A successful, intuitive leader with extensive global experience and success at a senior level within the Digital & IT sector during which he has held several challenging and exciting roles. His perseverance, honesty and high integrity, provide for effective leadership and optimal business relationships enabling him to effectively deliver results to an organization and its stakeholders”

**EMPLOYMENT HISTORY:**

|  |  |  |
| --- | --- | --- |
| Company | Position | Duration |
| I2cinc | Senior Business Analyst | Jan 2018 – Present |
| I2cinc | Business Analyst | Jan 2015 – Dec 2017 |
| I2cinc | Software Test Lead | Jan 2012 – Dec 2014 |
| I2cinc | Sr. Quality Assurance Engineer | Jan 2010 – Dec 2011 |
| I2cinc | Quality Assurance Engineer | Sep 2007 – Dec 2009 |
| Intellect Soft System | Software Engineer | July 2006 – Aug 2007 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **PROFESSIONAL QUALIFICATION** |  |  |  |

**Master of Information Technology (MIT)** *(Specialization in Software Engineering/Project Management)* **2005- 2007** The University of the Punjab

**ACHIVEMENTS**

* Successful delivery of **multiple IT** Projects in digital payments, prepaid cards, Credit Cards & Debit Cards System over the (VISA, Mastercard with ISO 8583 & EMV, Chip and Magnetic Strip Cards), , implementation of digital wallets *(ApplePAY, GooglePAY & SamsungPAY)* and Medical Insurance industry to improve user experience and digitization of business operating models for clients in Europe, UK, Australia ***(Australia POST & Bendigo Bank)***, USA, Canada and New Zealand.
* Successfully delivered credit cards, debit cards and ATM Cash Pick-up card programs for “Evolve Bank USA” to support financial services for multiple fintech companies to manage their Payrolls, Government Treasury Funds over the Mastercard network.
* Successfully delivered Non-Stop Core digital Banking solution for the client Zero-Financial with Web Bank USA including Web portals, Web Service APIs (RESTFul /JSON), Mobile banking apps (Android & iOS), credit card rules and program management road maps.
* Successfully replaced legacy system to a digital payments solution for ***Australia Post*** for Money send and emergency funds delivery through prepaid card rather using normal Money Order.
* Successfully delivered Prepaid card digital payments solution for **Bendigo Bank,** including Online Customer on- boarding process through Web Services APIs and cardholder Web portal.
* Successfully integrate a very complex CIBC Bank’s Internet Banking application with Bambora Onboarding & Payments APIs (mobile platform) with collaboration of Air Canada. (dev.na.bambora.com)
* Successfully integrate and change management of ACH NACHA banking transactions solution and Credit & Debit card *payment gateways (Authorized.net, cybersource.com & Vantiv.com).*
* Successfully implementation of Credit Bureaus (TransUnion, Experian and Equifax) for Credit History & AML evaluation and integration of CIP/ KYC (Identity & Document Verification) through LexisNexis USA for several organization.
* Successfully delivered Patient visits management for medical Insurance claims.

**SKILLS**

**Interpersonal Skills:** Strong team building, leadership and multi-tasking skills along with clear and effective communication and ability to work in challenging and complex environments.

**Tools & Languages:** JIRA, Confluence, Share Point, HP Quality Center, Test Director 8.0, SOAP UI, (VSS), SVN, Moodle, HP Quick Test Professional, MS Office, MS Visio, MS Project, DB Visualizer, LibreOffice, Eclipse, SnagIt, Unified Modeling Language (UML), BPMN and Kanban. Java Programming, PHP5.0, VB 6.0 Programming, HTML5, CSS, XML/JSON, SQL, Oracle PLSQL,

**Databases:** MS SQL server, MySQL Workbench, IBM Informix, MS Access and Oracle 9i

**EXPERIENCE**

**i2cinc**

**Senior Business Analyst**

**Jan 2018 – Present**

i2c, from its Silicon Valley headquarters, provides banking financial solutions to institutions, corporations and governments in six continents. It specializes in credit cards, prepaid cards, loyalty cards, digital payments processing, POS and next-generation commerce products and is a certified VISA & Mastercard processing partner. At i2c, my role was to ensure onboarding of new clients and initiating change management of old clients with proper delivery planning, so we can define and agree project scope, WBS, cost and schedule with all assumptions and risks.

**Responsibilities:**

* Elicited and translated business requirements from multiple stakeholders into tangible deliverables such as functional specifications, use cases, user stories, workflows/process diagrams, data flow/data model diagrams and conducting the workshops in an Agile working model using BPMN & UML notations.
* Ensuring new user experience and design could meet the technical implementation for the program without compromising on time and quality by reviewing wireframes and design prepared by UI/UX Team.
* Analyze areas for improvement, and Visa & Mastercard scheduled compliances implementation and implementing solutions in existing ISO 8583 online digital transaction processing standard, APIs, Web portals, iOS, Android and Web services (XML & JSON).
* Conducting remote client calls / meetings and give presentations and demos.
* Provide BA support to USA Technical Sales team for live product demos & workshops and conduct users trainings.
* Provide the Credit Cards solutions to the clients by selecting Interest calculation methods (ADB, Daily Balance, Adjusted Balance, Previous Balance) for their programs.
* Effectively communicate and concisely document requirements to the level of technical detail required by developers, testers, other staff, suppliers and clients at all levels.
* Lead the design and delivery of specific solutions through proactive consulting and advice to all business units.
* Monitoring performance and conducting UAT (“user acceptance testing”).

# Data Analysis

* Performing requirements analysis & designing reports and data extracts for the business needs.
* Prepares technical reports by collecting, analyzing, and summarizing information and trends.
* Designing the Report layouts.

**i2cinc**

**Senior Business Analyst**

**Jan 2015 – Dec 2017**

i2c, from its Silicon Valley headquarters, provides financial solutions to institutions, corporations and governments in six continents. It specializes in credit cards, prepaid cards, loyalty cards, payment processing, POS and next- generation commerce products and is a certified VISA processing partner. At i2c, I was working in the capacity of a Business Analyst/Solution Architect focusing on integration with payment gateways and end-to-end delivery of web and mobile applications.

**Responsibilities:**

* Analyze, review, and elicit business requirements to convert them to user stories.
* Measure, analyze and interpret customer data to assist predictive decision making.
* Produce BA deliverables such as functional & non-functional specifications, UI design (wireframes), use cases, release notes, training material, ER Diagrams, Data flows, Business Rules Specifications, Interface documentation and process flows for clients such as Nelnet, Kiwi Bank & Payoneer.
* Conduct backlog prioritization, design and requirements workshops.
* Provide effort and cost estimations on user stories.
* Conduct product demonstrations and presentations for key stakeholders.
* Work with Enterprise PMO to improve business analysis practices & processes across the company.
* Perform gap analysis and customize i2c’s product suite according to stakeholder’s needs.
* Analyze and facilitate network to network integration(s) against ISO 8583 standards and facilitate.
* Perform UAT (user acceptance testing) and content management across Enterprise using the SVN.
* Work on Process Improvement and reengineering to advocate product quality.
* Ensure end-to-end delivery of requirements by facilitating all aspects of SDLC.

**i2cinc**

**Senior Software Quality Assurance Engineer**

**Jan 2010 – Dec 2011**

At i2c, I was engaged testing of multiple projects after customization based on need of clients.

**Responsibilities:**

* Write, Design and execute test scenarios and test cases (Manual and Automated using QTP8.0).
* Involved in test plan preparation by reviewing the functional specification documents and perform Functional testing for Payment card industry standards to make sure our application stays up to standard.
* Also extracting the business requirements of repaid by reading the ISO8583 manuals of payment networks e.g. VISA & MasterCard from issuer prospective.
* C-Trust: Fraud Prevention and Detection System based on intelligence, self-learning algorithms and Neural Networks for financial industry.
* Gap Analysis between ‘As Is’ and ‘To Be’. Legacy system and new comparisons.
* Responsible to develop test cases and test scripts based on functional requirements gathered from Business Analysts and Software Architect.
* Communicating with Payment Networks e.g. VISA & MasterCard for the certification /Production implementations and for production issues.
* MasterCard: Testing of Core business implementation based on ISO 8583 protocol using direct connection with MasterCard network which is used for Transaction Processing in financial industry.
* Visa: Core Testing of business implementation based on ISO 8583 protocol using direct connection with Visa network which is used for Transaction Processing in financial industry.
* My Card Place ( [www.mycardplace.com](http://www.mycardplace.com/) ): Stored value card management system with Cardholder website, Customer Server Centre, IVR, Web POS, Card Program Manager, Card Production, Switch Networks, OLTP, IntelloAgent and lot of other modules.

**i2cinc**

**Software Quality Assurance Engineer**

**Sep 2007 – Dec 2009**

**Responsibilities:**

* Review of functional specification, write, design and execute test scenarios and test cases.
* Perform Black Box, Grey Box, Regression, Load/Stress, Sanity, and Performance Testing using JProfiler and effective defect tracking and reporting using Test Director.
* Perform System Testing for the Migration of existing Linux Based System to Sun Solaris Servers.
* Collect client’s requirements regarding various changes and escalate them to the concerned team for Development.
* Responsible for Bugs detection, reporting, resolution, regression
* Web service integration testing using SOAP UI
* Test planning, Test Execution and Test reporting and Perform Shipment Assurance.

**IntellectSoft System**

**Software Engineer**

**July 2006 – Aug 2007**

IntellectSoft System, provides life insurance and payroll management solutions. It works in UK and have clients in multiple countries. At IntellectSoft System, my role as software engineer was to design and develop patient visit management, new enrollments and report designs.

**Responsibilities:**

* Participating in design, implementing requirements and testing.
* Identifying areas for modification in existing features and subsequently developing these modifications
* Writing and implementing efficient code
* Determining operational practicality
* Maintaining and upgrading existing systems
* Training users
* Working closely with other developers, UI/UX designers, business and systems analysts for business cases reviews.