

Techno-functional Project management professional with background in Commerce (Banking & Finance and Cost & Works Accounting) and 10+ years expertise in Product Management, Product Development and Delivery of front-line business and finance technology products. Well-rounded 17 years experience includes business analysis, consulting and software engineering. Certified by ACI-SMU in Financial Markets Industry and Product Knowledge.

Highlights:

- Product owner for leading edge finance technology product with revenue exceeding 1.5MM dollars
- Instrumental in value proposition wins of 2MM+ dollar finance tech projects over large competitors
- Client facing delivery partner for Fortune 500 clients; J.P. Morgan, Bank of America Merrill Lynch
- Delivered 11 full cycle payments and collections projects for banks' treasury services clients & partner banks
- Co-developer of new Enterprise Integration software product (also private-labeled as Financial Services Integration (FSI) by J.P. Morgan Treasury Services in Y2005)

Skills Summary:

Product Management:

- Product Conception
- Vision & Roadmap
- Prototype-Iterations
- Development
- Pre-sales
- Customization & Release

Project Management:

- Scoping, Resources & Budgeting
- Requirements Analysis
- Scheduling
- QA/Testing
- Governance
- Implementation

Leadership & Value Add:

- Strategy & Planning
- Stakeholder Management
- Collaboration
- Team Building
- Presentations
- Training

Domain Experience:

Cash Management, Payment Hub, Receivables Management, Host-to-Host / SWIFT connectivity, Financial Services Integration, Financial Institution Network Engine, Electronic Invoice Presentment and Payment, Enterprise Billing, Receivables factoring, Message standards; ISO 20022, SWIFT FIN, EDIFACT, Treasury Management System, Regulatory reporting, Financial accounting, Payroll, ERP Inventory.

Working knowledge of products includes Forex, Fixed Income, Money Market Instruments, Derivatives and technologies include Blockchain, Open API, Artificial Intelligence and Robotics Process Automation.

Vice President, Business Technology Services, Group Technology & Operations, UOB, 2012 – Present

Business Analysis, Project Management, Application Development & Delivery:

- Managing application development for 14 projects under Cash management roadmap & Corporate PayNow
- Achieved savings of S\$270K in roadmap's phase 1 through strategized delivery and vendor cost reductions
- Managed strategic multi-million dollar projects in Cash Management & Trade space within budget and on time
- Partner with Transaction Banking, Operations, IT teams and vendors to rollout applications/enhancements
- Handle requirements, business process design, workflows, user interfaces and functional specifications
- Subject matter expert on customer relationship based pricing & receivables financing for quick win deals
- Project experience related to payments such as Funds Transfer, FAST/GIRO, local / cross border payment
- Collaborate with business and operations partners in defining target-operating model for new applications
- Managed project plans, scope, schedule, resource allocation and project CAPEX & OPEX financials
- Conducted project working group meetings and presented updates/matters to project steering committee
- Ensure technical implementation activities across teams for smooth cutover and post implementation support
- Managed vendor relationship, contracts, performance; improved release quality by 30%
- Led structured evaluation of vendor products with business, operations and architect teams
- Managed end-to-end testing and improved test efficiency to 90% and SIT defect leakage rate below 10%
- Provide L3 support on production matters, and proactively engaged stakeholders and managed escalations

Notable projects:**2017-Present: Cash Management Roadmap, Corporate PayNow**

Building new capabilities as part of 14 projects including Subaccount and Single Account Multi-currency, Intra bank payments, Book Transfer payments via API, Electronic Payments & Collections solution.

2016-17: Cash Management FI Client On-boarding

Delivery of Payments enhancement project to support on boarding of FI client for Transaction Banking. Includes customized Bulk cheque printing, TT/MEPS payments, monthly billing.

2015-16: Trade - Account Receivables Financing (Factoring)

Implementation of Account Receivables Financing application for Transaction Banking.

2014-15: G3/FAST Payments/Collection/Payroll, Cash Deposit Card, Subscriptions

Migration of partner interfaces to new infrastructure and on-boarding new interfaces for transaction pricing. Delivered solution for customer reward points and charging of subscription & tokens.

2012-13: Enterprise Billing Application

Implementation of strategic Customer relationship based pricing application.

Comsoft Pte Ltd, Singapore, 2003 - 2012**Senior Project Manager (also managed Product), 2010-2012**

Senior Project Leader (also managed Product), 2006-2010

Consultant, Payments & Collections, 2005-06

Senior Analyst Programmer, Financial Systems Integration, 2003-04

Clients: J.P. Morgan, Bank of America Merrill Lynch, HSBC

Product Management & Development, Project Management, Consulting:

- Worked with leadership team, business development and clients to shape product strategy and roadmaps
- Constantly identified and developed new features based on customer needs, market research and sales insights
- Part of pre-sales team for RFXs, marketing material, product demo and proof of concepts
- Led development of 5 products from conception to delivery in business and the new finance technology verticals
- Built self-service bill payment kiosk products and integrated mobile solutions for collection agents
- Developed 7 generic core assets used in 12 products across three different product verticals
- Delivered Payments / Receivables solutions for China, Taiwan, Thailand, Philippines and Singapore markets
- Implemented global payments network engine for integration with partner banks in Asia, EMEA, and LATAM
- Digitized and transformed business processes saving up to 80% in operational cost and improved cash flow
- Developed and coached cross-cultural team of 20+ for timely and high quality deliverables
- Re-engineered digital B2B platforms such as Invoice presentment and payment and built new features
- Core assets include rich UI process management workflow, reconciliation engine, 360-degree view dashboard
- Conducted onsite and virtual training on products for regional and international cross-functional user groups
- Designed and implemented applications for high availability and performance; clustering, load-balancing, etc.
- Software engineering, web/mobile, software design, architecture, integrations, migrations, frameworks

Notable projects:**2011-12: Integrated Receivables Management Solution, BAML, Taiwan**

Receivables Management platform for Cash Management clients to streamline and consolidate collections from multiple channels – Post Office, Direct Debit, Cash, Convenience Store, Credit Card, Internet banking, ATM.

2010-11: Partner Bank Network Expansion for Payments & Collections, J.P. Morgan

Payment Network Engine for integrating bank with partner banks in Asia, EMEA, and LATAM, to facilitate customer-to-partner bank payments and partner bank-to-customer collections.

2010: Cash Management - Payments Consolidation Solution, Semiconductor Company, China

Host-to-host payments solution for consolidating payments from ERP system, enabling approval and release to J.P. Morgan bank for payment processing, confirmation matching and treasury reporting.

2006-07: Cash Management - Collections Consolidation Solution, Utility Company, Philippines

Receivables management solution integrating ERP systems, 26 banks, third party agent chain, and 100+ branches. Collection channels include Cash, Cheque, ATM, Internet, Phone, and Credit Card.

2004-05: Cash Management - Receivables Solution, Toll Corporation, Philippines

Cash Management - Receivables digitization solution integrating financial systems, 5 banks and multiple channels – Auto Debit, ATM, Phone, Internet, Credit Card, ADA, and others.

2003-04: Financial Systems Integration Solution, J.P. Morgan – KBank, Thailand

Integration with Partner bank's payment systems for local payments.

Earlier Roles:

Analyst Programmer, Comsoft Pte Ltd, Singapore, 2002-2003

Analyst Programmer, Comsoft, India, 2001-2002

Technical Lead, NIIT Ltd., India, 1999-2000

Education, Credentials & Industry Training:

- Bachelor of Commerce - Banking & Finance, Cost & Works Accounting, University of Pune, India
- Diploma in Export Management, National Institute of Export Management, India
- Program in Systems Management, National Institute of Information Technology, India
- Project Management Professional (PMP), Project Management Institute
- ACI-SMU FICS Financial Markets Certificate, Singapore Management University (SMU)
- ISO & CMMI Training in Software Design & Development and Quality Assurance
- IBM Blockchain Foundation Developer, Big Data Hadoop Developer Training, Sun Certified Java Programmer

Technical Skills:

Methodologies - Waterfall, Agile, Rapid Application Development, Unified Modeling Language

Technologies/Platforms - Java Enterprise Edition, Struts, XML, AJAX, JSON, Web Services-SOAP/REST, Open API, HTML, JavaScript, CSS, Open PGP, Oracle, SQL, Web/Application servers, Unix, Windows, SFTP, HTTPS, Hadoop Big Data, IBM Hyperledger

Tools - Microsoft Office, MS Visio, MS Project, HP QC, JIRA, SharePoint, Business Intelligence Reporting Tool

Residency Status: Singapore Citizen