Ghufran Samad Khan

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Professional Summary

- Extensive experience in analyzing and requirements gathering and writing system functional specifications including use cases.
- Proven success as a business analyst through the years, providing a well-balanced understanding of business relationships, business requirements, and technical solutions
- Proficient in conducting Meetings, Interviews, and Joint Application Development JAD sessions with various Stake holders and flexible in coordination across various groups
- Extensive experience in conducting Market Research, Feasibility Studies, Data Analyses, Data Mapping, Data Profiling , Gap Analyses, Risk Identification, Risk Assessment, Risks Analyses, and Risk management.
- In depth knowledge and experience in all phases of the SDLC (System Development Life Cycle) and methodologies like, Waterfall, RUP (Rational Unified Process), Agile and Hybrid methodology.
- Proficient in conducting scrum meetings and discussing the task with the team members that has to be completed every day.
- Excellent skills in writing Business Requirements Document (BRD), Use case Document, Functional Requirement Document (FRD), Systems Design Specification (SDS), workflow and diagramming skills for drawing UML diagrams such as Activity diagrams, Class diagrams and Sequence diagrams, Dataflow diagrams, Requirement Tractability Matrix (RTM**).**
- Solid knowledge of fixed income, equities and derivatives instruments, their attributes and front - to-back flow, from trade capture to clearance and settlement, EOD and regulatory reporting, reconciliations and P&L calculations
- subject matter expertise in Investment/Retail banking, financial statements, cash flow, financing structures, Foreign Exchange FX Risk Management, Capital Management, Asset Data, Portfolio Analysis, Stock Valuation, Capital Structures and Budgeting, Value Based management.
- Excellent knowledge in Asset Management, Wealth Management, Investment Banking, Derivative products such as Options and Futures, Credit Card, Insurance and Bonds.
- Knowledge of Commercial Lending Systems like Loan IQ and familiarity with Consumer Lending Processes.
- Good knowledge of different financial services includes commercial banking, middle-market lending, asset-based lending, leasing, cash management and trade finance.
- Experience in Oracle Retail Modules like RMS, REIM and RPM and has very good experience in Order Management Application Sterling WMS.
- Experienced working on Order Management System (OMS), Omni Channel Fulfillment, Store operations Customer Relationship Management (Loyalty Program), Fleet management and Ecommerce platforms.
- Good working experience at Master Data Management (MDM), Identity data, Trade Promotions Management (TPM) and Point of Sales (POS).
- Strong work experience on Ecommerce portals web application developments, Business (B2B) and Business to Customer (B2C), Online Retailing, and Content Management Systems (CMS) for Ecommerce like ATG.
- Strong understanding of Oracle E-Business Suite Architecture, Interfaces, API s and Business Process Flows.
- Experienced in designing and created Use cases & test cases, validated the features and end-to-end testing which includes Salesforce Commerce Cloud (Business Manager), Service Cloud & storefront functionalities.
- Excellent Analytical, methodical, and resourceful approach to problem solving, identifying and documenting root causes and corrective actions to meet short and long term business and system requirements.
- Experience in using BI Business Intelligence tools like Cognos, Toad, Oracle OBIEE, Financial Analytics, Crystal reports etc for reporting purpose. Proficient in working with Excel and functions like Pivoting, recording Macros, solver and lookups.

- Experienced in the Informatica/ ETL (Extract, Transform and Load) of data into a data ware house/date mart and Business Intelligence (BI) tools like Business Objects Modules (Reporter, Supervisor, Designer, and Web Intelligence).
- Good experience of working with various bug tracking tools like HP Quality Center, Rational Clear Quest and JIRA and a very good understanding of the Defect Life Cycle.
- Expertise in creating different Visualizations inTableau using Bar charts, Line charts, Pie charts, Maps, Scatter Plot charts, Heat maps and Table reports.
- Strong knowledge in UML, proficient in creating Use Cases, Use Case Diagrams, Sequence Diagrams, Collaboration diagram, Activity Diagrams and other Modeling.
- Worked on advanced features of MS Excel like Vlookups, Macros, Pivot Tables, Data Validation
- Ability to organize, document and track changes and defects by using Rational Requisite Pro, Clear Quest, Clear Case.
- Extensively interacted with the QA Team to help them execute various Test plans GUI, Functionality test, system test, integration test, defining Test Cases, POC, and facilitated UATs.

Professional Experience

Bank of America, New York City, NY. || May 2022 - Present
Senior Business Analyst
Responsibilities:-

- Analyzed and documented the Business Requirements, ensuring that the requirement statements are complete, traceable, and unambiguous and that they conform to standards and followed rational unified process RUP with agile scrum model.
- Liaise with business and functional owner during high-level review sessions to derive and execute action plans, meeting deadlines and standards.
- Conducted JAD sessions involving the user community to identify, analyze and formalize requirements and establish working relationships with business functions and solution delivery teams to meet the individual needs of the business functions.
- Drafted the Technical Solutions related to Business Objects development and also used Tableau and Qlikview for visualization.
- Identified and involved all key stakeholders, contributors, business owners, operations staff and technical resources through JAD sessions.
- Conducted daily stand up meetings to get live updates from the team, helping Project Manager actively update the project status, detect risks at early stage and take corrective / preventive actions.
- Authored project change request PCR documents, presented them to the stakeholders and reviewed the estimates from the development team.
- Scheduled meetings with developers, Functional Architects and testers in collaborating resource allocation and project management using MS Project.
- Involved in gathering the requirement with the SMEs to get the maximum information about the work-stream including Mortgage Servicing, Loan Monitoring, and Asset Management.
- Conducted cross channel meetings to ensure all internal groups like Security, Fraud, Compliance, Risk and Reporting etc. understood the requirements and their impact.
- Worked with Portfolio managers of Asset/Wealth management group to gather requirements about performance measurement attributes of various assets class.
- Worked with Commercial loan group to understand mortgage life cycle and loan origination process.
- Analyzed various risk like market risk, liquidity risk, operational risk to facilitate the development of Basel II compliance initiatives.
- Used Oracle Financial Analytics for accessing the information of AR, AP, General ledger, Profitability and produced Cost/Benefit Analysis to support proposed changes.
- Participated in Loan IQ Service Pack and version upgrade analysis (commercial lending system) and end user requirements gathering
- Created functional & technical specifications for an in-house front office trading application whose main products were related to ABS (Asset Backed Securities), CDO (Collateralized debt obligations) and Whole Loan Mortgages.
- Owned the entire reporting process. Interacted with the ETL team, developer(s), management, and account holders to get the requirements, document them, design templates, and write specifications.

- Used MS Visio for Process modeling, Process mapping and Business Process flow diagrams.
- Developed strategies with Quality Assurance group to implement Test Cases in Mercury Test Director for stress testing and UAT (User Acceptance Testing.
- Reviewed the data model for Cognos Power BI Reports with the Data warehouse/ETL and Reporting team.
- Involved throughout the development process and verifying adherence using the requirements Traceability Matrix (RTM).
- Created Data Stage jobs to extract, transform and load data into data warehouses from various sources like relational databases, application systems, temp tables, flat files etc.
- Worked as a liaison between the developers and the QA team in creating the Test Plan and Test Cases using Rational Test Manager. Generated test data and assisted QA team with manual testing whenever possible.

State Street Corporation, Boston, MA.   **|| January 2020 - March 2022**
Sr. Business Analyst
Responsibilities:-

- Documented functional specifications to automate the loan approval process for home Mortgage online application, workflow - for the credit department, upon approval the system routes the application to the underwriters for review.
- Performed extensive "Gap analysis" of the Wealth Management application to document existing business process flows and derive requirements for the proposed functionalities.
- Worked with tools such as MS Visio and Balsamiq Mockups to create UML diagrams, wireframes and screen mockups to capture functional requirements of the proposed application
- Employed document management tool "Confluence" to ensure efficient cross-functional collaboration
- Implemented the entire Agile Methodology of application development with its various workflows, artifacts, and activities.
- Facilitated Scrum meetings, Sprint Review meetings and Defect triage meetings as a part of Agile framework
- Teamed-up with SME's and Wealth Managers to ensure the compliance of proposed processes with Anti-Money Laundering(AML) laws and regulations, Know Your Customer(KYC) guidelines and Customer Identification Process(CIP)
- Cooperated with CCAR team on delivering of the Basel capital regulatory results to serve the CCAR various reporting forms.
- Evaluating and assessing the risks associated with different investment strategies and products using Riskalyze, FactSet, and Axioma.
- Managed multiple projects that would be implemented for the following business related to Fixed Income, Trade Clearance, Asset and Wealth Management and Billing.
- Deep understanding the Business Flow of Investment Banking, and extensively involved in Portfolio management and analyses, Mutual Funds, Securities trading.
- Worked on a Risk Management System, which supplies users with intra-day and end-of-day speeds, status of modeled bonds, as well as market and credit risk (delta) information
- Reviewed business requirements document for ACH (automatic clearing house) through interviews, surveys, prototyping and observing from senior managers and UI (User Interface).
- Worked with product owner on US and foreign fixed income, equities, F/X cash and derivatives (futures, options, currency swaps, forwards, metals), and commercial banking products (Time deposits, loans, annuities and insurance products)
- Supervised change management process and created impact analysis reports for management review
- Designed and developed Use Cases, Activity Diagrams, Sequence Diagrams, Data Flow Diagrams and Object-Oriented Design OOD using Rational Rose according to the UML methodology.
- Extensive work on Investment Advisory, Wealth Management Services and Product Management.
- Identify business rules for data migration and Perform data administration through data models and metadata.
- Interacted with Wealth/Asset Management, Traders, Quantitative Analysts in Algorithm equity stock and FX e-trading via Fidessa, and implemented strategies within finance operations investment/brokerage industry to engineer Lava Equity/ FX Charles River.

- Enhanced Wealth Management Systems for Front/Back Office securities Equity/Fixed Income trading, Credit, Debt, FX markets, in Risk/Asset Management, Derivatives, Liquidity Reporting, Banking via Dynamics SL Actimize/Bloomberg/ Broadridge
- Conducted comprehensive reviews of asset allocation, retirement strategies, risk management, preservation of wealth, accumulation and wealth transfer strategies using Advent Portfolio Exchange (APX.
- Involved in walkthroughs and validations on logical model and created physical data model using forward engineering.
- Build thoughtful and detailed models (such as regression analysis and classification using R/Python) to support business cases and to forecast the outcomes
- Worked with Implementation team and Used SWIFT messaging system to test the flow of messages from and into the new system and was also involved in ETL process
- Automated the API services using Karate DSL framework for Unit Testing, Integration Testing and Regression Testing.
- Assisted the execution of CCAR stress testing framework including gathering requirements of multiple stress scenarios and defining data elements required by stress tests.
- Created common global silk test functions for WSO GUI trade capture and database validation.
- Assisted QA lead in developing quality procedures and ensuring that appropriate documentation is in place and Conducted User Acceptance Testing UAT.

American Eagle Outfitters,Pittsburgh, PA || **January 2018 - December 2019**
Business Analyst
Responsibilities:-

- Facilitated User meetings to gather requirements, Workflow Analysis, Business Process Models and Functional Design Definitions and High-Level Analysis and Designs. Gathered and documented MDM application, conversion and integration requirements.
- Analyzed and assessed current and future state of business processes using Gap analysis techniques - benchmarking, secondary research, interviews, surveys and observations
- Worked under the Agile project framework to initially define the scope of reporting required by key business stakeholders to support SAP ERP implementation and also to expand the current native HANA reporting capabilities.
- Assisted Project Management in developing Scope/ Vision Documentation and Project Plan, tracking project process, and developed Risk Mitigation Plan
- Analyzing business scenarios and giving cost effective solutions based on recent SAP technologies and performance efficiency.
- Provided advice to business SMEs to analyze, design and deliver SAP functionalities and mapped business processes to SAP functionalities
- Worked closely with the development manager and senior technical staff to ensure that the system was designed in a proper cost-effective manner.
- Participate working on SAP Hybris and ERP Integration by using Data Hub on Master Data and Transactional Data Replication.
- Design for the requirements in Order Management and Shipping modules which involved synchronous and a synchronous communication and integration with the SAP systems Involved in creating processes and methods to gather supply chain management data and implement supply chain optimization projects and Gather data and conduct analysis with the goal of improving the organization's supply chain operations.
- Worked on e-Commerce solutions (Outlook, EDI/XML, SAP Email and Autopax), utilizing e-Tools to improve business workflow and streamline processes
- Experience working on Merchandising, Point of Sale (POS) Systems, Ecommerce and Supply chain systems.
- Worked on creating the Data Warehousing ETL procedures for extracting the data from all source systems to the SAP system.
- Expertise in implementing end to end **purchase order life cycle** in addition to outline agreements, source list, info records, quota arrangement, scheduling agreement and subcontracting in ERP system.
- Collaborated with data analyst team to design model and generate data mapping documents and participated in data analysis using SQL Server in MS Visual Studio and create reports with Business Objects and using Tableau and Power BI for data visualizations.

- ImplementedScrum with JIRA to track the progress of project and involved in creating Product Backlogs, EPICs and User Stories
- Participated in the testing of B2B and B2C websites, including creating test plan and test cases, executing test cases (including regression and ad-hoc testing), and defect management.
- Assisted creation of Test Cases, Test Plans, Test Scenarios, and updated the Requirements Traceability Matrix.
- Created a complex report/dashboard using advanced excel and Tableau and performed data analysis on large dataset to solve business issues.
- Extensively involved in database activities like designing tables, SQL queries in the application and maintained complex reusable methods which implements stored procedures to fetch data from the database.
- Used Test Director and Mercury Quality Center for updating the status of all the Test Cases Test Scripts that are executed during testing process.
- Involved in Conducting User Acceptance Testing (UAT) and actively participated and facilitated the testing of the system during Smoke Testing, Integration Testing, Black Box Testing and Regression Testing with the help of QA.

Macy's New York City, NY || April 2016 – October 2017
Business System Analyst
Responsibilities:-

- Involved in requirement gathering, documentation, change requests, designing, testing overseeing the development of agreed solutions and implementing new systems to meet the client business needs, especially for HR & Payroll modules.
- Performed Agile Scrum ceremonies such as Product backlog and Sprint backlog creation, Leading the Daily stand-up meetings.
- Worked with vendors and business partners for requirements clarification, requirements gathering and using Business Process Modeling (BPM)
- Conducted extensive user interviews to evaluate the process flow and recommended alternate flows for business process improvement.
- Documented the FRDs and BRDs as per the business requirements, developed User Stories and prepared the Workflow using Acceptance Criteria with Input, Output, and Pre- and Post-conditions.
- Created the Traceability Matrix to ensure that all the requirements are being tested and covered in the testing plan.
- Elicited demands from the stakeholders and analyzed them for consistency, flexibility and completeness.
- Assisted scrum master to facilitate the scrum and helped to act as a buffer between development team and non-development distractions.
- Analyzed and interpreted trends in customer perception, preferences, and behaviors across the e-Commerce/website channel through full shopping cart life cycle and conversion funnels using Google Analytics.
- Demonstrated strengths in supply chain planning, demand planning, supply network collaboration, sales and distribution, forecasting, inventory management, material management and transportation planning.
- Understanding the current Business Process of the client with respect to Order to Cash and Procure to Pay modules and to analyse the business processes that will undergo change and redefine the same
- Involved in Implementation and testing of POS Point of sale systems and applications for Payment Card Industry (PCI) Compliance initiative.
- Worked with B2B ecommerce with advance online selling, merchandizing, personalization and targeting capabilities.
- Collaborated with Product Owners to write up and prioritize customer centric documents like User Stories for Product Backlogs.
- Prepared project plans identifying deliverables, elaborating on work breakdown structures, identifying activities and estimating the resource requirements for the activities.
- Conduct requirements workshop with Users & Developers to Develop SSIS/SSRS Reports and integrated to CRM Dashboards
- Developed UML Use-Cases and Use-Case diagrams after accessing the status and scope of the project and understanding the business processes using Rational Rose.

- Coordinated activities with project manager and various other teams using MS Project.
- Work on extract, transform, and loading (ETL) of data into a Data warehousing environment in crafting source to target mappings.
- Engage functional testing of the applications through use of SQL tools such as TOAD to mine data for investigations
- Write complex T-SQL queries to retrieve the data, create datasets, connect them with reporting tool like Tableau, SSRS. Arrange the data in meaningful format, find trend and patterns within.
- Involved in Documenting Test Plans and tested the application to ensure proper functionality, data accuracy, and that modifications have no adverse impact on integrated system environment.
- Involved in preparing UAT plan for all the components and executed as per the business needs.

Pacific Global Bank, Chicago, IL || **May 2015 – February 2016**
Junior Business Analyst
Responsibilities:-

- Coordinating with Business Partners and Information Technology Application Groups to define Business Roles and Technical Roles
- Understand and document the specification for onboarding identity and application data into access governance platform.
- Performed requirements gathering from the business users of the system while adhering to SDLC (Software Development Life Cycle) industry best practices using Agile.
- Provided weekly status dashboards and reports to PMO and business stakeholders on the client's side.
- Assisted Project Manager in managing requirements by coordinating and facilitating requirement tracking using Requirement Traceability Matrix (RTM).
- Performed Completeness and accuracy checks and reconciliation on the data and evidence received
- Collaborated with Product Owner to build cross-region strategy for applications around the cloud model.
- Define requirements, and analyze all data feeds to ensure that IAM is receiving accurate and timely data from target systems and other data sources
- Interacted with Credit Card processor First Data Inc and acquirer for processing refunds, voids, chargebacks and reversal transactions.
- Involved in the analysis of the existing credit card processing system, mapping phase according to functionality and data conversion procedure.
- Worked with development team on Upgrading of existing Credit Cards VisionPlus application by incorporating new functional changes introduced by MasterCard Visa network.
- Worked with third party application owners to define and document process to collect their user access data. Transformed the data into a specified format using MS Excel, MS Access, and other tools to upload to OIM (Oracle Identity Manager).
- Tested the data for various Credit Card correction types (Credit Card Disputes, Credit Card Disclosure errors, Credit Card Remediation etc.).
- Worked closely with the Data Access Modeling team to identify application scope and to resolve any issues identified during reconciliation of data.
- Created the UML diagrams and Use Case Diagrams using MS Visio for the application.
- Created User Stories to effectively communicate functional requirements with business leaders and executives.
- Worked extensively with XML for file communication with vendors and involved in creating and developing XML Schemas.