**Kazi Ashraful Islam**

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**PROFESSIONAL SUMMARY**

* 7Years of experience working as a Business Analyst and Business System Analyst in financial industry.
* Strong financial product knowledge of Capital Markets, Initial Public Offering(IPO), Fixed Income Securities, Equity Securities, derivatives
* Experience with investment banking regulatory/compliance reporting regulations like Basel II,III Accord
* Experience in conducting Gap analysis, User Acceptance Testing (UAT), SWOT analysis, Cost benefit analysis and ROI analysis.
* Deep technical background and solid working knowledge of SQL Server Data warehouse systems.
* In-depth knowledge of Rational Unified Process (RUP); risk engineering; data modeling and mapping; and design using UML, Rational Rose, Visio and other related tools.
* Conducted Joint Application Development (JAD) sessions and interviewed Subject (SME’s), asking detailed functionality aspects of business process and carefully updating the information to the requirements in an easily understandable format
* Demonstrated ability to work actively in different phases of SDLC, Agile/Scrum in teams, fostered cooperation and collaboration among individuals in the work unit and helped team resolve conflicts constructively.
* Experience in analyzing Business Requirements Documents (BRD), Functional Requirement Documents (FRD) and propose changes as per various internal and external requirements gathered for process improvement.
* Excellent writing skills in generating, Project Charter, Project Plan, Business Requirements documents, Use Case Specifications Test Plan, Credit Risk Management Plan Liquidity risk assessment, and Publishing Regular Reports with status and metrics.
* Expertise in Database Querying and writing T-SQL Queries
* Excellent communication, verbal and writing skills. Analytical, interpersonal, and presentation skills; expert at managing multiple projects simultaneously.

**TECHNICAL EXPERTISE**

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| Business Modeling Tools | Share Point, Microsoft Office, MS Visio, UML, Requisite Pro, Rational Rose |
| Project Management Tools | MS Outlook, MS Visio 2007, MS Word, MS Excel, MS Access, MS PowerPoint, MS SharePoint |
| Financial Systems | Bloomberg, Capital IQ |
| Financial Databases | Standard & Poor’s Net advantage |
| Project Methodologies | Agile, Scrum, Waterfall & RUP |
| Operating System | Windows 95/2000/XP/2007 |
| Databases | SQL Server, MS Access, MySQL |
| ERP Solution | SAP FICO, General Ledger, Accounts Payable, Accounts Receivable, Asset Accounting, Cost Center Accounting, Profit Center Accounting, Internal Orders. |
| Reporting Tools | Business Objects, Crystal Reports, MS Suite |
| Financial compliance | Dodd-Frank Act, Basel I, Basel II, BaselII,SOX, BSA, KYC, USA Patriot Act |

**PROFESSIONAL EXPERIENCE**

**Wells Fargo/ First Union Bank, Basking Ridge, NJ January 2013 to Present**

**Business System Analyst**

Project: Wells Fargo is an American [multinational](http://en.wikipedia.org/wiki/Multinational_corporation) banking and financial services holding company. The project involved online banking system. The customers can access and manage their accounts, transfer funds between accounts. The application also provides detailed Financial Analysis and Research for securities and fixed income, home mortgage servicing, in the United States

**Responsibilities:**

* Used agile methodology for managing the SDLC for project.
* Prepared suspicious activity reports for BSA/AML management.
* Ensured that information obtained was consistent with BSA/AML Policy and Procedures and satisfied regulatory requirements.
* Performed additional tasks as assigned, improving the effective administration of the AML and KYC Policies.
* Cross-trained key members of New Accounts department on AML on-boarding policies.
* Understand and stay current on the Red Flags and industry trends related to AML
* Strong experience on Basel ii and iii Financial Compliance
* Excellent understanding of Basel II/ III models, methodologies and implementation aspects
* Strong understanding of trading instruments including equity derivatives, interest rate derivatives

FX, options, money market, fixed income, credit derivatives, and commodities trading products

* Provided new business & technological ideas related to Six Sigma Change Processes / business process improvements (SDLC based) / process re-engineering.
* Defined problem domain by gathering requirements from business user and stakeholders and transformed functional requirements into system requirement specifications& used MS word.
* Created Use Case model and Process flow diagrams to use MS Visio.
* Developed and managed project plans and schedule in MS Excel.
* Conducted functional walkthroughs, User Acceptance Testing (UAT) sessions, and supervising the development of User Manuals for customers.
* Interacted with Users, Developers, Project Manager to write business requirement.
* Performed Requirements Analysis and Documentation using Requisite Pro.
* Coordinated monthly meetings and got user feedback at every step of the development process
* Used JIRA to track bugs and system enhancements.
* Facilitated JAD sessions to discuss requirements and resolve conflicts between stakeholders to used MS word.
* Involved with the QA team to review Testing Strategies and Test Plans in MS Acess.
* Actively involved in walkthroughs and meetings with development team to discuss related issues.

Environment: MS Visio, HTML, SQL, Oracle, Windows 2007

**Fidelity Investments, Boston, MA July 2010 to December 2012**

**Business Analyst/System**Project: The objective of Open IPO process was to provide qualified clients with an ability to participate in auctions or Open IPOs, traditional IPOs, and other equity public offerings through Fidelity. Customers can sign up for Fidelity Alerts in order to be notified regarding IPO shares through Fidelity Brokerage Services LLC. The process is monitored through an administrative portal.

**Responsibilities:**

* Documented and validated the business process flow of Online Securities Trading System to use MS Word
* Continuously engage stake holders on Basel II.5/ III requirements gathering especially on liquidity risk
* Outstanding expertise and professional experience across credit risk, market risk or liquidity risk
* Interacted with SMEs in Fixed Income, Bonds and Bond Trading Cycle, Bond Pricing, and Asset Management & used MS Outlook
* Wrote the functional and technical specifications and communicated requirements to development teams.
* Followed project development lifecycle, responsible for performing gap analysis, prepared the Project Plan according to the project scope, prepared BRD,FSD & used MS word for documentation & made slide to used, MS Power point
* Analyzed and investigated business user issues and worked with SME’s and Managers to identify related “defects” and required “enhancements” in the application and captures business requirements.
* Created and maintained complete development plans that included functional specifications, requirements engineering, Use Case modeling, risk assessment and mitigation, internal and external workflow.
* Involved in System test in the URL
* Reported and analyzed all application defects, user issues and resolution status to the higher manager

**Environmen**t: Rational Suite Tools, MS Word, MS-Visio, MS-Project, MS Access, XML files.

**American Express, New York, NY February 2009 to June 2010**

**Business Analyst**

Project: American Express is one of the world's largest travel agencies, but it is better known for its charge cards, revolving credit cards and traveler's checks. Amex cards account for approximately 24% of the total dollar volume of credit card transactions in the US.

The project was to develop Internet Websites for American Express’s partners to open new credit card accounts. Worked as a business analyst on the team gathering and documenting requirements as well as writing test cases.

**Responsibilities:**

1. Gathered requirements for Websites for partners for Landing Page design and Application structure and layout.
2. Worked with representatives from Business segment to discuss and document SLA, website security and business workflow requirements.
3. Certain partners offered Instant Prescreen/Instant Credit (IPS/IC) credit card products. Wrote business workflows and documented requirements.
4. Documented requirements for partner websites to access and accept the Customer Member Agreement for credit cards.
5. Coordinated between Business and Marketing teams to document specifications for Primary or Downsell Credit card products offered for different market segments.
6. Gathered requirements for multiple Marketing channels used for customer acquisition process. Documented Landing page design for multiple channels like online, Direct Mail and Take-one.
7. Wrote test procedures to test the application process for the partners using Quality Center. Submitted credit card applications using the websites and monitor the application workflow.
8. Run automation tests for credit card terms and conditions, Website attributes and Marketing text on the partner websites.

**Environment**: Rose, Rational Requisite Pro, Windows 2000, MS Office, Rational Clear Case, Rational Clear Quest, XML, Microsoft SQL Server

**MoneyGram International (Minneapolis, MN) February 2008 to January 2009**

**Business Analyst**

Project: Money Transfer Data Files and AR Transmissions

MoneyGram offers a wide variety of payment products and services, from the traditional money order and official check services to the latest in electronic/online bill payment and money transfer services for consumers, businesses and financial institutions. Money Transfer Data Files and AR Transmissions are internal products of MoneyGram International, which is used for generation of flat files on daily, weekly, bi-monthly, monthly, quarterly, half-yearly and yearly basis based on customer’s requirement and FTP to customer for settlement.

**Responsibilities:**

* Created business and functional requirements for online transactions..
* Clarified client requirements, business needs and project objectives, via feedback sessions and client meetings, in collaboration with all stakeholders.
* Involved in preparing a simple and detailed User manual for the application, for an intended user.
* Identified and documented existing business processes and process flows by identifying working elements and entities, existent within the system.
* Developed new functionality to the existing application as part of change requests.
* Involved in writing test cases and performed manual testing and conducted UAT.
* Contributing to detailed deliverables and obtaining requirements documents and functional designs sign-off.
* Developing and Maintaining Test Scripts, analyzing bugs and interacting with development team members in fixing the defects.
* Remedy was used for bug tracking and change process.
* Version comparisons were done using SharePoint.
* Analyzed application, system errors. Escalated issues to developers and verified fixes.
* Attended weekly defect report meetings and presented progress updates.

Environment: MS Visio.MS Word, MS Share point

**Visa Inc. Owings Mills, MDJanuary 2007 to December 2007**

**Business Analyst**

Project: The project was to develop an Asset Allocation Master to help investment advisor to provide the best guidance to their clients. The system is able to identify and qualify clients’ goals and resources, and create a realistic plan for them. The key element in the system is the portfolio optimizer, which combined complex mathematics of portfolio theory with the concept of tax efficiency. The system demonstrates clients’ portfolio value, cash balance, and securities held in accounts.

**Responsibilities:**

* Requirements gathered from customers, Merchant Banks and all the stakeholders
* Prepared detailed technical and non-technical specifications.
* Translated business requirements into comprehensive business requirements document and low level technical requirements for development.
* Used MS Project to prepare, maintain project plan.
* Prepare and maintain project documentation
* Prepare the budget and present it to the project sponsor
* Used Crystal Reports to produce monthly and ad hoc reports on how many transactions we have done for various Merchant Banks.
* Solved the issues customers get when shopping online using visa cards.
* Helped the junior staff to solve the problems that they cannot solve by themselves
* Built the system, unit test, documentation, fixed the bugs, wrote use cases and test cases, prepare new release after six months.

**Environment**: MS-Visio, MS-Word, MS-Excel, PowerPoint, SharePoint, SQL Server, HTML