Payal Pawale

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PROFILE SUMMARY

Detail-oriented Business Analyst with 3+ years of experience in the banking and financial services industry. Proven ability to collaborate with cross-functional teams to deliver successful projects that enhance customer service and drive operational efficiency. Skilled in gathering requirements, conducting user acceptance testing (UAT), and implementing payment solutions that streamline operations. Experienced in leveraging data to support decision-making and improve business outcomes.

KEY COMPETENCIES

- **Soft Skills:** Communication | Collaboration & Teamwork | Attention to Detail | Time Management | Conflict Resolution | Stakeholder Communication | Decision Making | Analytical Thinking
- **Business Analysis & Documentation:** BRD (Business Requirements Document) | FRD (Functional Requirements Document) | User Story Writing | EPICs | Acceptance Criteria | RTM (Requirements Traceability Matrix) | Stakeholder Management | Requirement Gathering | Documentation & Reporting
- **Agile & Scrum Expertise:** Agile Scrum | Sprint Planning | Backlog Refinement | SDLC (Software Development Life Cycle) | JIRA | Process Improvement | Agile Methodologies
- **Payments & Compliance:** Payments Processing | SWIFT | ISO20022 (MT/MX) | SEPA | CBPR+ | Reconciliation
- **Data & Process Analysis:** Defect Analysis & Triaging | Process Mapping | CR (Change Request) Trackers | SQL Query Writing | Excel Data Analysis
- **Testing:** API testing using Postman | Splunk

PROFESSIONAL EXPERIENCE

BUSINESS ANALYST | CAPGEMINI, PUNE | JAN 2022 – PRESENT

*Worked for **HSBC Bank**, leading **CBPR+ SWIFT message mapping** for **MT** and **MX** message processing in **ISO20022**. Ensured seamless payment flows across **56 countries** by gathering and documenting business requirements, while ensuring compliance and timely project delivery.*

- **Cross-Functional Collaboration:** Acted as the primary liaison between business, IT, and cross-functional teams, ensuring alignment of goals and clear communication during the project lifecycle.
- **Agile Integration:** Actively contributed to **Agile processes**, including sprint planning, daily stand-ups, backlog grooming, and retrospectives, ensuring the timely delivery of user stories and project milestones.
- **Business Documentation:** Produced comprehensive business documentation, including **process flows**, **user stories**, and **requirement specifications**, ensuring clarity, traceability, and effective decision-making.
- **UAT, Defect Management & Testing:** Coordinated with **IT, QA**, and business teams to execute **User Acceptance Testing (UAT)**, identify defects, and implement corrective actions to improve project quality. **Performed testing** across various environments to **verify payment transactions**, ensuring accuracy and system integrity.
- **Tools, Automation & API Testing:** Utilized tools like **JIRA, Confluence,** and DevOps for managing project tasks, tracking progress, and automating workflows. Conducted **API testing using Postman** to **validate payment** processes, enhance system reliability, and ensure seamless transaction flows.

SOFTWARE DEVELOPER INTERN | CAPGEMINI, PUNE | OCT 2021– DEC 2021

Completed hands-on training and led a team of four developers to design and develop an online food delivery application, focusing on user-friendly features and efficient ordering processes.

· **Development:** Led the design and development of the application, ensuring a user-friendly interface and seamless ordering experience.
· **Testing:** Managed the testing process to ensure high-quality, bug-free functionality across all features.
· **CI/CD Implementation:** Automated deployment using Jenkins, improving deployment speed, consistency, and reliability.
· **Version Control:** Utilized Git for version control, ensuring smooth collaboration, maintaining code consistency, and optimizing workflows.

Education:

BACHELOR'S OF ENGINEERING: COMPUTER SCIENCE'21
RMD SINHGAD SCHOOL OF ENGINEERING, PUNE

Activities and Interests

· Capgemini Payments L1 and L2 Certified
· Business Analysis Fundamentals (Coursera)
· Agile Software Development and Software Development Life Cycle (SDLC) (Coursera)