**Waheed Hadi**

**PROFESSIONAL SUMMARY:**

* 6+ years of experience as a Business Systems 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, UML (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.
* 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:**

* **Trading:** Murex, Kondor, Bloomberg, Bloomberg Trading System, MarkitServe, Instinet, ILX Systems, Phoenix, Merrin System, Mainframe, Integrated Business System, Oasys, Alert, Trade Suite
* **Accounting and Reporting:** Advent Geneva, Global Calypso, NY Summit, DTP, Opsco, Thunderhead ACT, Treats, Pam Accounting, System, Business Objects & Citibank Accounting System, Portia,

**Work Experience:**

**Prudential, Newark, New Jersey**

**Nov 2015- Present**

**Business Systems 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 with investment risk professionals to assist them in leveraging and enhancing a complex risk analysis framework.   
• 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.   
• 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.

Performed UAT testing Using HP ALM.

Created and maintained UAT Test Plan using HP ALM.

Performed Defect Status Report and UAT Test status Report using HP ALM.

**Environment:** UAT, JAD, HP ALM, MS Office Suite, MS Visio, Oracle, PL/SQL.

**Capital One Bank, Houston, TX**

**Sept 2014- Oct 2015**

**Business Systems 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.

**Responsibilities:**

* 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.
* Verified and Reported of all issues/defects from small to big raised by UAT team.
* Co-ordinated with Business, UAT and Development teams to resolve all issues raised by UAT 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.

**Environment:** UAT, JAD, UML, Rational Rose, HP ALM, MS Office Suite, IBM Web Sphere, Oracle, PL/SQL.

**Citigroup, New York, NY**

**Jan 2013- Aug 2014**

**Business Systems Analyst (OTC Derivatives)**

**Responsibilities:**

* 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.

**Environment:** UAT, JAD, UML, Rational Rose, HP ALM/QC, MS Office Suite, IBM Web Sphere, Oracle, PL/SQL.

**Mellon Bank, Pittsburgh, PA   
June 2011- Dec 2012**

**Business Analyst**

Mellon Bank was the principal subsidiary of Mellon Financial Corporation. The project involved analyzing the steps in the loan lifecycle and identifying processes for up gradation and integration. It provided a real time status of loan applications, by converting its labor intensive and time tracking loan lifecycle process into an automated and integrated system. Underwriting of loan applications was put in place under Sarbanes Oxley Compliance Act to meet the

requirement of setting internal controls.

After the merger Bank of New York Company, Inc. and Mellon Financial Corporation is now newly formed company called The Bank of New York Mellon Corporation.

**Responsibilities:**

* Conducted user interviews, gathered requirements, analyzed and documented business requirements based on the analysis of loan processing workflow model.
* Created Gantt chart used it to develop project schedule, allocate resources and make cost estimates using MS Project.
* Prioritized the requirements gathered from financial specialists, business users, domain experts through interviews and JAD sessions.
* Identified the deliverables at the end of the inception and elaboration phase of the Rational Unified Process (RUP) life cycle in terms of business modeling and requirements analysis.
* Created and maintained the Requirement Traceability Matrix (RTM) between the requirements and other products such as design documents and test plans.
* Initiated Use Case using UML, which provided the framework for potential use case deliverables.
* Ensured verification and sign-off of business requirements by various stakeholders/investors under SOX Compliance.
* Conducted various meetings and interacted with the analysts, and developers to discuss Enhancement and Modification Request issues.
* Performed Functionality testing and regression tests.
* Involved in executing test cases and scripts using Win Runner, Developed Sub Reports using Crystal Reports.
* Created various Charts and Graphs like Bar Chart, Line graphs, Pie Charts for analysis

**Environment:** MS Visio, Rational Requisite Pro, MS Project, HP QC, UML, MS Office, Windows, SQL.

**Bank of America, Atlanta, GA**

**Business Systems Analyst**

**June 2010- May 2011**

 ABN AMRO mortgage group is the nation’s largest lender offering solutions for every residential and commercial mortgage-financing situation. Worked "Home Loan Ease" is a flexible home loans application to assist mortgage officers provide home loan schemes to customer from various financial backgrounds.

This is an in-house client /server application, which is comprised of 3 modules:

**Loan Plus**: is the loan officer front end that allows him to enter the customer's information.

**Loan Underwriter**: is the lenders front end that allows him to enter the customer's information and other relevant financial data. Upon approval of the customer, statistical and regression analysis is performed to calculate the interest rates.

**APE**: This module helps manage monthly / quarterly customer payments

**Responsibilities:**

* Analyzed operating procedures and policies on an ongoing basis and recommended and implemented improvement plans where appropriate.
* Understood core processes of the departments to provide input on re-engineering or streamlining opportunities.
* Met with client groups to determine user requirements and goals. Utilized RUP to configure and develop process, standards, and procedures.
* Analyzed business requirements and segregated them into high level and low level Use Cases, activity diagrams / State Chart Diagrams and Robustness Diagram using MS Visio according to UMLmethodology, thus defining the Data Process Models.
* Created different tables in MS Access for every module.
* Prepared Test plans, Test Cases based on business requirements using Quality Center.
* Wrote SQL Queries to gather data from these MS Access Tables.
* Created Forms and Reports in MS Access.
* Performed UAT testing Using Quality center.
* Created and maintained UAT Test Plan using Quality Center.
* Performed Defect Status Report and UAT Test status Report using Quality center.
* Developed standard documentation package (Requirements, Specification, Architecture, Design, Operations, and Quality Testing Plans).
* Interviewed Subject Matter Experts (SMEs) and carefully recorded the requirements in a format that could be reviewed and understood by both business people and technical people.
* Set up definitions and process for test phases including product test, integration test, and system test. Work to fully implement test phase entry and exit quality criteria, standard test reporting metrics and standard test artefacts.
* Created different Traceability views to maintain the Traceability of the requirements.

**Environment:** UAT,Rational Team Test, Windows, MS Access, Oracle, PL SQL, HP QC, MS OFFICE.

**Education:** MBA in Management Information System and Supply Chain Management from Ashland University, Ohio