability to interact with team members across locations for reviews, clarifications, design walk through etc.
* Helping the team implement the actions identified during the **Retrospective meetings**
* Publish **metrics** for every sprint and track actions from **Agile maturity assessments**
* Creating various status and progress reports and updates as required by the organization
* Helping Product Owner by finding techniques for effective **Product Backlog management**
* **Mentoring** and **coaching** the team to create **high-value products**, Enable the Scrum team to reach a high **performing state.**
* Mentoring and coaching the team in **self-organization, self-direction** and **cross-functionality.**
* Maintain and track **sprint backlogs** in ALM tool, preparing minutes of meetings and send to attendees.
* Engage members by focusing on scrum values of **openness,** **honesty** and **respect.**
* Assist the team in documenting, tracking, and communicating information about **defects, bugs, enhancements**, **analysis**, and **unresolved problems.**
* Work with the team to ensure Product Backlog is groomed for at least two sprints ahead, for effective planning
* Managing Program and Team **dependencies** by coordinating with **Release Train Engineer** and by taking part in **Scrum of Scrum.**
* Assist the team or individual to clarify goals and actions to achieve them.
* Shield the team from outside **distractions** and **interferences.**
* Updating the weekly status reports to **RTE** and **Application Delivery manager**.
* **Assisting scrum development team** with making appropriate negotiation and commitments through **User story selection, Sizing** and **Task Definition**.
* Calculating the **capacity** of the individual team member and the **velocity** of the team to conduct the sprint.
* Facilitating **KT sessions/demos** and assisting team members to work in an agile manner.
* Validating the user stories and tasks status per the **Definition of Done** and **User Acceptance Criteria**

**Environment:** MS Office Suite (Word, PowerPoint, Access, Excel, Outlook), MS Project, MS SharePoint, MS Visio, SCRUM, MS SQL, TFS, VSTS.

**Deutsche Telekom May 2016 – February 2017**

**Role – Scrum Master Budget- $1.1 Million**

Project: The project involved creating an intranet application that would assist the HR personnel in maintaining, updating and managing employee related information. This employee management system would then be integrated with other modules of the system such as payroll and performance evaluations. The module was a part of the enterprise level Human Capital Management System.

Role and Responsibilities

* Utilized **Agile Scrum** practices to help the team maintain their velocity within sprints
* Facilitated **Sprint Planning, Backlog Grooming** and **Sprint Retrospective** meetings
* Facilitated **Daily Scrum Meetings** and Sprint Review meetings
* Removed **team impediments** on a daily basis to allow the team to deliver the sprint goals and deliverables.
* Collaborated with members of the Product, Business and Engineering Teams to develop and maintain **Product Backlogs**
* Conducted **Estimation Training** Sessions for the scrum Development team to help them better estimate the efforts required for completing user stories based on **Relative Sizing technique**.
* Helped improving the **process and practices** by identifying improvement areas through **retrospective meetings**.
* Tracked and communicated team status and progress via **burn-up** and **burn-down** charts in **Rally**, as well as other information radiators, to the team, management, and stakeholders ensuring it accurately reflects current state
* Supported Team building and Team development by utilizing the abilities and skills of individuals, and fostering a **Feedback culture**
* Tracked project dependencies outside of the project team's control by attending **Scrum of Scrum Meetings** and helped in prioritizing user stories that were dependent, escalated the issues as necessary.
* Encouraged and helped to achieve **transparency** between Team and Management
* Conducted **Collaboration meetings** to resolve impediments
* Participated in **scrum of scrum** to identify **dependencies** and mitigate risk exposure
* Demonstrated sense of urgency and responsiveness to complete work and solve problems, with a strong drive to persevere when faced with ambiguity.

**Environment:** MS Office Suite (Word, PowerPoint, Access, Excel, Outlook), MS Project, MS SharePoint, MS Visio, SCRUM, MS SQL, Business Objects, Quality Center, Rally.

**SEI Investments Company April 2015 – April 2016**

**Role – Business Analyst Budget - $1.3 Million**

Project: The Project involved generation of an investment proposal, through a web application which seeks input from individual investor, in the form of answer to a set of dynamic questionnaires, so as to ascertain the investment strategy, ascribe asset classes, quantify risk tolerance, and determine asset allocation and its weightage. It should generate an exclusive, customized investment plan in the form of a report, to be sent to individual investor

Roles and Responsibilities:

* Functioned as the liaison between the line of business and the technical teams throughout the project life cycle.
* Identified the requirements of the stakeholders and created **Business Requirement Document (BRD)** and **Functional Requirement Document (FRD).**
* Facilitated **JAD Sessions** with users, developers, and database design team to deal with backend synchronization issues; Designed and developed **UML Diagrams** including **use cases, activity diagrams, and sequence diagrams** using **VISIO.**
* Performed **Gap analysis** by identifying existing technologies, documenting the enhancements to meet the end state requirements.
* Responsible for numerous decisions in respect to business policies, procedures, methods for implementation.
* Created various types of reports/sub-reports and drilldown like standard and cross tab reports with bar chart, pie chart and line-chart graph representation reports using **Crystal Reports**.
* Involved in implementing **Business Process Management Notation** (BPMN).
* Used **UDDI** to identify and study relevant **web services** and **web methods** required for the application.
* Worked with PM on **SLA agreements**, documented the services **being sourced, downtime** and availability.
* **Deliberated** on SLA components keeping in mind the **requirements** to be fulfilled.
* Developed good knowledge of **Equities, Fixed Income, Bonds** and Bond maturity, Bond Pricing, rate of return, horizon time, stock size, sector, style, price to earnings ratio, debt to equity ratio, market risk, and volatility.
* Worked with a team of 12 bright professional to reach our objective with extreme precision
* Designed, implemented and loaded **dynamic questionnaire system** onto the database to facilitate customer quantify their risk tolerance and determine their investment strategy.
* Participated actively in the designing of **web pages**. Prepared a pilot (beta) versions
* Acted as the gatekeeper for all the defects in the testing phase, logged and analyzed defects using **HP-ALM** and tracked the overall progress of testing by maintaining a **Requirement Traceability Matrix.**
* Organized **Triage calls** to resolve conflicts as well as to work out defects identified in testing

**Environment:** MS Project, Crystal Reports, SharePoint, Web Services, MS SQL Server, HTML, XML, SQL, MS Office, Visio, Windows 8.1, Java, .NET, Waterfall/Agile

**Recognition: Was felicitated for completing the project prior to schedule and within allocated budget.**

**Cooperative Bank, India January 2013 - July 2014**

**Role – Business Analyst Budget - $450k**

Project: Report Generating System is a web-based application which generates investor relations reports. The system deals with market data, news, quotes, events calendar, watch list, prevailing stock prices, etc. The crucial aspect of this application was to develop relevant templates and link the relational database to the report generation application in order to generate the relevant reports.

Roles and Responsibilities

* Responsible for defining the **scope** and **business rules** of the project, gathering business requirements, and documenting them textually or using models.
* Conducted **stakeholder interviews**, **JAD sessions** for deriving and writing Functional Requirement Specifications **(FRS)** and User Requirement Specification **(URS)** documents.
* Reviewed and analyzed the Business Requirements, performed **gap analysis**.
* **Liaised** between the development team and the Business owners
* Actively conducted the FRS and URS reviews and walkthroughs with designers, developers and stakeholders. Also conducted feasibility and adaptability study.
* Categorized, prioritized and scrubbed requirements to manage project scope. Used attributes such as priority, status and difficulty for each requirement to bring order in organization and prioritization of the project.
* Involved in preparing **flow diagrams** for the decision logic using **Visio tool**.
* Involved in preparing **Test Plans**, **Test Cases** and Test Procedures.
* Tested backend of the application to validate the system **data integrity** for insert, update, delete and retrieve transactions by writing complex **SQL queries** including joins, group by, having clause etc.
* Involved with regular **walkthroughs** and meetings to discuss bottlenecks in the system and possible solutions with the development team.

**Environment:** Rational Suite, MS Visio, MS Project, Visual Basic, MS Access, Microsoft Windows, MS Office

**HDFC Bank, India April 2011 - December 2012**

**Role: Associate Analyst Budget - $500k**

Project: The project involved building an online banking system combining quick and easy installation and automatic system upgrades with custom reporting and 24/7 access to real time account information. The system would be specifically accessible to corporate businesses to streamline their financial and administrative operations that are associated with travel, purchases and other expenses for their employees.

Role and Responsibilities

* Sat on interviewing stakeholders to elicit their requirements for the new system.
* Developed **Use Cases** and maintained **traceability matrix** using Requisite Pro.
* Involved in JAD sessions with management, team and stakeholders to refine the requirements and freeze them.
* Involved in creating Software Requirement Specifications (SRS) and Functional Specification Documents (FSD).
* Created business **process flow diagrams** and charts using **MS-Visio**.
* Worked on **Wireframes** and **Mockups** for the UI/UX designers to aid in visualization
* Involved in project management, developing project plans and project deliverables.
* Assisted in **Work Breakdown Structure** to monitor activity planning
* Played a key role in planning User Accepted Testing and implementation of system enhancements and resolving any user related queries
* Wrote **SQL queries** to access the data from the database.
* Worked on product documentation, including **user manual** and training materials

**Environment:** Rational Requisite Pro, Rational Rose, ClearQuest, RUP, UML, Win runner, Load Runner, Oracle, SQL, MS Office, MS-Project, MS Visio and Windows7.

**References Available on Request**