**Bank of America, San Francisco, CA May 08 – Present** *Sr. Business Analyst*

Bank of America wanted to integrate a secure, reliable, and simple tool for customers to accurately calculate their cash positions using bank account data provided by its Web-based online treasury management service, CashPro. The Project involved in created a solution that takes advantage of the XML capabilities of Microsoft Office Excel to automatically populate cash-position spreadsheets with live data from CashPro.



Responsibilities:

* Coordinated meetings with our IT Development team and our clients in order to understand the scope of the project and understand the requirements
* Designed the business requirement collection approach based on the project scope and SDLC Methodology.
* Identified opportunities for business process improvement and initiated efforts to make improvements.
* Identified, researched, investigated, analyzed and documented business processes.
* Implemented a structured system development methodology with emphasis on Rational Unified Process (RUP) that dramatically improved productivity and reduced errors.
* Conducted JAD Sessions periodically with various stakeholders at various phases of the Software Development Life Cycle (SDLC) to discuss open issues and resolve them.
* Conducted GAP analysis and also performed user acceptance testing (UAT).
* Analyzed and identifies use cases from the requirements.
* Created UML Diagrams including Use Cases, Activity Diagrams.
* Prepared Data Flow Diagrams (DFDs) and ER Diagrams using Rational Rose thus defining the Business Process Model and Data Process Model
* Used object oriented analysis to design system to meet user requirements. Conducted design sessions and code reviews
* Used MS Project to manage schedules, deadlines and resources and collaborate on the project.
* Performed business analysis and assisted the project manager in risk analysis of the application to identify the key risks involved in the project.

Environment: XML, MS Word, MS Excel, MS Access, MS Project, Microsoft Project, Rational Rose, Requisite Pro, Oracle 9i, .Net, SOAP, WSDL

**What is the project about?**

BofA has a treasury management group. Treasury management group does what? TM helps in managing cash of the firm (the wholesale customer or the client of the bank). Cash that is coming into the bank for the firm could be invested in stocks, in REITs, gold, etc. So, basically, Treasury management group deals in cash management for the firm.

TM group has a product called CashPro Web (Henceforth, CashPro). CashPro Web is a treasury management tool of BofA. CashPro is a portal hosted by BofA. Used by the firms. Keep in mind that these firms do not necessarily have to have a banking relationship with BofA.

Can CashPro Web be used to put stop payment on checks even if the firm does banking with a third bank (not BofA)?

Aman to find out!

Aman to also spend 8 hours on this site, exploring every single page and answering questions like “What is Positive Pay”, “What is Lockbox”.

The project involved building CashPro Accelerate which is a unique spreadsheet that provides the tools that helps firm to quickly and accurately perform cash forecasting and gather information to create customized reports. This automated solution eliminates the keying errors associated with manual data entry and reduces the time involved in gathering data and manually calculating your cash position.

**Who are the various firms that used your software?**

Aman to find out name of 5 top clients of CashPro Accelerate.

**Solution:**

CashPro web took advantage of XML capabilities of MS Excel to automatically populate cash-position spreadsheets with live data from CashPro as well as from multiple locations of the firm.

**XML** is used to share business information on the Web without worrying about incompatible programs, computer networks, data structures, and operating systems. Because XML is not limited to proprietary computer languages; it enables the exchange of information between normally incompatible systems.

**Benefits:**

With this tool, you'll know the exact amount you have to invest, thereby freeing you to focus on selecting which types of investments best suit your business…

\_ Improves firms’ liquidity management

\_ Saves firms hours a day

\_ Provides a unique value-added capability ???? Marketing shpeel! Avoid!

\_ Creates a competitive edge

\_ Increases customer loyalty

**Before:**

* + Earlier Treasury Manager at the head office used to get an email from different branches to get the cash balance from those offices…
  + Most clients used spreadsheets to manually enter account data provided by CashPro®, BofA online treasury management service (data here is receivables, payments, information reports,,etc)

**Now:**

* + - * It auto populates with account data from CashPro
      * Allows downloading all the balances from different accounts
* It make use of Multi banking reporting--
* Reduces time from 4-6 hours to under 1 hour
* SWIFT MT940 were used that tells us what is the balance from that banks system
* Pull all of the balances

**How it helped the clients?**

* **Before**, our customers could not see the details behind the data. **Now** they can see the wire transfers or checks associated with the numbers.
* Previously, cash-position worksheet data was only good for a day. But CashPro Accelerate saves the data on a client’s local machine, which helps in trend analysis to improve customers’ understanding of their liquidity management

**What is S.W.I.F.T MT940?**

The MT940 (MT = Message Type) electronic account statement is an international standard that was developed by S.W.I.F.T. in Brussels for the paperless transmission of account information. This standard is used by banks all over the world. In particular, MT940 is used to provide bank information to clients' cash management, treasury systems and accounting application

* CashPro is responsible for generating financial data and CashPro Accelerate is the client for viewing and manipulating the data in an Excel-based interface with security enhancements. By automating the BAI feed, the solution accelerates the creation of each XML-enabled Excel cash-position worksheet.
* Data fields in a CashPro Accelerate spreadsheet are protected, which helps prevent the alteration or misinterpretation of encrypted figures. The bank’s customers can now import their account information directly from CashPro into an Excel spreadsheet running on their local machines to access real-time cash management positions.

**Who originated this idea for CashPro Accelerate? Why was the idea born?**

BofA’s various customer firms had requested the Product Managers (the business team of CashPro Web) many times to relieve them of the daily manual task of reconciling cash positions of various locations. This project was born out of these requests directly from the end users (firms finance guys). To get a proper gauge of how much interest is there, I compiled a marketing survey to send out the feelers to various firms who were already using CashPro Web. Which marketing survey software did you use? Aman to find out!

**What was your role in the project? What duties were you performing!**

* There was a survey of various firms. I traveled extensively to go meet the treasury managers of the various firms to understand how they used to collate data from their various locations.
* I recommended data transfer using XML!
* You interacted with the managers from various locations to understand the current layout of the Excel file so that I can create specific directions for the developers of CashPro Accelerate as to what the compiled file should look like.
* I also worked on the timing issues. I got to the bottom of the timelines by which the statements are ready on the various locations and what time should CashPro Accelerate pull down data from various locations/their banks (AMAN to find out if this pulling down is automated or someone has to flick a switch. If Aman cannot find out the answer, he will make up an answer and stick to it. Most probably, Aman likes to believe that this was user invoked function).
* I also created Requirements Traceability Matrix and WBS to monitor the progress of the project

**CashPro Online- additional**

* It incorporated Web 2.0 technology (web development over the years that allow user interaction, information sharing etc.). CashPro Online was also built on an SOA model. It has the ability to maintain itself without any interruptions in service,
* CashPro Online isn't just a treasury portal—it's a treasury, liquidity and debt solutions portal.
* It provides infrastructure that supports three client segments: business banking, middle market commercial banking and wealth management. The portal provides information specific to their segments with regard to products and the knowledge associated with those products
* It will be available to new clients and roughly 40,000 users now using a previous version of CashPro. Bank of America clients who have been using other portal technology will be converted to CashPro Online in 2010."

**Did you host JAD sessions? Who were the key role players? Explain in detail**

**3 paragraphs here! Think about the problems that you were trying to resolve in this JAD session!**