Contact: +91 9597878754

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# **Profile Summary**

Over 7 years in Global Payment and loan industry with in-depth technical and business knowledge hands on Experience of design & development, implementations, business analysis, technical consultancy and project management in this field. Successfully managed / executed several mission-critical and large scale projects.

## **Academic Credentials**

•	MBA (Finance and system) – 77% Velammal Engineering College  Chennai	2013
•	B.E Computer Science and Engineering -70% Tamilnadu College of Engineering   Coimbatore	2011
•	12th   Viveaham Higher Secondary School, Dharapuram-75%	2007
•	10th   RKR Higher Secondary School, Udumalnet-86.6%	2005

# **Technical / Functional Competency**

Database	Oracle 9i/10g
OLAP	SQL, PL/SQL,VBA(macros),Python
Modeling Tools	Rational Rose, Plats(illustration Tools)
Operating System	MS Windows, Unix
Core Banking System	Net Oxgen,Finacle, Murex
Methodologies	Waterfall, Agile and Incremental
<b>Documentation Tools</b>	MS Office Suite, Microsoft Dynamic CRM
Testing Tool	TFS
Project Management Tool	EPPM, ZOHO internal Tools
Application Testing Languages	HTML,XML

# **Work Experience Summary**

- Worked with Mind gate Solution private limited for Senior Business Analyst from Feb 2019 to Still Date.
- Working with Unimoni Global business services in Remittance industry for Business analyst from June 2018 to January 2019
- Working with Wipro Limited as Associate consultant in Barclays Banking Analytics team for Techno Function Consultant with testing role from Jul 2014 to Apr 2018

## **Project Experience**

# **Mind gate Solution Private Limited**

Feb 2019 – September 2020

(Senior Business Analyst)

## **Roles and Responsibilities (Onshore/Offshore):**

- ❖ As a Product Business Analyst for a Payment Channel Gateway (E-Collect), I am responsible for all the interactions with the client and the SMEs to understand the requirement and create the business end-to-end test scenarios as per the clientrequirement.
- Supported Host-Host(H2H)-Phase-1 and Phase 2 UAT phase from GiB- Bahrain interacting with all thestakeholders

# **H2H Payments: (Project 1)**

- Have delivered Phase-1 of Host to Host (H2H) Product/Services for the banks and its corporate customers. The key objective being the corporate customers be able to do domestic and international payments initiated from their ERP for their employees (salaries), payments and beneficiary registration in a simple and secure approach through H2H systems. The objective of this product is to automate the uploading, validation & approval part of the process so that the corporate can export the payment file directly from the ERP (Enterprise Resource Planning) to the destination system like UBS, e-Banking, e-Collect etc.. Post file validation & approval performed at the middlewaresecurely.
- Below are the SWIFT Payment Formats which were delivered as a part of Phase-1H2H
  - MT-101
  - MT-103
  - PAIN V1
  - WPS-KSA(Wage ProtectionSystems-KSA)
  - WPS-UAE(Wage ProtectionSystems-UAE)
  - BulkPay
- As a part of Phase-2, we are delivering the below file formats and additional tags in PAINformats
  - MT900- Confirmation of Debit
  - MT910- Confirmation ofCredit
  - PAIN V3 and PAIN V5 InvoiceTags
  - Signatory Verification for Bulk Pay Formats

## **EFTS – Electronic Fund Transfer (Project 2)**

Electronic Bill Presentment and Payment (EBPP): is a service supported by the Electronic Fund Transfer System (EFTS), which was introduced by the Central Bank of Bahrain (CBB), which allows customers from inquiring about their telephone, electricity, or any other bill. Participant banks settlement is performed at the end of clearing session through the CBB RTGS service, where banks shall credit billers account within 45 minutes of successful settlement.

#### **Invoice Matching & Reconciliation (Project 3)**

Invoice Matching & Reconciliation (IMR) is a unified solution which helps corporate customers of bank to easily manage the collections and reconciliation services (Online and Offline).

This module will help the customer to upload their invoices which raised and expecting receipts of payment against this and subsequent update of Credit note or Debit note (if any). Reconciliation will happen based on the invoice amount uploaded and collection account statement with relevant mapping fields.

Unimoni Global Business Services (Senior Process Analyst-IT PMO) Apr 2018 –Jan 2019

Unimoni Global Business Services, a leading global provider of money transfer, foreign exchange, payments and credit solutions. The XM BIZ portal system at the Unimoni Group was designed to propose of transaction.

#### Roles & Responsibilities

- Extensive experience in analyzing and documenting business requirements and functional/non-functional specifications.
- Work closely with the development team to verify that business needs are fulfilled and deliverables are produced quality and time.
- Developed system requirements specifications encompassing Functional and Non-Functional requirements.
- Documentation of the Functional Requirement in FRD
- Good knowledge and experience in handling payments initiated via UI and file
- Lead and coordinated full QA process lifecycle for QA Integration, UAT and regression testing activities.
- Developed plans for verification and validation of requirements at all levels so that

## Wipro Technology Limited (Project Engineer) July 2014 – Apr 2018

Barclays bank offers a full range of Prime and Future trade product including Fixed are variable rate. A variety of financing programs you may not find elsewhere fixed and Variable rate and innovative down payment, qualifying, and payment options. It was a Clint-server based application was part of the maintenance and enhancement team working on multiple projects simultaneously.

#### **Roles & Responsibilities**

- Interfaced with stake holders and facilitated between Clint and the IT Department.
- Worked as a liaison between business users and developers to submit requirements
- Changes, Clarify questions and issue.
- Extensively experienced for organizing and documenting requirements, preparing
- Use cases, writing business documents and reports in Pre-Testing Phase.
- Developed data flow diagrams, illustrating the flow of data from the legacy systems into the application database Tables, along with checkpoints for testing/verification.
- Worked on a team environment to finalize use cases to develop functional and detail
- Design specifications of the application.
- Participated in JAD sessions for requirement, feasibility and risk analysis with various
   Stakeholders, including designer's developers, QA and management to identify critical and high risk areas of the application.

## **Project 2 (Mortgage)**

The Netoxgen system at the First republic bank Financial Group was designed to Enable Default mortgage Management to propose loan modifications that will enable borrowers to make timely payments and avoid loans from going into an inactive status It also had the ability change the terms of a loan at any point in the loan, that is, restructure a loan with different interest rate, amortization schedule or as per the monthly payment including HELOC and High risk loans.

#### Roles & Responsibilities

- To establish a tiered and committee based manual approval process
- To extend the manual loan approval process by adding controls to final evaluations
- Facilitated and participated in the meeting sessions with the business users and stakeholders to define the project scope and boundaries using the RequisitePro.
- Involved in identifying business process and developing business process flow diagrams for preapprovals.
- Involved in creating User Manuals and training end users.
- Conducted timely requirement review sessions with the Stakeholders and business and end users to ensure the product verification.

# Pure Chem Pvt ltd and MIS Reporting

Executive assistant July 2013-Apr 2014 Roles & Responsibilities

- Create daily reports in designed Excel spreadsheet with pivot tables.
- Identified data issues and provided recommendations for resolution to ensure optimal performance.
- Performed and conducted complex reporting analytics
- Diagnosed and addressed operational data requests

## PERSONAL DETAILS:

Father's name : Thandapani
Mother's name : Vijaya Thandapani
Date of Birth : 15-04-1989

Gender : Male

Languages known : Tamil, English

Nationality : India Interest Hobbies: Internet browsing, Reading.

Contact Address : 46/47 N.N Pettai Street,

Dharapuram-638656.(District-Tirupur)

#### **DECLARATION**

I do here by declare that the above information is true to the best of my knowledge

Place: Chennai Signature

Date: (Ganesh Kumar. T)