**Waheed Hadi**

**PROFESSIONAL SUMMARY:**

* Over 7 plus years of experience as a Business Analyst with IT knowledge specific to Mortgage, OTC, Finance and have complete knowledge on all phases of the **Software Development Life Cycle (SDLC)** gained over working on various project for different Clients.
* Comprehensive knowledge on **Waterfall**, RUP and **Agile** methodologies.
* Hands on experience in analysing and documenting Business Requirements Documents (**BRD**), Functional Requirements Documents, Use Cases and Requirements Traceability Matrix.
* Extensive experience in gathering requirements by conduction of **JAD sessions** (Joint Application Development),Interviews, Workshops and Requirement Elicitation sessions with **end-users, clients, stakeholders and development team** and converting them in to **BRDs (Business Requirement Documents)** and **FRDs (Functional Requirement Documents)** or **NRFD (Non-Functional Requirement Document)**.
* Excellent analytical skills in understanding the business process (AS-IS and TO-BE), understanding the functional requirements and translating them to system requirement specifications.
* Managed internal projects improving project planning, resource management, and time billing using MS Project, SharePoint, Visio, CA Clarity, TeamTrack and IQNavigator for prototyping and process simplification.
* Extensive experience in creating business process flow diagrams,**UM**L (Unified Modeling Language) tools to create Activity, Sequence, Use Case, Class, and Collaboration diagrams.
* Proficient in Rational Suite including Rational **Rose**, Requisite Pro and **Clear Quest.**
* Strong experience in writing **SQL queries** for Data Analysis and **QA report testing.**
* Experienced in performing **SWOT** analysis, Cost benefit analysis, Risk analysis.
* Strong in manual testing, Automated testing in Visual Basic & other protocol of automation tools Experience in testing applications under. Net, Windows.
* Good understanding of using testing tools, such as **QTP**and Test Director and performing a variety of software testing including User Acceptance, Performance, Load, Stress, Sanity, Parallel, Black Box, Grey Box, White Box, Positive, and Negative Testing.
* Experienced in Bug Tracking System and Process.
* Manage client relationships successfully by presenting at client service reviews, providing and explaining the impact of the regulatory requirements, and working with their senior management to assess their needs for additional services.
* Responsible for the timely and accurate processing of all Exchange Traded (ETD) and Over The Counter (OTC) derivative activity.
* Strong understanding of Equities and Fixed Income products with respect to Brokerage Operations, Margin trading and Securities Lending.
* Evaluate clients' processes internally & externally to identify any gaps in control to increase efficiencies via automation and enhance client service satisfaction.
* Through understanding and hands on experience with BABOK (Business Analysis Body of Knowledge) and PMBOK (Project Management Body of Knowledge) concepts, tools, techniques and competencies
* Resolved issues with check printing, Crystal Reports, positive payment and Accounts Payable voucher matching functionality.
* Expertise in Performance Management, Asset Management, Cash Management, Portfolio Management, Credit Management, Client Reporting and implementing its benefits.
* Successfully spearheaded Equity Swap Automation project by developing different requirements and calculations with internal & Advent developers. Managed the teams performing the functionality testing, implementation, training, and client migrations.
* Monitor all clients OTC projects performance, ensuring the relevant operations and technology stakeholders are engaged and risk identified/addressed.
* Deep understanding and experience of Investment Management, Asset Management, Prime Brokerage Services , Money and Capital Market Instruments
* FX, FX Swaps, FX Rates (Reuters Fx), Futures and Options, Forward Rate Agreements, Asian barrier options, Hong Kong Warrants, structured products, and Equity options.
* Led the cross operations and fund accounting training initiative by developing & presenting OTC derivative products and trade process classes, coordinating with department managers and encouraging staff to present to their colleagues.
* Responsible for developing and managing the regional Exchange Traded & OTC Derivative Operation team of 8, and indirectly managing offshore team across all derivative products and operational processes (Trade Capture, Settlements, Reconciliations, Collateral, & Documentations).
* Analysing and calculating multiple OTC derivative instruments including, Equity Swaps, FRA's, and IRS Accruals by creating excel templates.
* Handling the reset of multiple client equity swap positions with an extremely organized and fast paced approach while maintaining prime broker conventions.
* Organized and ensured daily settlement of FX netting by analysing and resolving discrepancies with multiple prime brokers in an effective and timely manner.
* Ensuring proper execution of capital calls on behalf of clients by analysing invoices provided by the client
* Reviewing and analysing corporate actions and dividends to ensure accuracy in company database.
* Ability to analyse and understand multiple prime brokers reporting.
* Prioritizing settlements based on currency to adhere to their respected cut-off times for cash movements.
* Strong experience in **Extraction, Transformation and Loading (ETL)** data from various sources into Data Warehouses and Data Marts using Informatica Power center.
* Excellent verbal, written, interpersonal and communication skills with strong analytical abilities to perform well both independently and as a team player.

**Technical Skills:**

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| --- | --- |
| Operating Systems | Windows 95/98/NT/XP/Vista and Windows 7 |
| Languages | Java, SQL, PL\_SQL, UML,HTML,XML |
| Database | Oracle 10g, MS Access, SQL Server, MySQL |
| Methodologies | Rapid Action Development (RAD), Joint Application Development (JAD), Rational Unified Process (RUP), Unified Modeling Language (UML), System Development Life Cycle (SDLC), Agile, Six Sigma and CMM |
| Documentation Tools | MS – Office Suite (Word/Excel/Power Point). |
| Business modeling Tools | Rational Rose, Requisite Pro, MS Visio, MS Project, Clear Quest, Adobe Photoshop |
| Testing | Quick Test Pro (QTP), Test Director, Mercury Quality Center, Bugzilla, HPQC |

**Work Experience:**

**Prudential, Newark, New Jersey March 2015 to Present**

**Business Analyst**

Prudential's PGIM division of Prudential Financial is offered within the iRisk Business Analysis Team, an area of PGIM Operations & Systems. With $3.5 trillion in life insurance policies in force worldwide1 and $1.184 trillion in assets under management, Prudential is the 2nd-largest life insurer in the United States and the 9th-largest institutional asset manager worldwide. They are committed to helping people and companies attain financial wellness through our innovative products and financial solutions. Whether working with multinational corporations or individual families and dedicated to helping create financial strength today and security for tomorrow.

**Responsibilities:**

* Working closely with an external software vendor to explore and exercise new functionality, as well as support the testing of vendor releases.  
  Providing accurate, diligent, and timely production support where required to meet weekly, monthly and semi-annual deliverables.  
  Supporting the generation and review of analytic data by Risk and CIO professionals.
* Coordinated with Senior Digital Project manager leading Adobe AEM Implementations including design, development and Content Migration using Agile SCRUM and other iterative models.
* Was involved in internal development of a Digital Asset Management System to address several corporate divisions and business units.
* Integrating investment risk data with analytics tools in support of Risk Management, Federal Reserve supervision, Board and other senior management reporting and analysis.
* Partnering with investment professionals to define solutions to business needs. This includes eliciting, analyzing and documenting business requirements, identifying multiple approaches, making recommendations and facilitating brainstorming and requirement walk-through sessions.
* Partnering with the technology teams to implement automation and business enhancements. Analyzing and documenting systems interface and report design requirements which can include technical specifications, pseudo code, database table design, diagramming business process flows; in order to validate that the system solution meets the business need.
* Conducting project related tests which include: developing detailed test plans, test cases and expected results; conducting tests; evaluating and documenting results.   
  Taking deep analytical dives on data while being able to summarize and communicate findings at an executive level.
* Playing an investment information support and liaison role in a dynamic investment risk environment.   
  Identifying / quantifying impact of requested changes on existing processes and outputs.
* Troubleshooting production and test issues to perform root cause analysis, reconciliations, recommending corrective action and leading the resolution efforts.
* Applying investment related analytical / pricing formulas to validate vendor and internally generated analytics / valuations.
* Taking direct ownership and being a leader.

**Capital One Bank, Houston, TX February 2013 to February 2015**

**Business Analyst**

Capital One is the eighth-largest bank holding company in the United States when ranked by assets and deposits.Capital One Financial is ranked #112 on the Fortune 500 and also conducts business in Canada and the United Kingdom. The company helped pioneer the mass marketing of credit cards in the 1990s, and as of 2003 it was the fourth-largest customer of the USPS.

**Summary:**

* Supervised, reviewed and approved processing of all cash and security transactions completed by Margin Specialists
* Security set up, maintenance and trade booking of listed and OTC derivative securities including but not limited to equities, futures, future options, equity swaps, IR swaps, OTC vanilla's, MMF's and treasury futures.
* Monitor and report stale and missing marks on MTM trades from overnight systems feed
* Report outstanding collateral calls to Credit, the Desk and senior management and work to facilitate resolution
* View holdings in the portfolio in terms of market risks – equity, fixed income, currency, and commodities etc., in which drives VaR (Value at Risk), Equities.
* Performed similar responsibilities to the Commodity BA role in the OTC Clearing space that included researching and gathering information.
* Successfully facilitated vendor selection process (identifying business needs vs. software features) involving 6 major departments within the Creative Production for a Digital Asset Management Tool.
* CME IEF2, IEF4 and IEF5 Collateral Investment Programs
* Involved in creating reports for the end users using Crystal reports from the gathered requirements.
* Wrote detailed step by step test cases for projects that were assigned to me for testing OTC Clearing.
* Conducted Asset Management, Risk Analysis of the Requirements and Traceability focus areas of the various projects and worked with the project team to help them identify the high-risk areas.
* Prepare reports for Credit Risk, Trading desk and Legal counsel with respect to Dodd-Frank Regulations
* Point person for escalation of issues regarding OTC margin call disputes and discrepancies
* Prepare management reports, employee evaluations, updating procedures, and other duties as assigned
* Handled and assisted inquiries and requests on cash collateral interest and security settlements
* Review CSAs to confirm collateral eligibility and covered products under the agreements
* Project lead to develop requirements for Broadridge and Oasys enhancements and user acceptance testing
* Consistently seek opportunities to improve processes, controls and procedures within the Margin Management team
* Successfully advised and on-boarded clients to the CDS & IRS Clearing Initiative and CFTC/EMIR Portfolio Reconciliation through client communication, technology, FCM coordination, pricing analysis, and contract amendments.
* Led the cross operations and fund accounting training initiative by developing & presenting OTC derivative products and trade process classes, coordinating with department managers and encouraging staff to present to their colleagues.
* Monitor all clients' OTC projects performance, ensuring the relevant operations and technology stakeholders are engaged and risk identified/addressed.
* Successfully advised and on-boarded clients to the CDS & IRS Clearing Initiative and CFTC/EMIR Portfolio Reconciliation through client communication, technology, FCM coordination, pricing analysis, and contract amendments.
* Led the cross operations and fund accounting training initiative by developing & presenting OTC derivative products and trade process classes, coordinating with department managers and encouraging staff to present to their colleagues.
* Product coverage includes Structures equity exotics, vanilla and OTC derivatives, CDS, convertible bonds and margin loans.

**Citigroup, New York, NY November 2012 – December 2014**

**Sr. Business Analyst (OTC Derivatives)**

**Summary:**

* Produce P&L across a wide range of OTC products.
* Publish and scrub market data for all product types including IR curves, volatility surfaces (equity, FX, rates), and credit spreads.
* Worked as business analyst to support the re-design of the Mortgage Asset Management System
* Documentation and testing of equity and equity derivative processing - such as Credit Derivatives, FX Swaps, Spots and Forward FX, NDF's, CCy, CDS, Structured MTN's, Options (FX, Bonds, equities), Money Markets (including CD, CP), Deal Payments, ETF's, CFD's Warrants, Futures, Options, Callable Bull Bear Certificates (CBBC's).
* Trade analysis through Bloomberg and Calypso model valuation.
* Controlled and maintained monthly reporting hierarchy change for all Asset Management businesses
* New client on-boarding; work with clients to tailor our services to their specifications; including product availability, tolerance checks, price source options and delivery times.
* Exotic products transfer; valuations expert in a multi departmental effort to move exotic OTC products from the client "fair value" model to our third party vendor
* Supervise and manage a team of four analysts who service multiple asset managers for their pricing and valuation needs.
* Resolved issues with check printing, Crystal Reports, positive payment and Accounts Payable voucher matching functionality.
* Functional Wall Street Systems documentation for asset classes IR and IR Derivatives (including bonds, Credit derivatives, and Interest Rate derivatives) and FX and Commodities.
* Responsible for Fixed Income and OTC operations part of the project. Involved in the Monte Carlo simulations using market data and to value the trades. Simulated yield curves with different spreads under various scenarios and used these curves to simulate the P/L path.
* Processed all Cleared OTC trades including Interest rate swaps, Credit Default index swaps, Credit Default single name swaps and Zero coupon swaps for the most sensitive clients including several Sovereign funds and daily valued accounts
* Investigated any market value breaks with the investment manager's data. Modelled the trades to ascertain the cause of the break
* Served as a key subject matter expert and mentor new analyst(s) on the derivatives trade capture and settlement processes
* Settled daily margins for numerous accounts and ensure that they are posted accurately in all internal systems
* Monitor and report stale and missing marks on MTM trades from overnight systems feed
* Report outstanding collateral calls to Credit, the Desk and senior management and work to facilitate resolution
* Prepare reports for Credit Risk, Trading desk and Legal counsel with respect to Dodd-Frank Regulations
* Point person for escalation of issues regarding OTC margin call disputes and discrepancies
* Involved in creating reports for the end users using Crystal reports from the gathered requirements.
* Handled and assisted inquiries and requests on cash collateral interest and security settlements
* Supervised, reviewed and approved processing of all collateral transactions completed by Collateral Processors
* Performed daily CAMS reconciliation of indebtedness, deposits and securities
* Monitored customers' collateral positions daily; reported to Management customers who were under collateralized
* Research and recommend pricing methodology for special case events such as rights issues, spin-off or trade halts, for potential valuations issues.

**Princess Cruises, Seattle, WA January 2009 – August 2012**

**Business Analyst**

Princess Cruises and Holland America Line offer a wide-variety of spectacular land and sea experiences. They support a combined fleet of ships sailing to Alaska each summer, lodges and hotels, luxury motor coaches and the largest domed rail cars in the world. Their guests experience both luxury and adventure that is truly unmatched.

**Responsibilities**

* Developed analytic tools for management. Provided complex analysis and develops/designs reports. Assists with ad hoc analysis projects within the organization. Analyzes and prepares reports from data warehouse. Updated routine management reports for distribution. Provided timely and accurate competitive analysis.
* Coordinated with all systems, finance, management and operations teams to ensure accurate and meaningful data and analysis. Supports team effort to maximize product quality and profitability.
* Provided revenue management and inventory management solutions and improvements through advanced reporting, analysis, business intelligence, and analytics.
* Developed monthly revenue and cost forecasts for HAP-Alaska Yukon Operations and Guest Services Department. Meets all concrete deadlines for submitting fiscal planning updates. Develops and administers the Plan process for various groups within the department.
* Continuously developed and maintained financial analysis and reporting for HAP-Alaska Yukon Operations and Guests Services Department to assist in business decisions.
* Analyzed monthly variances and creates variance reporting for management review. Coordinates with Finance, Sales, Inventory and other teams to identify source of discrepancy and provides solutions for mitigating further variances.
* Designed, analyzed and prepared ad-hoc reporting for management from various data sources.
* Provides product management with weekly and monthly reporting to manage and maximize businesses profitability.
* Developed analytical tools for management on an as needed basis, applying knowledge of the business trends as well as financial reporting.
* Provided summary recap of reporting, along with key findings and recommendations for business actions needed in response.
* Determined steps and teams required to implement new initiatives, technologies and/or processes.
* Interfaced regularly with all participants involved in a project. Leads problem solving, identification of key issues and proposed solutions.
* Established metrics on success of projects, also tracks and report findings.  Determines and implement necessary course corrections.
* Developed strategy to constantly improve processes related to information flow between business owners.
* Communicated and coordinated strategy implementation across departments.
* Carried out responsibilities in accordance with the Company’s policies, objectives, and applicable government laws and regulations.