1. **Tell me about yourself**

I am currently with Bank Of America as a Senior Business Analyst and I have worked with various other companies such as Charles Shwab, Washington Mutual ,US Bank and Staples.

As a BA some of my core responsibilities are gathering requirements, documenting these requirements in the form of BRD’s and FSD’s, creating Use cases, communicating the requirements to my internal project team and also act as their point of contact on all business and requirement related questions.

I am very customer centric and during all my roles, I always emphasize a lot on delivering results with utmost customer satisfaction.

**RESPOnSIBILITES**

My main role as a BA was to gather requirements, coordinate with the client and document the requirements in a clear format.

* Freeze requirements, get client’s sign off on the SRS.
* Conduct joint meeting with developers and testers and explain about the application functionality
* Share SRS with developers and testers.
* Clarify doubts (for testers and developers) - If any
* Track project plan (project manager will prepare project plan)
* Conduct weekly review meetings for the development team to know development status and any risks
* Circulate MOM to all the stakeholders of the project.
* Coordinate while UAT is going

1. **Tell me about your current project?**

**BoFA ( Jan 2009 to Present)**

**Security Enhancement for Automatic Bill Payment through ACH Payment Gateway - Corporate Clients**

**Automatic Bill Pay** is the process by which BofA’s clients pay their vendors on a pre-defined date. BofA’s options for their corporate clients are:

* Pay fixed amount every month on a specified date to vendors.
* Pay full amount to vendors (E bill: Electronic Bill, when amount varies every month, the vendor sends a bill directly to BofA and the bank of behalf of it’s clients pays the amount to the vendors.
* Make Minimum payments to vendors.

Online Bill Pay is already in place with good security features for corporate clients of BofA. This is a very important BU for the corporation as we deal with vendors of major corps like Nokia, Cisco Systems, E Bay, Macys, JC Penny to name a few.

Enhancements are needed because of the changing demands of security in this volatile market. Hence to avoid security breach from hackers and phishers, BofA had to add more features to reassure protection to its customers.

Enhancements to existing security features that were are working on are:

1. Age out passwords of clients every 6 months.

2. 128 bit SSL encription.

3. Passowrd strength is analyzed and suggested by the system if it is Strong, Medium or Low.

4. Database back-up security, all back-ups are encrypted for data protection.

5. Strenghthening of site key image and phrases by making the customer add more than one image and phrase.

**CLIENTS :** Nokia, Cisco Systems, E Bay, Macys, JC Penny to name a few.

**DUTIES:** System Design Document(SDD), UML, RTM, JAD sessions, Satnd-up meetings, UAT, Wireframes, Triple constraint trade-offs, Bug Triaging, Liaison between fuctional and technical teams, GAP Analysis, Change Management.

**US BANK PROJECT(*Aug 07 – Dec 08*)**

Yes, the current project that am working on deals with an internal web based application called as the Risk Workstation. This application basically facilitates the various back office Lines of business’s to monitor, reduce and eliminate (MRE) issues related to customer initiated requests.

**It’s one of the applications which help the bank to identify fraudulent customers, accounts, deposits etc.**

For example, one such Line of Business is the Customer Identification Program (CIP), which deals with identifying the fraudulent accounts and tracking fraudulent customer by creating cases in the Risk Workstation application.

Risk Workstation provides a case management system through which the users can access and validate the customer information.

Similarly, I can give you one more example of a different lone of business using the Risk Workstation application.

The Envelope free ATM, where cases are created for all deposits which are considered fraudulent or risky. Most banks provide a service where customers can deposit checks without the envelope in the ATM’s.The check gets scanned in the ATM and is sent to the bank, so money gets credited into the customer’s account.

**In this way different groups in the bank are able to leverage Risk Workstation to monitor risk scenarios in the bank.**

***Washington Mutual(Jan 06 – Jul 07)***

**FOREX- Foreign Exchange Trading System Application**

This project was in the Cash Management division. The project Foreign Exchange Trading System Application was the enhancement of the trading system that Washington Mutual Bank used for foreign currency exchange for UK, Canada, and AUS etc.

**Who were your customers?**

I worked on an application called WMForex (Forex Trading System) which was used by WAMU customers. These customers could be retail customers or could be wholesale customers.

**Tell me about this application?( FOREX)**

Washington Mutual Foreign Exchange was a Internet-based foreign exchange trading and transaction reporting application which allowed users to initiate, approve and report on all foreign exchange and foreign currency account (FCA) transactions from a single source.

This application used to give real time updates on Foreign Currency Exchange rates. Customers can maintain standard wire instructions. E.g., a customer Joe Blow may have standard wire payment instructions that whenever he sells FOREX, don’t credit his WAMU account but send the proceeds to a Swiss account. Site of-course was an HTTPS site with 128 bit encryption.

Clients could easily:

* Settle transactions automatically to the user’s WAMU account.
* Obtain real-time exchange rates and execute Spot, Forward, and Window (time option) contracts.
* Maintain foreign currency accounts with WAMU Bank and access the account using WMForex with the ability to withdraw money from the account to send foreign payments.

Can you tell me your experience with Treasury Management?

I have a lot of experience working in TM projects,

**Charles Shwab: ( Feb 2005 – Dec 2005)**

**Project:** UAM is a web based application which authorizes the customers to the various products, services and functions provided by the bank. It allows the clients to use the products and also authenticates by providing different roles to the users. It handles individual settings of a product to different clients depending upon what the clients need. It also handles user level settings. It generates audit reports, weekly & monthly reports of transactions performed on the products.

**Staples ( Sep 2003 – Jan 2005)**

ECH is primarily a system which integrates customer data to yield a single version of customer "truth" to all customer-facing channels and office systems through multiple interfaces. ECH is built on the IBM CRM platform Websphere Customer Center. ECH consumes flat files as source data from various sources and processes the data to give single, complete and accurate record of the customers across the enterprise. The system helps gain control of data, reduce information errors, & eliminate duplicate data—all of which will enable the client to meet growth, revenue-generation & cost-reduction goals.

**Q: What is your experience with ACH?**

In my current project with Bank of America (Security enhancements of the Online Payment Gateway), I have been involved with ACH electronic fund transfers. I am very familiar with the way the ACH transfer works. How the request is made, who is the originator, which bank is the ODFI (Originating Depository Financial Institution), and which bank is RDFI (Receiving Depository Financial Institution), and what is the role of an ACH Service Provider (Federal Reserve).

Q. **What is your experience with wholesale banking?**

When I was working with WAMU, since I was a part of the wholesale division, I was exposed to a lot of projects that I helped out in.

One of the projects that I was involved with was moving from manual lockbox to a digital lockbox (In a manual lockbox service, WAMU used to send information about the checks received at WAMU on behalf of the wholesale customer in form of a hard copies of checks that were couriered over). In this project, we converted this manual process to an electronic process where company sees images in 2 hours of WAMU receiving it. I was involved in a project where the accounting department of the wholesale customer would receive electronic notification of activity on their account and that causes the wholesale customer to login to our lockbox reporting site to download the latest lockbox activity on their account. Staff doing processing reduced from 4 ppl (8 hrs/day) to 2 ppl (4hrs/day). One major benefit of this project was for the wholesale customer to see the images of the checks received on the lockbox reporting web site.

**Tell me about your XML experience?**

Analyzed the **XML Schema** for various web services to identify the business element and their characteristics.

Transactions that RW had to analyze used to come to RW through XML. E.g., Envelop Free ATM system would send real time XML messages to RW with information on who the check writer is, what is check writer’s account number, check writer’s routing number, amount of the check, date of the check, and the check recipient’s name, account number and routing number. Now, RW has all the information it needs to do a meaningful Risk Analysis on this particular transaction. My role in XML was to make sure that the XML schema between Envelop Free ATM and RW has all the tags that RW needs to do an effective job of Risk Analysis. Many times, I had to enhance the schema. E.g., in the initial schema, we did not think there was a need to put today’s date as a part of the XML information between Envelop Free ATM (EFA) and RW. Later on, we realized that we must explicitly also send today’s date as a part of the XML information between EFA and RW. We can’t just rely on system’s date for figuring out today’s date. So, I enhanced the schema of XML between EFA and RW to add this new tag.

**MERGER STORY**

I was in the Merger and Communications Team in the Wholesale division. The purpose of this team was to send out communications to the wholesale customers (anything ranging from JCPenny, Kaiser Permanente to Canvas InfoTech) regarding the changes that will happen due to the integration of the two banks.

In my case, bank of America acquired Merrill lynch so first thing they did was they changed the Merrill Lynch UI to give its customer a feeling of bank of America subsidiary ( introduce some links that will take the customer to bank of America website/ login changes). So my job was to prepare communication and to make sure that every department of bank of America wholesale customer like Clearing house (different states ) , Kaiser Permanente division ( KP Medical Group, KP Division of Research, Permanente Insurance Group in many locations) will be notified about this change and accquision news.

So this means the emails of this sort will go out :

I figure out the manner in which the communication will go out in this manner:

Email 1 : there will be a change , please aware of it

Email 2: we are changing the UI of recently acquired Merrill lynch investment bank

Email 3: The change will take place from “this” and format will become “this”

For preparing this communication, I was given the list of customer by production team and they asked me to pull out the information about these customer so that a communication can be send to these customers.I was snooping around the database, wrote queries and pull out the information about that customer. While gathering data, I was also doing data cleansing and scrubbing my making sure that latest data is pulled out, there is no missing information in the data and there is no irregularities or no inaccurate records in it and then resending it back to product team to make sure with them that this is the information they want. After validating the data with prod team,

It was a chaotic environment because there were lots of changes that were going on like informing customer about the new college rewards, informing them that now 6 months of check will be stored instead of 3 months. So I was working parallel in all these aspects to prepare communication for each change which I managed by entailed back to back meetings, clearing confusion and asking questions.

When communication was finally documented, it was gathered into group according to

1. Region:
2. High value.
3. Whether these customer were previously related to bank of America or Merrill Lynch.

Group by region emails means that we were dividing the emails into couple of waves to send out the customer communication.

**What is your understanding of data migration? What has been your experience with this?**

Data migration is transfer of data from one source to another or one DB to another DB. It is done when there are changes to the type of systems used by orgs, or if one system becomes redundant.

In my project with bank of America where we merged with Merrill Lynch, I had a chance to deal with data migration. Now that the Merrill lynch databases has to be moved, all the data had to be migrated and data mapping had to be done. How I did this? I acted as a requirements analyst for the following:

* Studied the existing system data tables to identify the fields and which were the primary fields and redundant fields.
* Did a GAP analysis to identify what the new system requirements were
* Listed down all the data fields that were mandatory and were required

Studied the data formats for both systems to ensure that the format was the same, provided suggestion for data scrubbing wherever necessary

* + The Merrill lynch system did not identify or recognize a comma in numbers like 100000 where as the bank of America database only accept commas. We had to take a call on which format to keep and which to get rid of.

1. **Tell me about your experience with CHANGE MANAGEMENT.**

In my last two projects, Bank Of America and US Bank , I was the change co-coordinator –Its a role that basically ensured that the Change Management process is being followed correctly.

At Bank Of America, I used an application called a Change Gear from Sunview Software,for accessing, prioritizing and sharing change requests. I was using the built in workflow of Change Gear Software to successively assign change request tickets to multiple teams.

I dealt with issues like firewall authorizations, creating accounts on our FTP servers, pointing Load Balancers to various databases, etc.

My responsibilities as a Change Coordinator were:

* Accept and review all change requests for completeness and accuracy.
* I have discussions with various other people in the team maybe the Techincal lead, QA Lead and understand the AS IS scenario in the project and what is the TO BE scenario after the change.
* Conducting weekly change review meetings with the CAB(Change Advisory board)
* Circulating RFCs for prior consideration
* Verifying initial prioritization of RFC(s) based on urgency and completeness of the RFC’s
* Identifying potential Urgent Changes
* Maintaining a change calendar for my team.
* Communication again is very important part of this process,I used to send across the CAB meeting notes to appropriate technology(DB group) and user groups(CIP)
* Reviewing implemented Changes to ensure they have met their objectives
* Reviewing outstanding RFCs awaiting consideration or awaiting action

In my recent project I have used change management software called Change Gear by Sunview Software. It’s very simple to use and very efficient.

It lets the person who requests the change include the following information:

· Name of person who requests change

· Date submitted

· Target date for the implementation of change

· Change control number (supplied by the change controller)

· Help desk tracking number (if applicable)

· Risk level of change

· Description of change

· Target system name and location

· User group contact (if available)

· Lab tested (yes or no)

· Description of how the change was tested

· Test plan

· Backout plan

· If successful, changes migrate to other locations (yes or no)

· Prerequisites of other changes to make this change successful

Change advisory Board (CAB) includes representation from networking operations, server

operations, application support and user groups within your organization. The team should review all change requests and approve or deny each request based on completeness, readiness, business impact, business need,and any other conflicts.

Communication also forms a key component of the change management process.

**Web meetings or conf. call meetings exp**

A lot of my business calls are conference calls. When I schedule conference calls, the software I use is gotowebinar. It’s extremely easy to use. I find myself starting it up almost every day to provide training to new hire and DA support or holding meetings with business users and other employees. It’s become a tool that I use as often as email, and now when discussing issues like requirements or data issues , my clients expect me to offer them a meeting ID so that we can just get onto someone’s desktop and work on an issue first-hand and I also like to use a webcam so I can see the people I’m talking with and so they can see me as well—expressions and gestures add a lot to understanding another party.

Gotowebinar is a web conferencing service that enables businesses of all sizes to conduct online events easily, securely. Using the Gotowebinar Dashboard, organizers can easily check attendance patterns, monitor attentiveness, and identify which attendees have questions. Businesses can easily record Webinar for later viewing by prospects and customers.

**Your experience with off shore teams ?**

I’ve utilized offshore teams on several projects and for the most part it has been a great experience.  The education level, dedication, focuses and overall work ethic has been very strong.  My only problems so far have been with time zones and sudden unavailability of a particular team member.  On one occasion in my last project, a team member in a certain country announced he was getting married the following week and would be off the project for a full month as was the custom in their country following the wedding.  The real problem there was not with the QA tester but with the US-based manager who knew this and had failed to communicate it to me and obtain a suitable replacement in the proper timeframe. This was not good because it put a extra workload on other team members.

**What is you experience with Treasury Management?**

I have a lot of experience working in TM projects. In my current project with Bank Of America , I am working on a ACH project where we are enhancing the security of the automatic bill payment.

Apart from this, I have worked on an FOREX project and a Lock Box project in Washington Mutual.

One of the projects that I was involved with was moving from manual lockbox to a digital lockbox (In a manual lockbox service, WAMU used to send information about the checks received at WAMU on behalf of the wholesale customer in form of a hard copies of checks that were couriered over). In this project, we converted this manual process to an electronic process where company sees images in 2 hours of WAMU receiving it. I was involved in a project where the accounting department of the wholesale customer would receive electronic notification of activity on their account and that causes the wholesale customer to login to our lockbox reporting site to download the latest lockbox activity on their account. Staff doing processing reduced from 4 ppl (8 hrs/day) to 2 ppl (4hrs/day). One major benefit of this project was for the wholesale customer to see the images of the checks received on the lockbox reporting web site.

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