**Profile Summary:**

Experienced IT professional with proven success in roles ranging from Developer to Systems Analyst will bring to any organization exceptional technical expertise. Excellent interpersonal skills have trained and nurtured strong teams. Senior Software Analyst and Developer with over 10 and half years of experience in gathering requirements, impact analysis, project estimation, design and developing solutions, creating proof of concepts, integrating with existing systems, executing implementations and conducting production monitoring of complex Mainframe applications in banking and credit card sectors.

**Summary of Skills**

* Capable of batch development using COBOL, JCL, VSAM, DB2 and SAS Base. Extensively used XEROX, Advanced Function Printing (AFP) and OpenText Exstream Dialogue to design the statements and letters, good exposure to SAR, OPC application scheduler, Batch inter test, File Aid, Service Now and Info man.
* Experience in migration projects and worked under different environments such as Mainframe, Unix and Windows for the upgradation of document rendition process using **OpenText Exstream Dialogue** and **Unix Shell scripting.**
* Working as **Technical lead** and capable of handling a team of 10+ people and performs other activities like status reporting, preparing metrics, project estimates and capacity planning
* Extensive experience working in **Banking and Finance** and **Credit Card** domain.
* Thorough understanding of **SDLC**, both **waterfall** and **agile**.
* Experience in Credit Bureau Reporting system

**Certifications:**

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| --- | --- |
| **Professional Society/Certification** | **Date Certified** |
| NSE-NCFM Financial Markets: A Beginner’s Module Certification | 2012 |
| DEG-ECoE: Software Estimation Certification | 2013 |
| IBM Certified Database Associate – DB2 9 Fundamentals Certification | 2014 |

**Education:**

Bachelor in Mechanical Engineering from Alagappa Chettiar College of Engineering and Technology, Anna University, India.

**Technologies Used**

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| --- | --- |
| Languages: | COBOL, JCL, VSAM, DYL, SAS, REXX, CICS, Assembler, Basics of SQL and Unix Shell Scripting |
| Platforms: | IBM Mainframe Z/OS, Unix, Windows |
| Data Formats: | XEROX, CSV, Text, PDF, AFP, JPG |
| Databases: | VSAM, DB2 |
| Software: | Changeman, FILE-AID, CA-7, TWS Scheduling, CA-VIEW, WEB-VIEW, ServiceNow, HP Exstream Design Manager & Designer, PG ADMIN III, IBM Data Studio, SSH Tectia Client, Autosys, Live Editor, Eclipse, NDM, AFP Explorer, MS Office, HP Quality Center, RTC, JIRA |
| Domains Worked | Banking and Financial Services, Credit Card, Credit Bureau Reporting |

# Professional Experience

## Senior Developer – TCS (Citi Cards N.A) May 2018 – Till now

## Location: Irving, TX

Citi Cards, headquartered in Jacksonville, Florida, is part of Citi group, which is the largest bank in the world. Citi Cards is the largest issuer of Visa, MasterCard and American Express and has more than 200 million customers in 105 countries. Citi Cards has recently diversified into retail card business with acquisition of Sears credit card business and Home depot’s private label business. It currently uses International Bankcard System (IBS) for their core card processing.

**Responsibilities**

* Designed and let implementations of highly critical and Legal & Compliance KYC projects. KYC is a bank regulation which enforces financial institutions and regulated companies to perform all that they need to identify, document and validate the authenticity of the customer prior to any engagement. The objective of KYC guidelines is to prevent banks from being used, intentionally or unintentionally, by criminal elements for money laundering activities. This helps them manage their risks prudently. As per Government guidelines for all KYC projects, involved in keeping a check of limit on Single time transaction value, number of high value transactions, number of payments being made on Account, number of Cash payments and Cash payment amount, cross border transactions – Physical and online transactions and Overall quarterly, half yearly and yearly transaction amounts.
* Working on a critical core system named Account Receivable (AR) which has interfaces with all systems of card processing and provides feed to all the downstream systems since AR team is the data warehouse for all account information
* Designed and led implementation of introducing new card products that involves starting from identifying the customers eligible till issuing the new plastic card as well as sending the feed to downstream system to communicate the customer as well
* Involved in a compliance project that identifies the accounts which causes loss to CITI due to wrong identification of delinquency bucket and implemented this highly visible project on time without any issues. It involved complex design and code changes in core payment processing modules of Citi Credit card system
* Have been working on CIT (Change in Terms) project that involves updates to existing customers terms such as change in late fee, Minimum payment due, Annual fees (if applicable) and so on. It also involved in sending feed to downstream system informing Customers about their product changes
* Conduct weekly team conference call with all onsite and offshore resources to review project status, discuss issues, share information, and promote teamwork.
* Review and provide estimates for all projects
* Design/review scripts and support data center Continuity of Business testing and validation

## Senior Developer – TCS (OneMain Financial) Jun 2017 – Apr 2018

**Locations: Baltimore, MD (July 2017 – Apr 2018)**

OneMain Holdings, Inc., its subsidiaries, and affiliates voluntarily furnishes customer account information to the national Consumer Reporting Agencies including Equifax, Experian, TransUnion, and Innovis (collectively the “CRAs”). In addition, the Company furnishes information to Clarity, a data specialty company. The Company ensures accuracy and integrity of its Credit Bureau Reporting (CBR) process by complying with the regulatory and industry standards.

**Responsibilities**

* Designed and implemented one-time migration of OneMain Financial former customer history, a critical requirement for the divestiture of OneMain Financial from Citi. Former customer data was located in several applications on multiple platforms at Citi. Researched data sources and access methods to design and develop a solution utilizing HP Exstream to generate multiple report types in PDF format for approximately 3.5 million former customers, providing index information to access documents by Account #, Customer Unique ID, Name, SSN and Date of Loan.
* Designed, developed, and maintained application to generate the Source file for Credit Bureau Reporting application. As part of this migration, I recreated the whole process which was written in Assembler to COBOL so that team can easily make the changes on their own instead of depending on external source and reading old technology
* Designed and developed new automation process with COBOL and DB2 as a background as per Legal and compliance request. By doing this, Errors in reporting data to Credit bureau reduced to permissible level of 1% from 20% before this implementation. In addition to this, 57% of business hours are saved on every month
* Involved in transferring of account performance information or data to a consumer reporting agency.
* Responsible for all user acceptance testing based on business requirements before implementing CBR enhancements

## Application Programmer Analyst – TCS (Citi/OneMain Financial) Jan 2009 – May 2017

**Locations: Chennai, India (Jan 2009 – June 2014)**

**Baltimore, MD (July 2014 – May 2017)**

## Document Rendition System is a proprietary system from CitiFinancial that processes account statements for multiple business brands that includes CitiFinancial Canada, Puerto Rico and OneMain Financial. It is a very flexible and adaptable system, which acts as an interface with receivable system ACTION. It provides a format for business owners to communicate with their present borrowers in a targeted, cost effective and timely manner. This is accomplished through: (a) Statement design, (b) Selective messaging, and (c) Selective insertion (inserts & 2nd page letters).

**Responsibilities**

* Designed and led implementations of OneMain Financial/CitiFinancial Letters & Statements migration from a proprietary mainframe application to industry standard Exstream running in a UNIX environment. Conducted considerable research to consolidate letters and achieve a single letter template instead of simply migrating letters one for one to Exstream. Leveraged the power of Exstream to reduce 200+ letters from the original system to just 34 in Exstream, thereby guaranteeing text consistency and reducing ongoing maintenance. Similarly, statement messages were consolidated, and a single message template achieved for statements. Extensive research, detailed planning, thorough test preparation/execution, and effective coordination with other teams resulted in on-time, error-free implementations and immediate cost savings for the organization.
* Designed, developed, and maintained application to generate a variety of tax forms for all Citi LOB’s. Worked with representatives across the corporation to identify specific requirements by LOB.
* Designed a single intranet application to replace multiple reporting tools used by legal, compliance, marketing groups to view customer documents and obtain statistics such as message, letter and insert summaries.
* Successfully migrated all the letters to One CITI format for better handling of letters and in cost reduction
* Successfully implemented Statement redesign project as per Business requirement which involved creation of new Statement batch cycle in Mainframe
* Improved the ability of the business to service more diverse customer base by designing and implementing efficient multiple language capabilities in statement processing system. Multiple languages had previously been supported by replicating components for each language. New design used a single set of components with multiple languages supported therein, simplifying updates and significantly reducing batch runtimes.
* Designed and developed Solo letter Process (one time Adhoc letter process) to support business need quickly.
* Responded expeditiously to an emergency, high profile business request to generate over 2 million custom apology letters informing customers of a double debit transaction.
* Requirement analysis, preparation of technical specification and approach procedure, coding, integration and system testing
* Effectively handled multiple batch systems for Letters, Statements, Tax letters etc. for delivering the customer documents
* Helping team members in necessary code changes and fixing bugs/abends wherever necessary
* Handling overall coordination of Offshore/Onsite teams.