

## PROFILE

An accomplished Business Systems Analyst and Product Manager with over 20-year experience in credit and debit card processing, transit fare card systems, mobile payments, and ecommerce.

A constructive liaison improving business, technical, and inter-professional communications through solution design, implementation, and delivery processes.

A result-oriented deliverer having created, deployed, and maintained business and technical solutions for a range of payment processing centres, financial institutions, POS/ABM/ATM networks, card personalization systems, merchants, and community institutions.

A problem solver with both business analysis and technological skills, able to work on own initiative and as part of a team.

Master's degree in Computer Science.

Certified Business Analysis Professional (CBAP)™.

## SKILLS SUMMARY

20+ years of BA, BSA, and product management:

- Identify business needs; elicit business and technical requirements
- Create solutions; write business, functional, and technical specifications; model business processes and interfaces
- Develop business products; conduct business case, cost/benefit, and SWOT analysis
- Assess solutions and enforce solution delivery quality

20+ years of subject matter expertise in:

- VISA, MasterCard, Interac, and transit fare card issuing and acquiring: debit and credit cards, corporate cards, EFT, smart cards, card personalization, transaction switching, clearing, settlement, disputes, loyalty, collections, and mobile payments
- POS, ATM, ABM, VAP, ISO8583, NFC, EMV, VSDC, MChip, Interac Flash, Global Platform, Base I/II, VIS, Verified by Visa, MasterCard SecureCode, Base 24, Postilion, TSYS, and ESP-Link, NDC+, DDC, Diebold 912
- Security techniques and PCI DSS, including PA DSS, PTS DSS, P2PE DSS, PIN, MAC, HSM, key management, PKE, DES, and 3DES

12+ years of project management and technical lead experience

Software development and maintenance background in operating environment of Unix, Linux, Windows, mainframes, RDBMS (MySQL, Oracle, Informix, DB2, Access), hands-on experience in computer programming: J2EE, JSF, Java; C++; C; Pascal; Visual Basic; PL/1; JCL; Rexx; Cobol; Fortran; Assembler; RPG; JSP; HTML; XML; SQL; Perl; Java Script; Clipper; FoxPro.

Business, systems analysis, and software design methodologies, standards, techniques, and tools: Business Analysis Body of Knowledge (BABOK), UML, Scrum, SDLC, QA, Gap Analysis, Impact Analysis, SWOT Analysis, Operational Research, MS Office, MS Visio, SharePoint, Confluence, Clear Quest, Clear Case, Jira, Wiki, and RSM.

## **WORK EXPERIENCE**

### **Amaya Software, Business Analyst, Jan 2015 – Present**

- Elicit business requirements and prepare specifications for integration with acquiring processors, processing centres of government regulators, and state revenue agencies
- Elicit business requirements and prepare specifications for integration with Customer Experience systems

### **Ingenico Canada, Business Analyst - PM, May 2014 – Dec 2014**

- Elicited business requirements for POS systems from Ingenico clients that are North American acquiring processors
- Developed solution requirements and software specifications for card payment terminals
- Managed payment terminal implementation projects

### **Threshold Financial Technologies, Senior BA, Jan 2012 – Dec 2013**

*(Threshold is a debit card issuing and ATM managed service provider for a group of financial institutions)*

- Designed, documented, and implemented business processes that improved communications through the company, during client requirements elicitation, project management, and solution delivery, for ATM/ABM transaction processing and debit card issuing
- Elicited requirements from stakeholders (internal and clients'); designed and delivered solutions that addressed the stakeholders' business needs by writing business, functional, and system requirement specifications, modelling business processes, and assessing solutions during QA and solution delivery
- Estimated effort, costs and lead times; created statements of work
- Created business products, defined business cases, conducted impact, capabilities, and SWOT analysis; conducted feasibility studies

### **JP Morgan Chase, Credit Card Services, Canada, Senior BA, May 2011 – Jan 2012**

- Documented business needs, requirements, and business processes that helped the bank to improve existing credit card product acquisition channels, loyalty and promotion POS channels
- Created consistent and unambiguous business-level and technical-level specifications for credit card products and services that optimized and facilitated solution implementation and roll-out processes
- Identified several PCI DSS-related issues, proposed and implemented a solution that helped to mitigate security risks

### **Lifecycle Integrity Inc., Senior BA/BSA, Aug 2010 – May 2011**

*(Lifecycle Integrity is a provider of consulting services in payment card processing)*

- Assisted a client in implementing a contactless open-loop transit fare card system by planning PCI DSS, Visa/MasterCard/Interac, and EMV certification processes, identifying capabilities gaps, and developing solution approaches

- Invented a method and developed a product, project plan and budget, for a brand protection web service implementation
- Invented a method and defined a business case for an open-loop public transit fare collection system

### **Metrolinx (GO-Transit), Senior BA/BSA, Aug 2008 – Aug 2010**

- Developed project plans for Presto Card system deployment, testing, and field trials
- Designed test scenarios, cases, and scripts that helped to save testing time and effort and improve test trustworthiness
- Analyzed test results, identified gaps between business expectations and system behavior, and proposed work around, to improve product quality and user experience
- Provided requirements related to payment interfaces with MasterCard, Visa, AmEx, Interac that mitigated merchant risks
- Created business specification for integration of fare system terminal equipment with payment card acquiring terminals that helped to resolve fraud and dispute-related issues

### **Chordiant Software Inc., BA/BSA, Oct 2004 – April 2007 and Sept 2007 – May 2008**

*(Chordiant was a CRM software vendor for financial institutions)*

- Translated Visa and MasterCard dispute rules into CRM technical specifications. Provided mapping MasterCard and Visa processing data to Chordiant's applications data model. This helped to save development and roll-out effort
- Developed product-level, business-level, and technical-level specifications for an automated dispute resolution system
- Coached BA and developers on Visa and MasterCard processing data mapping and dispute rules interpreting

### **EnStream, BA, April 2007 – Aug 2007**

*(EnStream is a mobile P2P service provider)*

- Provided payment card industry subject matter guidance for executives during product management and company strategy research
- Developed person-to-person payment products and business cases

### **Magstar Inc., BA/BSA, May 2004 – Nov 2004**

*(Magstar is a POS vendor and POS/Merchant software developer)*

- Developed, deployed, and maintained (24/7) software for POS and retailers. Installed and configured POS software at retailers' outlets, developed a POS user's guide

### **Independent BA, BSA, and PM Consultant, Dec 2002 – May 2004**

- Conducted BA, software development, quality assurance, and software maintenance for a smart card-based transit fare system
- Designed BRD and SRS and managed a project for a restaurant touch screen POS
- Developed project requirements and managed a project for EMV Level 2 -compliant POS project

## **SLMSoft Inc., Project and Product Manager, Oct 2000 – July 2002**

*(SLMSoft was a transaction switch and card management system vendor)*

- Prepared commercial proposals for financial institutions and managed implementation projects. The proposals included: banking IT systems, magnetic stripe cards, EMV cards, and secure e-commerce. Some banks comprised several hundred branches located throughout a country
- Elicited and prepared BRD; planned capacity, resources, performance, and hardware requirements, calculated project costs, that were \$1,500,000 – 15,000,000; prepared project plans and product cost-benefit analysis
- Integrated hardware and software; dealt with third party hardware/software vendors: IBM, BULL, NCR, Thales E-security, Diebold, Schlemberger, GemPlus, Ingenico, CISCO, VeriFone, Mist, Hypercom, Lipman

## **Petrocard Ltd., Project Manager, BA/BSA, and Team Lead, Dec 1993 – Sept 2000**

*(Petrocard is a processing centre and member service provider for Visa and MasterCard members in St. Petersburg, Russia, certified for Visa and MasterCard issuing and acquiring services)*

- Led a team of 15 BA and BSA in setting up an EFT processing centre (Canadian-Russian joint-venture), resulted in full deployment of the centre providing issuing and acquiring services for 3 banks
- Managed certification projects in cooperation with VISA Intl. and Europay Intl. resulted in certification of the processing centre for issuing and acquiring
- Developed and managed an e-commerce project
- Designed an EMV card project for electronic benefit transfer and transportation fares processing made for Government of St. Petersburg, Russia

## **ASSOCIATIONS**

Member of International Institute of Business Analysis.

Member of Association of Professional Computer Consultants.

## **EDUCATION AND PROFESSIONAL DEVELOPMENT**

Numerous workshops and seminars, including:

- Business Process Modelling. Watermark Learning 2012
- Business Analysis Body of Knowledge, CBAP Exam Preparation. BA Mentor LLC, 2011
- Psychology of Business Communication, Inter-Professional Communication. Lorna Rodgers English Language Consulting Co, Toronto, 2004-2011
- Self-Employment Benefit Program. Centennial College, Canadian Business Resource Centre, Toronto, 2003, 12 months programme
- Business Communication. Seneca College, Toronto, 2002, 3 month programme

Mathematics for Engineers. St. Petersburg University, Russia, 2 year programme.

Computer Science, Master's Degree. Electronic-Engineering University, St. Petersburg, Russia.

## **PERSONAL INTERESTS**

Enjoy extended team-cycling trips.