Payal Pawale

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Professional Summary:

Business Analyst with over 3 years of experience in the banking and financial services industry, specializing in CBPR+ payments, SWIFT, ISO20022, payment orchestration systems, and business process optimization. Expertise in translating business requirements into technical solutions, driving cross-functional collaboration, and ensuring seamless message processing. Proven ability to work with business and IT stakeholders to ensure smooth and accurate payment flows and reduce operational inefficiencies.

Technical Skills:

Payment Systems: CBPR Payments, SWIFT MT/MX, ISO20022

SQL: Strong knowledge of SQL for querying and managing data

Tools: JIRA, Confluence, BRT, Excel, Splunk, POSTMAN

Methodologies: Agile, Scrum, Waterfall

Business Analysis: Requirements Gathering, Process Mapping, Documentation, Stakeholder Management

Project Experience:

Business Analyst | Capgemini, Pune

Project: POL (Payment Orchestration Layer) | HSBC   **10/2021 – Present**

- **Gathered** and **documented business requirements** for CBPR+ mapping between **SWIFT** and **ISO20022** messages, and **analyzed** and **mapped** payment messages (MT/MX) to ensure correct processing of financial transactions across multiple regions.
- Developed and **optimized business processes** related to **CBPR**+, including message validation, translation, customization, and recombination, **ensuring the seamless flow of payment messages** for 56 countries in the **APAC** and **EMEA** regions.
- Served as the **primary liaison between stakeholders**, banking clients, and **cross-functional teams** (business, IT, testing) to ensure alignment of project **goals**, **requirements**, and **progress**, facilitating **clear communication** throughout the project lifecycle.
- Managed **inbound** and **outbound** payment flows, ensuring accurate orchestration and translation of **SWIFT messages** (MX/MT), and coordinated **defect resolution** during **UAT cycles** to maintain smooth message processing.
- Led **agile processes**, facilitating **daily standups**, **backlog grooming, sprint planning,** and **sprint retrospectives**, ensuring well-defined **user stories** and **epics**, and managing **JIRA boards** and **Confluence** to track progress and on-time delivery.
- Documented business processes, workflows, and requirements for payment messages and related formats, ensuring traceability, clarity, and proper **defect analysis** and **reporting** during **triage meetings**.

Certification:

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

Education:

RMD Sinhgad School of Engineer, Pune   Aug 2017 – Sep 2021

Bachelor of Engineering in Computer Science   *Pune,Maharashtra*