

I have more than 10 years banking experience on digital banking initiatives with Business Analyst skills and experienced in UX, Governance. A passionate problem solver deploying a variety disciplines whether it be IT, Legal, Compliance, Data, BCP. Pioneer in current Digital Banking team setting up the Consumer Internet Banking, launched the first 2 generations of Mobile Banking Apps, first P2P payments in Singapore, Apple Watch on Business Internet Banking. Wide range of skillsets with proven ability to in running projects from requirements, specification stage, managing test strategy to rollout and post implementation support. Understanding of both the business and technical to bridge the gap with stakeholder management skills. Analytical, detail oriented and excellent understanding of risk and controls. Excellent verbal communication and presentation skills, with ability to articulate in various written mediums. Took ownership of the problems as Product Owner and reliable to resolve the issues or escalate depending on context.

## Areas of Expertise include:

- Customer journey
- Problem Solving Skills finding Root Cause
- Business Analysis
- Data Analysis & Reporting
- End to end Project Delivery
- Use Case
- Agile and Waterfall
- Customer Engagement & Stakeholder Management
- Business Requirements
- Mobile UI design
- Impact Assessment & Risk Identification
- Communication skills to bridge between Business and Technical

**Technical Tools:** Sharepoint, Confluence, Asana, aha! (basic), Python, MySQL, Tableau, Ms Excel, Postgres(basic), Balsamiq, AS 400, RSA AAOP,  
<https://github.com/dabblerc>  
<https://public.tableau.com/profile/williams1741#>

**Personal Achievements:** *Demonstrated ability to execute turnaround efforts, in one case increasing the user base by 250% and grew the active user base by 200%. Launched the first P2P solution in Singapore and first 2 generations of Maybank mobile banking.*

**Awards:** Asian Banker Technology - Best Single Country Mobile Banking Project, 2014,  
Retail Banker International Asia Trailblazer - Product Excellence in P2P Payments, 2014  
Mob-Ex - Best mCommerce Solution (Gold), 2014  
Maybank - Maybank Innovation NOBEL, 2011

## Professional Experience

**Maybank • January 2019 to Present**

### Digital Governance Manager

Pioneer in a new Governance Team to address a long-standing audit issue. Direct the efforts for policies and procedures, aligning fraud operations with regulatory requirements. Understand and implement technology-driven innovations as it relates to fraud management. Fraud manager to identify real incidents versus false-positive reported. Business Risk Compliance Officer with duties including as BCP coordinator during the Covid 19 pandemic. Identify manual processes opportunities for RPA. Outsource key critical systems such as hosting of Fraud Monitoring System and API Gateway.

## **Some of the Projects Delivered:**

- Implemented ePayments guidelines and delivered a compliant ePayments notification system.
- Creation of a heuristic based Fraud Monitoring System and establishment of a fraud team as part of a mobile replatform project costing \$2M. Collaborate with Head Office developers throughout the project and built mechanisms for effective tracking, reporting, and feedback on Fraud Roadmap with leadership and stakeholders
- Review impacts arising from regulatory surveys on outsourcing and partnering with Outsource Owners to address gaps. Guide project team on their outsourced arrangements for project value costing \$4M.

**Maybank • January 2014 to December 2018**

## **Business Internet Banking Product Owner**

Took ownership over a channel that has no Product Owner for years. Drove the development of business internet banking solutions, increasing transaction volume, growing transaction value, reducing processing time, and enhancing processing accuracy. Developed and executed key initiatives that streamlined processing and leveraged new technology to enhance the user experience. Managed projects from concept through delivery, defining the scope, measuring progress, and delivering solutions. Articulate the features of the platform to various IT teams, and to front liners as part of Cash Management workshop and collaborate with various stakeholders to evangelize. Communicate between parties to achieve the best business value.

## **Some of the Projects Involved and Delivered:**

- Improved onboarding process by eliminating operational bottlenecks and improved turnaround time up to 40%
- Increased the user base by 250% and grew the active user base by 200%
- Delivered breakthroughs enhancing the customer experience, including an innovation displaying account balances on Apple Watch and iPhone.
- Improvements of TT processing by automating some of the processes
- Involvement in PayNow for Corporates
- Various enhancements to payments systems including payroll, payment to business credit card
- Innovate within unit introducing traceability matrix for testing
- Involvement in setting up of dashboard working with various stakeholders to track key metrics

**Maybank • January 2008 to January 2014**

## **Consumer & Mobile Banking Product Manager**

Pioneer member in the Consumer Banking Internet Team. Executed strategic projects, identifying new technology and implementing advances to maintain cutting-edge systems. Review UAT, PIV Test Cases and work closely with Development tester team to troubleshoot, analyze and resolve product development issues. Identified technical innovations, conducted market research, and proposed enhancements. Implemented new technologies that supported the company's strategic vision, including the first two generations of Mobile Banking. Demonstrated expertise in P2P payments, achieving industry recognition based on creation of a new P2P payments source, funds transfer solutions, and fraud prevention products. Evangelized the use of mobile UX to improve usability

## **Some of the Projects Involved and Delivered:**

- Led the deployment of the first two generations of mobile banking, increasing the Internet Banking Base by 90% and transaction volume by 100%.
- Built the first and award-winning P2P payment in Singapore that enabled payment to another bank paying to a mobile number.
- Managed the projects to improve Internet Banking security such as Daily Transaction Limits, Transaction Authorisation Code to overcome MITMA threat.
- Innovate within unit introducing UX, story boarding for Mobile development

- Reskinned Desktop Internet Banking and delivered various enhancements to improve customer UX. Multiple enhancements features including first generation of eStatement, New Year Notes reservation. The enhancement of New Year Notes reservation was featured in the media as an innovation to reduce branch queues.

## Education

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University of London • London, UK - **Bachelor of Laws**, 2006

University of Malaya • Kuala Lumpur, Malaysia - **Bachelor of Information Technology**, 2002

### Certificates & Licenses

#### Project Management

NICF - Project Management for Information Systems (2008), Scrum Alliance – Certified ScrumMaster (2020),  
UiPath – RPA Business Analyst Training (2020)

#### Banking

IBF – CBCE1 CBCE2 CACS1 (2017)

#### Agile & Web

Scrum Alliance Certified Scrum Product Owner), Google – Ads Fundamentals (2019)

#### Data

Dataquest – Python For Data Science: Fundamentals (2020), Pandas and Numpy Fundamentals (2020),  
SQL Fundamentals (2020), APIs and Web Scraping in Python (2020)

#### Problem Solving

NICF - Systems Thinking & Root Cause Analysis (2018)

#### Governance

BCCE (In Progress)

## Causes

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Fort Canning Toastmasters as VP Membership (2013-2015)