**Rifat Tawhid**

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**OBJECTIVE:**

To take a challenging role on Business operations as Business System Analyst and give an efficient and effective solution that would help the organization to achieve the best solution in Business, join a team of competent, progressive and task-oriented professionals and to be a part of organizational growth and excellence by working in a challenging environment that welcomes creativity and enhancements of skills possessed.

**SUMMARY:**

* An IT professional with 7 years of experience in the area of Business Analysis. Ability to gather and document Business Requirements, experienced in writing Use Cases.
* Proficiency in SDLC life cycle, understands the workflow concept, ability to gather and document the 'As-Is' and 'To-Be' processes
* Requirement gathering through interviews, workshops, JAD sessions with clients, developers and QA Analysts and referring to existing system documentation and procedures
* Experience in complete WATERFALL, AGILE/Scrum, RUP SDLC Client /server architecture providing a well-balanced understanding of business relationships, business requirements
* Strong experience with Scrum/Agile methodology and well versed in writing user stories
* Participated in Sprint Planning, Daily Scrum Stand Up, and Sprint Retrospective meetings
* Incorporated agile scrum methodology to develop the application
* Experienced in gathering and documenting test Scenarios and ability to train users to translate technical requirements and translate them to a business audience.
* Worked in a software development IT shop, created quality documentations such as Requirements Documents, Design Document, Test Plan and User Acceptance Test Plans. Self starter with excellent time management skills
* Created and updated documentation to meet the requirements of Payment Card Industry (PCI) requirements for cardholder data environment and storage
* Strived to understand not just the technical needs of the client but also gained an understanding of the businesses
* Proficient in all MS office products like Word, Excel, Access and Power Point.
* Writing Use cases and producing Use Case Model, Analysis model, Behavior diagrams (Sequence diagrams, Collaboration diagrams) and Class diagrams based on UML Methodology & Business process flow diagrams using Visio
* Using Rational Unified Process (RUP), Rational Rose, Requisite Pro, Software Development Life Cycle (SDLC) processes and methodologies
* Writing & documenting Business Plan, Requirements Document, Functional Specification Document, and Test Case
* Defining Test Cases, analyzing bugs, interaction with team members in fixing errors and User Acceptance Testing (UAT)
* Using project management tools like MS-Project for status reporting and planning.
* Creative and aggressive self-starter with integrative thinking skills, capable of forming and maintaining positive and productive working relationships in internal, external, independent, and team environments
* Highly motivated, organized and results and detail oriented with excellent interpersonal, communication and presentation skills. Proven capability of adapting to new and fast changing technologies.

**TECHNICAL SKILLS:**

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| --- | --- |
| Project Management: | MS-Project, MS-SharePoint |
| Project Methodologies: | SDLC, Agile/SCRUM, UML |
| Business Modeling Tools: | Rational Rose, MS Visio |
| Defect Tracking Tools: | Quality Center, Test Director |
| Operating Systems: | Windows NT/XP/2000, UNIX |
| Database: | Access, Oracle, SQL server, DB2 |
| Business Applications: | Microsoft Office Suite, MS VISIO, MS Project, Share Point |

**PROJECT EXPERIENCE:**

**Citigroup, Warren, NJ**  **March 2016- Present**

**Business System Analyst**

Citi product offerings differ from region to region. In order to accurately display information on accounts, rates and special promotions specific to your area, as one of the largest banks in the nation, we have the resources and the expertise to offer products and services that span a wide array of industries.

**Responsibilities:**

* Interviewed business experts to elicit key information regarding processes and congruence with company policies.
* Write Detailed Business requirements documents (BRD) and assessment of current System for Online Banking management processes for front, middle and back office reference data, data attributes and security master database.
* Facilitated daily scrum, sprint planning and sprint retrospectives meeting.
* Participated in Sprint Planning, Daily Scrum Stand Up, and Sprint Retrospective meetings.
* Worked extensively to write use cases and functional requirement case diagrams, activity diagrams, sequence diagrams, state diagrams based on UML methodology and business process flow diagrams using MS Visio.
* Create documentation that captures requirements, validation, business, technical and design aspects including logical flow of the system/business through use case documentation.
* Expertise in the role of scrum master, facilitating/organizing daily scrum sessions, sprint planning meeting and sprint review meeting and preparing/analyzing burn down charts.
* Interacted with the Business Users, Stakeholders and work with Focus group to identify business system needs, obtain sign-off on the Business Requirement documents for Online Banking.
* Working in entire lifecycle of a product from its conception through design and development in Online Banking.
* Experience in creating blueprint of the system, Database team in designing the database and maintaining the proper ER relationship.
* Involve in Risk Analysis & Risk Management for creating and implementing documentation for technical team by supporting and also Designs systems and programs to meet complex business needs.
* Extensive experience in using product lifecycle management (PLM) is the process of managing the entire lifecycle of a product from its conception through design and development.
* Used Requisite Pro for the Requirement Documents’ Preparation in Online Banking.
* Facilitated requirement gathering sessions (JAD) with the business team and stakeholders to collect the business standards, security and service level requirements.
* Good understanding of Waterfall and AGILE methodology.
* Involved in preparing the mockup screens while eliciting appropriate business requirement specification.
* Created Use Case and Functional Specification Document to track approved changes to the system.
* Performed SQL query on databases using SQL server.
* Participated in various stages of data mapping and requirement analysis for project needs.
* Involve in using Service-oriented architecture (SOA) is a flexible set of design principles used during various phases of systems development and integration in computing.
* Work closely with the technical teams in and in to ensure that they have a clear understanding of requirements and support them throughout the development process.
* Provide business expertise support to project teams during the implementation of regulatory solutions.
* Co-ordinate with QA team to translate requirements into test plans and tests scripts while overlooking the testing techniques applied.
* Assisted the testing team in creating User Acceptance Test Plan based on business users requirements and reviewed Test Plan templates.
* Experienced in preparing and documenting the User Acceptance Testing (UAT) Test cases and conduction the testing to gain confidence on the application.
* Worked closely with the development team to analyze and troubleshoot bugs.
* Coordinated with the training team to prepare user manuals and reference guides for the state staff.
* Performed System, Integration, Ad hoc & UAT testing of complex applications.
* Raised defects for both System Integration Testing and UAT.

**Environment:** Agile/Scrum,UAT,Oracle, PL Sql, Clear Quest, Rek Trace, Ms Office, Mainframes, Share Point, Ms Access, SOA, Reference Data, Windows XP, SnagIT, Audit Studio, HTML, Data warehouse, J2EE.

**Bank of America, Charlotte, NC**

**Nov 2014- Feb 2016**

**Business System Analyst**

Bank of America is a diversified financial services company with operations around the world. The project was a web-based application involving the automation of Mortgage loan origination process beginning from origination/opening a mortgage application through funding/closing. The system performed all the business functions of the loan process such as set-up Account information, New Loan set-up, the Appraisal, credit and income. The project involved modules for Pre Approval, Application, Underwriting, Pricing, Processing, and Closing.

**Responsibilities:**

* Performed Requirements Gathering and Analysis, interviewed the SME (Subject Matter Experts), and ensured that contributors and all key stakeholders were motivated to complete assigned tasks.
* Performed Gap Analysis to identify the deficiencies of the current system and to identify the requirements for the proposed system.
* Responsible for Documentation in each phase of RUP Methodology, Risk Assessment, and Validation & Verification process.
* Participated with development teams to design and implement business intelligence solutions.
* Facilitated Joint Application Development (JAD) Sessions for communicating and managing expectations.
* Expertise in the role of scrum master, facilitating/organizing daily scrum sessions, sprint planning meeting and sprint review meeting and preparing/analyzing burn down charts.
* Participated in Sprint Planning, Daily Scrum Stand Up, and Sprint Retrospective meetings.
* Facilitate daily scrum, sprint planning and sprint retrospectives meeting.
* Supported Internal and external auditors for department audit.
* Worked with the development team to make sure that they understood the user requirements and that the system developed met those requirements.
* Conducted meeting with stakeholders and SME's to clearly understand and record business requirements blueprint documents.
* Participated in developing test plans and test procedure templates and guidelines to be used by the project team with detailed screen layouts with regards to various types of corporate actions.
* Defined and promulgated test cases based on the requirements outlined in the test plan as part of the development cycle.
* Modified test scripts created by the system test team to meet UAT needs
* Supported User acceptance testing (UAT) in preparing the test scripts and test execution.
* Performed Defect Tracking and Change Control Procedures using Rational Clear Quest and Configuration Management and Version Control using Rational Clear Case.
* Was involved in Integration Testing, Regression Testing, and User Acceptance Test before releasing the application.
* Involved in the development of Test Plans, Test Cases and Expected Results, and coordinated the tests with the QA team to verify implementation of new features and enhancements.
* Conducted UAT testing and gave training to users about application.
* Used SQL queries to analyze data for decision making.
* Worked with the Project Manager on various Project Management activities like keeping track of Project Status, Deadlines, Environment Request, and Compliance Issues.

**Environment:** Agile/Scrum, UAT, Windows XP, SQL, MS-Visio, Rational Rose, Oracle, MS-Project, Rational ClearQuest, Requisite Pro

**Ocwen Financial Corporation - Waterloo, IA**

**June 2013- Oct 2014**

**Business System Analyst**

The project involved in developing an application that helps in performing End to End Mortgage Loan Processing, reviewing Loan applications, Data entry, Underwriting Rules and Process, Credit Reviewing procedures. Users can actually access the application by entering their required details and can calculate monthly mortgage payments for estimation purposes, to plan their future payments and installment options.

**Responsibilities:**

* Participated in Sprint Planning, Daily Scrum Stand Up, and Sprint Retrospective meetings.
* Monitored scrum release on multiple sub projects/sprints.
* Primary job involved client interaction to understanding business processes from data perspective and converting business logic to SQL, PL SQL codes to facilitate reporting
* Responsible for handing and understanding complex to very complex business logic and writing back end blocks (procedures/functions/packages) to run in Oracle database
* Identify bottle necks in the existing oracle codes and enable its optimization
* Automate recurring reports/works using scripts and macros
* Involved in development with the Management during the Scope and Blueprint stage in creating Business Process and Procedures. Mapping the integrated scenario of client's Business process
* Responsible for the creation of executive dashboards, business requirement documentation, data mapping, data cleansing and data governance processes for monthly business reviews
* Involve with data architects for designing of business area specific schemas, data modeling and data mapping
* Develop and maintain MS Access database for the compliance department to complete and store all of their

audits and control reports.

* Analyze business requirements and processes to ensure government and investor compliance is met.
* Create compliance audits, control reports, department scorecards, and Single Point of Contact outbound

Dialing campaigns.

* Communicate business requirements by leading demonstrations and publishing easy-to-understand policies and procedures.
* Provide suggestions on developing and modifying servicing platform to meet compliance and business requirements and develop reasoning to support these adjustments.
* Facilitate weekly meetings with senior management to ensure campaigns and processes are sufficient.
* Train and lead the other analysts both onshore and overseas.
* Wrote UAT test cases for the different aspects of the project according to the business specification document.
* Implemented Smoke Testing, Sanity Testing, Black Box Testing, GUI Testing, Functionality Testing, Positive and Negative Testing, Integration Testing, System Testing, User Acceptance Testing (UAT) and Regression Testing of Web Based Applications and Client-Server Applications.

**Environment:** UAT, Windows XP, SQL, MS-Visio, Rational Rose, Oracle, MS-Project, Rational ClearQuest, Requisite Pro

**Mellon Bank, Pittsburgh, PA**

**Nov 2011- May 2013**

**Business System 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.

**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.
* Participated in Sprint Planning, Daily Scrum Stand Up, and Sprint Retrospective meetings.
* 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:** UAT,MS Visio, Rational Requisite Pro, MS Project, UML, MS Office, Windows 2000, Crystal Reports, SQL

**Legg Mason – Providence, RI**

**March 2010- Oct 2011**

**Business System Analyst**

Legg Mason, Inc. provides brokerage and asset management services to its clients. It has over a dozen subsidiaries offering asset management, private client and capital markets and products, including investment banking, broker-dealer and investment advisory services, annuities and insurance. The company manages its own line of Mutual Funds and acts as a market maker for municipal bonds and NASDAQ listed securities.

**Responsibilities:**

* Gathered Business Requirements, analyzed data workflows, and defined the scope, financial projections and Cost/Benefit analysis.
* Effectively communicated with Team and Scrum Master on meeting daily Stand ups
* Facilitated collection of Functional Requirements from system users, and prepared Business Requirement documents using Rational Requisite Pro.
* Implement the whole Life cycle of UAT methodology starting from Planning, Capturing, creating, Executing, Reporting, and tracking the defect using quality Center.
* Involved in development of Business and Technical Requirements in preparation of Design and Functional Specifications for Business Needs and Processes.
* Provided data and work-flow analysis, workflow evaluation; data attribute identification; for post-trade processing of information related to Fixed Income business and involves Risk management, Profit and Loss (P&L), Compliance, Reporting trade execution.
* Applied agile methodology at requirements face to Gather and analyze data in support of business use cases, proposed projects, and systems requirements.
* Manage the daily UAT test execution, provide daily status to leadership and key business stakeholders, work directly with Defect Manager and Solution Team in the India to review identified defects.
* Constructed Corporate Action documentation, highlighting the Business Judgment Rule, In-Scope and Out-Scope details, Stock Split and Dividend based on Acquisition and Merger contract and distributed among Program-level managers for approval.
* Collaborated with various project work streams to review business and systems requirements, and their documentation such as systems design, build, test, implementation plans and post-implementation validation plans.
* Strong in analyzing business specifications and developing Test Plans, Test Scripts and Test Cases based upon user's requests.
* Followed the UML based methods using Rational Rose/MS Visio to create Use Case Diagrams, Activity Diagrams, State Chart Diagrams, Sequence Diagrams, and Collaboration Diagrams.
* Prepared Logical Process and Data Models that contained set of diagrams and supporting documents containing the essential business elements, detailed definitions, and descriptions of the relationships between the data elements to analyze and document Business Data Requirements.
* Analyzed test results to ensure existing functionality and recommend corrective action where necessary. Participated in UAT and wrote Test Cases for UAT.

**Environment:** Windows, SQL, UAT, Quality Center, Microsoft Excel (pivot tables, v lookup), Microsoft word, Microsoft Access, MS Visio.

**EDUCATION:**

Master of Business Administration in Management Information System and Business Analytics, Ashland University, Ashland, OH