

Vedakshi Gawde

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SUMMARY

Business Analyst with **4+ years of experience** in regulated FinTech environments. Expertise in **requirements elicitation, BRD/FRD documentation, process modelling, and UAT coordination**. Currently transitioning into **Digital Payments / Payment Gateway Business Analyst roles** through structured upskilling, payment case studies, API walkthroughs, and simulations. Known for reducing rework and supporting defect-free releases

CORE COMPETENCIES

- Requirements Elicitation & Analysis | BRD / FRD / PRD | User Stories & Acceptance Criteria
- Process Modelling (As-Is / To-Be) | Gap & Impact Analysis | Functional Specifications
- UAT Planning & Coordination | Test Scenario Review | Defect Tracking
- Stakeholder Management | Workshops & Interviews | Cross-functional Collaboration
- Tools: JIRA, Confluence, Postman (API walkthroughs), Swagger, Visio, Lucidchart, Excel

PAYMENTS DOMAIN – FUNCTIONAL EXPOSURE

- Digital Payments lifecycle: initiation, authorization, processing, settlement, reconciliation
- Payment Gateway workflows: authorization, capture, refunds, retries, reversals, failure handling
- Transaction processing concepts: success/failure ratios, timeout scenarios, reconciliation reporting
- Conceptual understanding of ISO 20022 messaging and payments modernization initiatives
- Awareness of UPI / IMPS / BBPS flows and regulatory compliance considerations (KYC/AML, audit trails)

CAREER BREAK – STRUCTURED UPSKILLING (Jul 2025-Present)

Focused on transitioning into Digital Payments roles through structured learning, payment gateway case studies, BRD/PRD creation, API walkthroughs using Postman, ISO 20022 conceptual study, and financial services simulations.

No production deployment or client-facing work undertaken.

PROFESSIONAL EXPERIENCE

Associate Business Analyst – TSS Consultancy Pvt Ltd, Mumbai (Nov 2022 – Jun 2025)

Industry- Fintech (product)

- Led requirement elicitation and authored **BRDs, FRDs, user stories, and acceptance criteria** for regulated FinTech platforms.
- Developed **As-Is / To-Be process flows** and business rules, improving clarity for development and QA teams.
- Collaborated with product owners, architects, and developers to assess feasibility, dependencies, and impacts.
- Supported **UAT planning, execution, and defect resolution**, ensuring business sign-off and quality releases.
- Worked on API-led systems handling customer onboarding and transaction-adjacent workflows with compliance considerations.

Key Achievements

- Improved business process efficiency by **7%** through optimized requirement analysis and workflow redesign.
- Reduced requirement-related rework by **20%** by introducing structured documentation and traceability practices.
- Successfully supported delivery of **8+ software enhancements** with **zero critical production defects**.
- Recognized by leadership for improving collaboration between business and engineering teams.

Earlier Experience – Business Support, Reporting & Client Coordination

Various Organizations | 2016 – 2020

- Supported business operations through **reporting, and requirement clarification**.
- Developed strong foundations in **analysis, documentation, and stakeholder communication**, later applied in Business Analyst roles.

EDUCATION AND CERTIFICATIONS

- PGDM – Systems | MIT School of Telecom Management, Pune | 2016
- B.E. – Electronics & Telecommunication | Mumbai University | 2014
- Microsoft Azure Fundamental
- Business Process Modelling (UML & BPMN)
- Requirements Elicitation & Documentation
- Agile & Scrum Foundation
- Technical Writing Certification (Henry Harvin)
- Business Analysis Professional Program (IBAT)