

# CURRICULUM VITAE

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**Name:** CLEMENT OWUSU ANSAH

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**Mobile Number:** +233 249385653

**Nationality:** Ghanaian

**Date of Birth:** 10<sup>th</sup> October, 1987

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## PERSONAL PROFILE

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Excellent team builder with the ability to attract, inspire, motivate and manage others towards the attainment of goals. An individual with strong motivational and interpersonal skills with the ability to achieve and exceed targets via a team or alone.

## CAREER OBJECTIVE

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To work in an organization that requires innovation, inter-personal skills, team work and application of Information Technology to support organizational growth and development.

## ACADEMIC QUALIFICATIONS

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- **2017:** Post Graduate Certificate in Management - University of Roehampton, UK
- **2015:** ITIL Foundation Certificate in IT Service Management
- **2015:** Security Awareness Training Program - Ecobank eProcess Academy, Ghana
- **2015:** Application & Data Security Specialist - IBM TECHINICAL ACADEMY (Ghana)
- **2012:** Bsc. Information Technology, University of Cape Coast – Ghana.  
(2<sup>nd</sup> Class Upper, CGPA: 3.40)
- 10+ years of experience building clean, maintainable, and well-tested code.
- Work experience as a Java Software Engineer, Java Developer or similar role
- Experience with distributed systems.
- Curiosity and ability to figure out what's important and maintain technical projects.
- Good knowledge of popular Java frameworks like Spring.
- Proven ability of writing efficient code based on feature specifications.
- Prioritising and executing tasks in the software development life cycle.
- Excellent communication skills to collaborate within a team.
- Experience with test-driven development.
- Problem-solving skills.
- 10 years of Java full stack development experience
- Knowledge in architecture/design and in writing technical specs

- Excellent knowledge in Design Patterns, Data structures & Algorithm
- Experience with development and working with RESTful APIs
- Experience in data modelling and working with RDBMS (MSSQL, Oracle or MySQL) and NoSQL databases (e.g. MongoDB)
- Experience in designing and implementing cloud-based solution architectures for SaaS.
- Experience on Micro service architecture, Docker Container and Kubernetes.
- Experience with Messaging systems (RabbitMQ, Kafka)
- Experience with cloud platforms: GCP, AWS or Azure
- Experience with TDD, code testability standards and frameworks such as Junit, Mockito.
- Excellent problem solving and troubleshooting skills.
- Experience in developing in Linux environment

## WORKING EXPERIENCE

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### 1. Feb. 2022 – Present: Senior Engineer, Software Stanbic Bank, Ghana

#### Duties Include:

- Work with developers to design algorithms and flowcharts
- Produce clean, efficient code based on specifications
- Integrate software components and third-party programs
- Verify and deploy programs and systems
- Troubleshoot, debug and upgrade existing software
- Researching, designing, implementing, and managing software programs

### 2. May 2021 – Feb. 2022: Senior Software Engineer Consolidated Bank Ghana, CBG

#### Duties Include:

- USSD gateway developer ( \*924\*200#)
- Seniors Solutions Engineer
- DevOps
- Integrations Developer
- Api & RESTFUL API developer with 3<sup>rd</sup> party such as schools, hospitals, government agencies etc

### 3. November 2012 – April, 2021: Software Engineer & Integrations Developer. Ecobank Software Center & ECOBANK eProcess International SA, Accra- Ghana

#### Duties Include:

- API & RESTFUL web services development for the Ecobank mobile app & other third party integrations (Mastercard, Visa, ecommerce service providers, agency banking, Jumia Kenya, Okapi Financial Services in 15 countries ) across the Ecobank group spanning over 30 African countries
- Iso services integration with postilion, Gipps (Ghana), NIPPS (Nigeria) for direct inwards funds payments
- Third parties integration (Capricon in Nigeria, Nsano Ghana, Selcom Tanzania, Orange France, Okapi Kenya, MTN Guinea, MTN Ivory Coast, MTN Cameroon, ChannelVas in Greece, W3S in Ghana, Cellcom Guinea, Flooz in Togo & Benin) etc
- Core banking application support(FLEXCUBE) across 33 countries
- IT projects implementation, support and maintenance
- Functional testing and implementation of banking software upgrades, fixes and enhancements.
- Providing IT training to end users & newly recruited staff.
- Liaising with Oracle consultants on the implementation of new modules in Flexcube & other interfaces applications
- Analysis of Flexcube packages and Interface applications debugs to reduce over dependence on Oracle Consultants.

#### ACHIEVEMENTS

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- Developed & deployed webservices for the Ecobank mobile app for real-time banking across 33 countries in Africa. Over 2.4 M customers on the Ecobank consumer app with over \$100m transaction value annually.
- Mastercard integrations (money send & MPQR for merchant payments) across 33 countries
- VISA integrations (Visa direct, Visa P2P, QR merchant payments) across 33 countries
- Facebook chatbot for the Ecobank group across 33 countries
- Flexcube Core Banking & Postilion for the Ecobank mobile app.
- Designed and developed standardized group USSD mobile banking services
- Developed apis for Ecobank agent across the group for Consumer Bank
- Designed, developed & integrated MasterCard & Mvisa dynamic QR API for e-Commerce Platforms.
- Xpress Cash launch with over \$5.84M Xpress Token generated and cash out at ATMs & xpress agent points

- Implemented harmonized QR for both mVisa & Masterpass. Over 63,000 merchants QR generated.
- Third Party Agency Implementation
- Mobile Money Integrations with MFS - Ghana, Niger, Rwanda, Benin, Cameroun, Guinea Bissau, Congo Brazza, Burundi - Over \$5.84M mobile money transfers done annually
- Integration with Telcos for USSD mobile banking services (MTN Guinea, Cellcom – Guinea, MTN Cameroon, Selcom – Tanzania, Flooz - Togo, MTN – Cote Divoire, Orange – Cote’ Divoire, Orange Mali, Orange Cameroon) etc
- Supervise the testing, implementation and evaluation of Flexcube functional and EOD-related fixes.
- Core banking application support (FLEXCUBE) to users across 34 Ecobank banking affiliates in Africa.
- Jointly anchor Flexcube End of Day (EOD) -related change management processes including methodology, execution, and improvement of processes.

## PROJECTS INVOLVED

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- Flexcube 12 Migration for Nigeria, French West Africa countries (FWA) and AWA (Anglophone West Africa including Ghana, Gambia, Liberia, Serrea Leone )
- Ecobank mobile app across 33 countries in Africa
- Ecobank agency app for 33 African countries
- Mastercard and Mvisa integrations for merchant payments
- USSD retail loan application
- Third party dynamic QR integrations for Ecommerce organizations including iPay & Jumbo in Kenya,
- Implementation of Kastle Loan application across 34 banking affiliates in the Ecobank group
- Involved in the implementation of Internet banking across the Ecobank group
- Active participation in the implementation of new enhancement in Flexcube and third party Interface applications
- USSD Mobile Banking Deployment – MTN Guinea, MTN ECI, MTN Cameron, Moov Togo, Moov Benin, SELCOM Tanzania, Orange Mobile Money (Niger, Burkina Faso, Cote Divoire, Senegal, Cameroon, Guinea)
- Western Union Receive for Ecobank Nigeria
- Western Union Integration for cross border payments across 34 banking affiliates with the Ecobank group

- Migration from Iso to direct api implementation for Mvisa QR and visaP2P for the Ecobank Group. This has ensured system stability of these transactions for the group.

### **Visa projects involved**

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Below is the list of projects I have effectively implemented in the Ecobank Group using apis on the Visa Developer portal. The successful implementation of these projects have led to massive financial growth, speed and product delivery across the entire group.

1. Funds Transfer Attributes Inquiry API
2. Visa Alias Directory API
3. Adjustment API
4. Mobile Push Payment Refund API
5. Query API
6. mVisa API
7. Funds Transfer API
8. Receive Side Callback API
9. Foreign Exchange Rates API
10. Visa Alias Directory API

### **TRAININGS**

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- **2018** – IBM Watson Knowledge Studio – Nigeria
- **2018** – Mule Enterprise Service Bus & Oracle Web Logic Administration
- **2018** – Secure coding training, Digital Master class training on mobile banking, Mobile Device Security
- **2017** - GSMA Mobile Money Hackathon - Dares Salaam, Tanzania
- **2017** – ITIL Foundations Training
- **2014** - Oracle Certified Associate training – Certified Ghana
- **2012** - Oracle Flexcube Core Banking Application training - Ecobank eProcess Academy (Ghana)

### **PROGRAMMING SKILLS & EXPERIENCES**

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- **Programming Languages:** Java EE, Spring boot, C# .Net Core5, Good knowledge of popular Java frameworks like Spring, Experience with distributed systems
- **Web Technologies:** HTML, JavaScript, CSS, PHP, AJAX
- **Databases:** Microsoft Access, MYSQL, MS SQL Server & Oracle, PLSQL, MongoDB
- **Platform:** Both UNIX & Windows, RedHat Jboss, Oracle WebLogic
- **DevOps:** Git, Microsoft Azure

## SPECIAL AWARD

YEAR OF AWARD: 2012

1. OVERALL BEST STUDENT - Department of Computer Science & Information Technology University of Cape Coast, GHANA, 2012
2. Member – Brilliant Science and Mathematics Competition (2006) LABONE SENIOR HIGH SCHOOL – Accra, Ghana

## OTHER SKILLS

- Proficient with Oracle Welogic configurations and administration
- Proficient with Enterprise based systems such as Mule & webLogic
- Proficient with Microsoft Server 2003 and 2008 Environments
- Proficient with Linux Operating System
- Computer Networking Skills
- Proficient with Microsoft Office Suite (Word, Excel, PowerPoint, Access)
- Strong writing and communication skills
- Excellent Interpersonal Skills
- Git lab and other code versioning experiences

## INTERESTS

Reading, Technological Research, Adventure, Internet surfing & exploring new ideas.

## REFERENCES

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**1. Evans Anku Kwabena**

IS Control Manager,

Ecobank Ghana

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**3. Lorenzo Emmnauel Oduro Osei**

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