DEEPA ITAGIKAR

Product Owner

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SUMMARY

12+ years of Technology, Business & Data experience. Deep Understanding of various Banking Processes & Products within Global Financial Crimes, AML, Regulatory, Consumer / Retail Banking and Finance & Risk.

Have experience running teams in a multi-vendor setup. Seasoned professional, with outstanding project planning, execution, monitoring and resource balancing skills. Possess very good organizational skills, with the ability to multitask and deal with shifting priorities.

DOMAIN

- Risk, Compliance & Regulations
  - Financial Crimes
  - AML/KYC
  - Economic Sanctions
  - Banking Secrecy Act
  - USA Patriot Act
- Consumer /Retail Banking
  - Products & Services
  - Video Teller Machine
- Telecom
  - Billing

SKILLS – DATA & TECHNOLOGY

- Data
  - Data Architecture, Data Modeling
  - Data Warehousing
  - Data Sourcing, Data Mapping
  - Data Governance, Data Quality
  - Data Catalog
  - Reporting / MI
- Technology [From Analysis Perspective]
  - SQL, AWS Athena
  - SAS
  - Teradata
  - PySpark
  - Tableau
- Tools
  - ERWIN
  - JIRA, Confluence
  - Visio

Project Experience

Financial Crime Solutions: Management Information Reporting

- Product Owner	Nov 2022 – Present
- Business Functional Specialist (Business Analyst)	Jul 2022 – Oct 2022

Danske Bank

MIR Squad provides reporting & dashboard capability to aid in financial crime detection & prevention. Working as Product Owner for the squad.

Product Ownership: Product Roadmap & Strategy. Instrumental in moving Quantexa Coverage Heatmap (QCH) project's status from Red to Green. Expanded the scope of Product from Tribe to Domain.
Product Development: Re-Design & Develop Data Product that enables Management Information. Impact assessment & transition plan for cloud (AWS) migration.
Projects: Delivered following projects:

- Quantexa Coverage Heatmap (QCH): Design & Build AML coverage reports on Trades & Securities data for regulator (via Transaction Monitoring - FLOD group)
- Scenario Coverage Heatmap (SCH): Build AML coverage reports of payments & it's consideration towards scoring logic for Resolution in terms of Estonia matter
- GDPR Design & Implementation for the Squad.

Leadership: Running a global squad of 10 member across roles like Data Engineer, Data Architect, Business Analyst & Data Analyst.

Finance & Risk: Common Data Model

Business Analyst / Data Architect	Jul 2021 – Jul 2022

NatWest Group (Formerly - Royal Bank of Scotland)

Lead Business Analyst within Common Data Model which is a data warehouse for multiple Finance & Risk datasets. This is consumed by various stakeholders like Credit Risk, Liquidity Risk, regulatory reporting teams, etc. Key projects undertaken:

Design: Built Data Model for 15 commercial banking data classes that includes customer & transaction data. Involved in all stages such as identifying golden sources, data discovery/analysis, data mapping, implementing data governance and stakeholder buy-in.
Implementation: Lead the production implementation of 5 commercial banking data entities. Involved in planning, resource allocation, obtaining approvals/sign-off and BA checkouts.
Leadership: Running a team of 5 Business Analysts across 2 vendors. Coaching & mentoring the team. Interfacing with Technical Design Authority on design aspects and future roadmap.

Global Financial Crimes Technology: Automated Detection & Channels Risk

Business Analyst	Jun 2014 – Mar 2017

Bank of America

Horizontal Solution/Technical Business Analyst for a group of systems that provided automated detection & channels risk platform. Systems include Base View, Customer Profile, AML Detection Channel Platform etc. Systems enable suspicious transactions/activity monitoring & detection of potential money laundering resulting in Suspicious Activity Reporting (SAR) filing. Key projects undertaken & problems solved:

AML Coverage Verification & Remediation: Part of PART 30 private consent, project required verification of coverage of entire products & services across the bank across geographies to ensure all transitions are monitored via AML channels. Performed Scenario code / model analysis to identify potential gaps, proposed solutioning approach, prioritization and reached out to respective LOBs for approvals. Worked closely with Financial Intelligence Unit (FIU) and various line of business-like Consumer & Small Business Banking, Commercial Banking, Wealth Management, etc.
Base View Data Sourcing: Responsible for Sourcing transaction data of multiple products & services from 12+ systems. Key Products & services include: Wires (U.S. & Non-U.S.), checks, payments, deposits, ACH, ATM, Remittance, Money Service Business (MSB) etc. Involved in identifying the source, performing data analysis, identifying the transactions, data sourcing, business rules writing, data mapping and data quality controls.
5 years history transactions: As part of fulfilling audit findings - Identification, Analysis, Extraction & Onboarding of back dated (2009-2013) 10 million records from organization's Transaction Warehouse for following products & services: Person to Person (P2P), Next Day /3-day (ND3D- Automated Clearing House), BillPay services, Fx .

SKILLS – PROCESS & METHODOLOGY

- Business Analysis Body of Knowledge
- UML
- Product Management
- Project Governance
- Agile [From ownership perspective]
  - Backlog Refinement
  - Sprint Planning
  - Sprint Review
  - Retrospective
  - Daily Scrum / Stand-up

RECOGNITION

- Bank of America's Platinum Award – 2016
  - Value: Deliver Together
- Bank of America's Silver Award - 2015
  - Value: Deliver Together
- TCS Spirit Card

EMPLOYMENT HISTORY

Infosys [Post DanskeIT Takover]
Bengaluru, India
1-Sep-2023 – till date
- Product Manager

Danske Bank
Bengaluru, India
1-May-2023 – 31-Aug-2023 [interim from Nov-2022]
- Product Owner
11-Jul-2022 – 30-Apr-2023
- Chief Business Analyst

NatWest Group
(Formerly Royal Bank of Scotland)
Bengaluru, India
5-Jul-2021 – 7-Jul-2022
- Business Analyst B8

Bank of America
Charlotte, N.C., U.S
16-Jun-2014 to 3-Mar-2017
- Vice President, Cnslt – Bus Tech Intg. [Business Analyst]

K-Force
Charlotte, N.C., U.S
3-Mar-2014 to 12-Jun-2014
- Analyst

Tata Consultancy Services
Charlotte, U.S & Chennai, India
9-May-2007 to 28-Feb-2014
- IT Analyst & Assistant System Engineer

EDUCATION

Bachelor of Engineering – Electrical & Electronics from SDM College of Engineering & Technology, Dharwad, affiliated to Visvesvaraya Technological University, Belgaum, India

Online Banking: Bill Pay Service

Business Analyst   Mar-2014 to Jun-2014
Ally Bank

Bill Pay is a service which allows customer to setup bill payments to businesses and individuals from their online banking accounts

Design: Prepared Business Requirement Documentation. Designed Use Cases for e-Commerce functionality like Online Money Transfer and Bill Pay.
Other: Worked on Pop-Money – an easy, secure and fast online payment service.

Consumer Banking Technology – Video Teller Agent/Video Teller Machine

Business Analyst   Jun 2012 – Feb 2014
Bank of America

Video Teller Machine (VTM) combines traditional ATM & Video Conferencing capabilities with people interaction to perform routine banking transition. First machine was piloted to general public on April 10th, 2013

Design: Prepared High Level Design document for VTM. Provided support to the development team in identifying real world use cases and appropriate work-flows. Worked with business partners to understand requirements and prepared Business Requirement Document. Drafted use cases and scenarios based on Business Requirement Document
Fraud Detection: Instrumental in Fraud Testing. Design & Analyze complex Fraud scenarios. Suggested comprehensible fraud alert verbiage for better agent's quick response times.
Quality Assurance: Design & Execution of Test Cases/Scripts. Data creation for the team. End-to-End Testing with Various Teams (Mainframe, Middle-ware, Database).
Quality Assurance: Propose Work-around solutions to live agents for defects and

Project & Portfolio Management

Business Analyst   Mar-2011 to May-2012
American Insurance Group (AIG)

Project was customization of vendor (HP) tool – Project & Portfolio Management (HP-PPM) to meet management needs for effectively managing project and portfolio.
- Prepared Business Case
- Requirements elicitation with stakeholders
- Prepared Business Requirement Document
- Prioritized and Organized requirements
- Maintained requirements for re-use

Global Commercial, Corporate & Investment Banking Technology

Developer / QA Analyst   Sept-2009 to Feb-2011
Bank of America

Set of tools that are used to evaluate the Pricing Decision for Commercial, Corporate and Investment Banking Analysts.
- Development of PL/SQL Scripts
- Preparation of Traceability Matrix
- Design and Analyze complex functional scenarios

Cable/Wireless Billing

QA Analyst   Jul-2007 to Aug-2009
Rogers Communications Inc.

Set of applications used for Billing and Statement.
- Worked as Functional Tester and Test Analyst
- Preparation of Low-Level Design Documents
- Developed & executed test scripts/scenarios according to test specifications/requirements