

# JADESOLA O. OLUFOWOBI MIT, ITIL

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## SUMMARY OF QUALIFICATION

Detail oriented **Business Analyst** with expertise in multiple business domains, tailoring to Small Business financial and Fintech Open Banking needs. With seven (7) years of work experience in the banking industry, led business analysis effort by identifying opportunities and finding solutions to achieve better business results. Expert in managing major clients and accounts at head office level. Strategic thinker and problem-solver with excellent business presentation skills. Great initiative, influence and negotiation skills. Strong collaboration, communication, and interpersonal relations skills.

**Open (API) Banking | Business Analysis | Project & Product Management | Change Management | Customer Care  
Product Marketing | E-Commerce | Web Payment Service | Business Banking | Revenue Development**

**Research | Data analysis | Risk Management | Elicitation | Business Modelling | Power BI | Analytics**

## EXPERIENCE

### **MOBILE ACCEPTANCE AND OPEN (API) BANKING PRODUCT MANAGER**

**Sterling Bank Plc | Digital Banking Group | March 2018 – March 2021**

*(Products – QR Services, Onepay for Business Merchant application, Open Banking and USSD services)*

- Facilitated design sessions with non-technical and technical teams to define acceptance solutions specifications, implementations, and analytics to ensure the solutions are efficient, cost-effective, and financially feasible.
- Road mapped and Monetized the Open (API) Banking service, Managed the product revenue with steady 60% API income stream MoM
- Gathered business and technical requirements, business requirement documentation, define and document business functions and processes
- Performed gap analysis to identify and recommend areas of process improvement
- Management of acceptance solution projects, collaborate with internal teams and external clients to identify, define and document business needs and objectives
- Acted as a liaison between development teams, end-users, technical analysts and other third-party vendors to ensure commitments are being adhered to, delivered in a timely manner and optimal performance of the solution
- Adopted Agile methodologies in solution development, functional design, and business processes,
- Conducted user acceptance testing sessions, review of design and quality assurance of acceptance solutions
- Leveraged on performance data, trends and market intelligence to generate reports, presentations data-driven recommendations which enabled stakeholders' decisions and drove change
- Managed business relationships, growth, and implementation of feedback for prompt issue remediation
- Identified potential acquiring Merchants and Fintechs, assessed client's business needs and recommending appropriate service to aid transforming their business
- Identified and Mitigated Risks, losses associated with all digital products managed by the digital banking group
- Developed training materials, trained sales team and bank staff on acceptance solutions and Open Banking service

### **WEB ACCEPTANCE AND SMS BUSINESS PRODUCT MANAGER**

**Sterling Bank Plc | Digital and Transaction Banking Group | May 2017 – March 2018**

- POS and Web Merchant acquiring, documentation review, relationship management and issue resolution
- Prepared proposals to potential merchants, onboarding, and support
- Implemented innovative SMS processes resulting in 80% revenue growth

- Provided performance monitoring, management of business active to onboarding ratio and profitability increase
- Managed acceptance business product development, marketing strategy and planning
- Performed E-Commerce (Online marketplace) product strategic planning and development
- Collaborated Web and SMS revenue management, identified revenue loss areas and cost to income ratio reduction
- Organized acceptance Business trainings, Knowledge transfer to sales team and relevant stakeholders

### ***BUSINESS BANKING OFFICER***

**Skye Bank Plc. | Small Business Group Banking | Nov 2014 – May 2017**

- Maintained key banking relationships with high value clients and providing customers tailored solutions
- Managed and grew a large portfolio of different bands of SME clients maintain a 80% deposit growth
- Met balance sheet targets through effective customer acquisition and deposit mobilization
- Cross selling of products and services to customers resulting in increase in sales
- Identified and onboarded new business banking clients, maintained a 60% MoM growth quota
- Conducted customer satisfaction surveys to ensure continuous improvement of service and customer satisfaction

### ***POS BUSINESS OFFICER***

**Skye Bank Plc. | E-Channels | May 2014 – November 2014**

- Provided customer and merchant support, complaints, and chargeback resolution
- POS performance review, briefings, preparation of management reports (on a weekly, monthly basis)
- Analysed business process, business requirement, aided in process improvement
- Managed Merchant requests, onboarding, market, and transaction reporting to aid stakeholders' decisions
- Maintained 60% merchant active ratio and a POS market share of 4%
- Monitored POS activity and performance reporting for business growth analysis and decision management

### ***CUSTOMER CARE OFFICER***

**Skye Bank Plc. | Priority Banking (Retail Banking) | April 2014 – May 2014**

- Provided customer relationship building and management
- Provided first point of contact for customer inquiries, complaints through phone, email, and physically
- Resolved inquiries using the appropriate resources; escalation to designated resources where required
- Cashed, made deposits using all security precautions and ensured a balanced cash drawer at end of day
- Identified customers' need, Marketing of the banks' products and services to customers

### **OTHER POSITIONS HELD**

***Computer Science Teacher (NYSC)*** | Baptist Secondary School, Oyo State, Nigeria | Oct 2012 - Nov 2013

***Junior Systems Administrator (Industrial Attachment)*** | Choizcom Ltd, Nigeria | May 2011 – August 2011

### **EDUCATION**

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**Master of Information Technology** | University of Lagos, Nigeria | 2018

**Bsc. (Undergraduate degree) | Computer Information Systems** | Babcock University, Ilishan, Nigeria | 2012

### **CERTIFICATIONS**

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***Certified Business Analysis Professional (In View)***

***Information Technology Infrastructure Library*** | 2015

***Project Management Proficiency Certificate*** | 2013

***Managerial and Professional Health and Safety Certificate*** | 2013