

RESUME

Balan Koodalingam

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Summary

- Over **19+ years** of experience in the field of **Information Technology** with emphasis on **Business/System Analysis** in **Insurance, Banking** and **Financial Industry**
- Experience in **NZ Insurance and Banking Industry** supporting Private Wealth Management, Institutional Client, General (GI), Life and Commercial Insurance.
- Experienced in insurance domain- **Policy** platform, **Claims** (Guidewire), Notices, Levy (**FENZ, EQC**), Digital Platform, **Remediation**, migration, Finance, data analysis, **Reinsurance**, compliance and regulatory projects.
- Executed Projects in domain area, **FinTech, Salesforce, Azure, AWS, Digital, KYC, CDD, AML, PCI-DSS, 3D Secure cyber security, Financial Crime, Mobile App, Cloud and BigData**. Familiarity to **ISO 20022** (MX Message)
- Experienced in **Capital Markets**, Equities, Derivatives, Futures, Options, FX, Interest, Fixed Income, Stocks, bonds, mutual funds, **Credit cards, Cash and Trade Management**, Clearing and Payment, Loans, Lending, Mortgage
- Awareness to **AU-ISM and NZISM Cyber Security framework, CPS 234, ISO 27001 Government Communications Security Bureau (GCSB)**, cyber threat, **CERT NZ Critical Controls**. Mitigation strategies and Assessment Process
- Familiarity to **Protective Security Requirements (PSR)** – Security Governance and Information Security.
- Perform **Information Security (IS) assessment** mobile app, system, vendors and external parties as per IS policy (**ISM**,) and complete report with detailed finding - similar to Infosec Registered Assessors Program (**IRAP**) report
- Good exposure to **ISO 27001, Data vendors** (like **Bloomberg**, Reuters, JJ Kenny, Markit, Standard and Poor, Moody's, Fitch), Payment Gateway, ACH, **SWIFT** (MT and MX Messages), Wire Transfer, eCommerce, Flexcube and VPOS.
- Extensive experience in **gathering Requirements** in as-is and to-be format in **BPMN** Notation and creating Business Requirement documents (**BRD**), Stories, Acceptance Criteria, Business Process Model.
- Analyse and create Use Cases, Use Case Diagrams, Activity diagrams, **Data Flow Diagrams, Business Flow Diagrams**, Navigational flow diagram, Sequence diagrams, Process Flows using **MS Visio**
- Expert in developing and executing **Test Plans, Test Cases**, Performing Functional Testing, Regression Testing, Stress Testing, coordinate **UAT, SIT** and Ensuring that the software meets the system requirements. Hands on experience in data migration, transfer, API, **EDI**, Online and Batch processing. Awareness to **CPS230 and FIX messages/protocol**
- Technical expertise in Client/server and web technologies. Profound knowledge of Software products such as **Oracle Database**, Oracle's Data warehouse tool, **VB.Net, Visual Basic, VBA, MS Access** and ASP.
- Competent in B2B Processing, Bank's **Information/cyber security (IS)** and **Quality Assurance (QA)**, Audit preparation, **Risk Assessment**, Identity and Access Management (**IAM**), Basel III/IV, FATCA and **IFRS17**.
- Outstanding interpersonal, effective **verbal and written communication skills** and proven leadership capabilities.

Professional Accomplishment

- Design and Implemented **remediation process** for Basel III that reduced the exception **60 billion to 100 thousand**
- Award Received- Citibank's ARC of **Extraordinary Individual Performance** for Q3 2013

Specific Expertise

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|--------------------|--|
| • Operating System | Unix, AIX, Windows |
| • Languages Known | Python, C, C++, HTML, Java, MS VBA, SQL, PL/SQL, API, Web Services, Python |
| • Databases | Oracle 12c, MS SQL Server 2016, Gupta SQL Base 8, MS Access 2016, Oraas, AS 400 |
| • Tool | Oracle's Datamart 2.6 (ETL Tool), Guidewire, MS Teams, Postman, ServiceNow |
| • Development Tool | Visual Studio 2005, Visual Basic 5/6, MS BizTalk 2006, BPMN 2.0 |
| • Office Tools | Office 365, MS Outlook, Word, Excel, Power Point, Skype, Share Point, Teams |
| • Business Tools | RUP, Caliber RM, Test Director, MS Project, MS Visio, Power BI |
| • Other | XML, SFTP, JIRA, Confluence, Miro, Swagger, Postman, JSON, GuideWire, DuckCreek |
| • Cloud | AWS, Salesforce, MS Azure, FB Bot, SaaS, PaaS, IaaS, Blueprism, UiPath, Power Automate |

Role: Sr. Business Analyst

Roles and Responsibilities:

- Develop process models for business lines using **BPMN** notation in accordance with PCRM (**APQC**) standards.
- Host and facilitate **workshops** and SIPOC discussions with SMEs and stakeholders to gather process details.
- Perform comprehensive analysis of business processes for Consumer and Business Banking, Home and Business Lending, Home Loan and Merchant Services.
- Gather requirements (JIRA) to automate referral and callback processes in Dynamics 365 & Power BI Dashboard
- Conduct time and motion studies guided by Lean and **Six Sigma** principles to enhance performance for the operational excellence program.
- Collect As-is process for Telegraphic Transfer-Swift MT messages to use for MX migration, operational changes and excellence program

Key Projects:

Everyday Banking: Document comprehensive end-to-end process models for Savings, Transaction, Call and Multi-deposit accounts, Credit and Debit cards, Term Deposits, Money Market, Red Bag, Foreign Currency, and Overdraft.

Home Lending / Loan / Mortgage : Develop detailed process models for the entire home loan/lending/mortgage process Covers new loans, top-ups, restructures, drawdowns, credit decisioning, overdraft and maintenance.

Periodic Risk Review (PRR): Collect, document and submit to credit, perform **credit decisioning**, execute PRR processes for **Wholesale** Corporate, Agri and Business customers. Conduct time and motion studies, apply Lean Six Sigma and drive improvements in operational excellence.

Support Project: Maintain and update process models for Business Lending and Merchant services (Wordline, Windcave, MPGS, Cybersource). Collaborate with SMEs and stakeholders for review and publication.

Environment: Microsoft CRM Dynamics 365, MS Power BI, MS Visio, SharePoint, Signavio, MS Access 2016, JIRA, MS Azure, Soap UI, Excel Macro(**VBA**), Confluence, Global PAYPlus, Power BI

Role: Sr. Business Analyst

Roles and Responsibilities:

- Host **workshop** for all the relevant parties required for requirement and decision making and meet the agenda.
- Create **story cards** in **JIRA** board with detailed requirement and acceptance criteria clear and easily understandable by all the parties involved in the project
- Provide a requirement and solution walk through to **stakeholders**, product owner, developer and testers.
- Host the Planning Iteration (PI), estimate epics, user stories and follow the Scaled Agile Framework (**SAFe**)
- Define current state (**as-is**) and future state (**to-be**) in **BPMN notation** for presentation to stakeholders
- Prioritise JIRA cards by customer value, business importance and associated risks. Manage requirements and clarification end-to-end, facilitate review and approval. Worked on API, JSON and Swagger file.
- Create roles and responsibilities (**IAM / IDAM**) matrix (**IRAP Report**) and obtain approval from data owner.
- Ensure data privacy (similar to GDPR) for **PII**, Credit card details and payment information are properly stored, transmitted and access. Assess no card details are stored to adhere **PCI-DSS** policy

Key Projects

Payment Gateway Migration (SPARTA): Migrate Master Card Payment Gateway in **Salesforce**. Credit Card online and batch payment, **merchant ID integration** and **Cyber Security** assessment - Define and classify roles and responsibilities

- Identity and Access Management (**IAM**) for users covering 4 departments (**CERT NZ Critical Controls** mitigation). Ensure **salesforce** admin and application admin rights (address **CERT NZ Critical Controls** mitigation) are isolated. Data privacy (similar to GDPR) assessment to ensure sensitive and PII data are not stored and transmitted.

IFRS17 for Life Insurance: Compliance requirement to migrate from IFRS4 to IFRS17. Involved in data analysis, requirement gathering, automation, process change for Claims, Reinsurance, Premium and actuarial data. Fire and Emergency (FENZ) levy and EQC to Natural Hazards Insurance (NHI) Act change.

Claims Projects: Provide progress updates on claims via digital channels. Migrate reinsurance claims functionality and processes to Guidewire (ClaimsCenter) platform. Map the current claims process as-is, including initiation, lodgement, assessment, processing, and settlement, for calculating reserve, accrual, and settlement amounts for reporting

Mobile App -VANZ: ANZ Go Money is one of the brokers for Vero to sell policies. All policy and claims are managed by Vero application, customers use ANZ Mobile app to buy. VANZ allows customer to buy policy real-time digitally.

Policy Platform Projects: Email consent, Cost for windscreen, policy documentation, Redbook data upload, Stop Cheque Payment, RM number clean-up and reconciliation, Credit card masking, Mortgagee Letter and FSLAA changes.

Remediation: No claim bonus (NCB) incorrectly calculated was fixed and refunded to customers. Negative reserve created due overpaid by customer or vendor was fixed and refunded. Tracking the refund and calculation in **Salesforce**.

Migration Project: Compliance requirement to migrate Lotus Notes – Commercial Insurance Surveyor application. Documented current vs proposed **Salesforce** solution. Migrate from IE to Microsoft Edge. Power BI Report and Python

Environment: AS400, IBM Access, Salesforce, MS Project, MS Visio, MS Office, MS Access, JIRA, MS Azure, Soap UI, Guidewire (ClaimCenter), Adobe Campaign, IBM FileNet, Aptitude, Excel Macro(**VBA**), Confluence, Power BI, Python

Craigs Investment Partners, Tauranga, New Zealand

Nov 18 to Feb 20

***Role:** Business Analyst / Business Systems Analyst*

Roles and Responsibilities:

- Execute projects for Client On boarding, Compliance, Advisors and Trader, covering Private Wealth Management, Institutional Client and Indivual. Support **KiwiSaver, Brokerage, Advisory** products and funds.
- Develop and implement projects coordinating with **stakeholders, Business, Compliance and Operation Team.**
- Work with vendor like **Datacom, Theta, FormsByAir and Chelmer** and internal **stakeholders** to deliver projects.
- Identifying core requirement with **deep analysis**, create document - BRD, FRD, Data Flow, Data Mapping and **work with vendors** like Datacom, Theta and Forms By Air to execute the project.
- Prepare, Process and track data for **CRS reporting, FATCA** eligibility, Treaty rate tax for eligible clients
- Perform end to end **functional testing** for core trading platform – Chelmer upgrade and implementation.
- End to end project management, **status report**, trending, defects and issues tracking for functional testing
- Prepare test plan, test case, test scripts, test execution, document test results for functional testing.

Key Projects

Compliance and Regulatory Projects: Implementation solution for **CRS and FATCA** for the Bank to gain treaty tax rate. Consolidate and implement project for **Foreign Tax ID and KYC** in client on boarding Platform.

Core Trading Platform Rollout: Perform end to end functional review for core trading platform **Chelmer** upgrade. Ensure all the current functionalities and new functionalities are properly tested, trained and implement.

Functional Support: Equity and Fixed Income (Interest) Trade flow, Portfolio consolation, Order and Contract Notes, Involve in all planning session for core platform migration to newer platform.

Environment: Oracle 12c, Microsoft CRM Dynamics 2016, SQL Server 2016, MS Power BI, Tableau, MS Project 2016, MS Visio 2016, MS Office, MS Access 2016, JIRA, MS Azure, Oraas. Chelmer, TR One source, Hip Test, Soap UI, VBA

Citigroup, Singapore

Jul 10 to Sep 18

Role: Sr. Business Analyst / ISO Lead Analyst (Cyber Security) /PM

Accomplishment

- **Cyber Security (Information Security) Projects** – Executed and managed the projects IS department in the Web (CBOL) and Mobile (MBOL) for Consumer Business across the platforms - **FinTech, Salesforce, Azure, Amazon Web Service (AWS), Digital, 3D Secure, Identity and Access Management (IAM / IDAM) and BigData**
- **Financial Crime, KYC, CDD, EDD and AML Monitoring Implementation**–Plan Implementation, Schedule functional walk through with senior management and status update to Steering Committee. Implement KYC, CDD and AML global program with regional requirements. Implement OCC, FRB and PBOC consent orders.
- **Automated and Optimized Entity Data (GFCID)** solution for Risk that reduced the invalid exposure from **60 Billion to few hundreds** via technology and operational solutions in Security masters and Product Processors
- **Cyber Security Tasks** - Implemented Multi-Factor authentication (**MFA**) and Tokenization for PII., Application assessment, Operation Process review and Mobile App review.
- **Cyber Security Review:** Risk Assessment for Third Party Service Provider, Data Privacy review and assessment, PII Data access control for support, vendor and external party, **IAM** review, **PCI-DSS** and ISO policy review

Roles and Responsibilities:

- Perform assessment for **mobile app and online projects** from IS/cyber security department and ensure all the IS controls are tracked and addressed as per security policy - similar to **NZISM** or **ISO 27001**.
- Asses the **data** processed, displayed, stored and transmitted in application, **classify** as per data standard (Similar to **PSR**) and review against Data Privacy (GDPR) policy. Sensitive and Restricted data to be encrypted always
- Review assesses **IS/Cyber security risk** and Identity and Access Management (**IAM**) for project.
- Perform IS assessment of systems, apps, processes, third-party, vendor and service provider as per IS policy (like **NZISM**) and produce report (like **IRAP Assessment Report**) with risks, findings and control measures
- **Lead a group Team** based in Singapore and UK to deliver the global Risk and Compliance requirement
- **Planning** and developing methods and procedures for implementing projects, directing and coordinating project activities, and exercises control over personnel responsible for specific functions or phases of project.
- **Preparing solution proposals**, host workshops, get approvals, involve relevant tech and ops team and implement Provided **Data Quality Support** for data distributed from Security Master and Legal/Issuer Entity ID to Risk processing system and maintained the SLA throughout in **onsite (NY) and offshore (SG)**
- Analyse, Develop and **Implement solution for Basel Product processor** globally to reduce invalid exposure
- Define and implement exception reports and remediation process together with Risk teams. Daily and Month-end Exception reports, Control report and Monitoring Reports. Track the remediation and benefits.
- Working remotely, Setup and **Lead the workshops with SME's**, collect requirement from NAM and EMEA.
- Use **ServiceNow** to define, escalation, response, resolution time for reported problems on the basis of criticality.

Key Projects

FinTech Implementation:

- Integrate Citi FinTech services with partners like AIA, HKTMall, Honestbee, Buzzebee, Chan Brothers, Banki.ru and Sravni.ru, Samsung Pay for services like Account Summary, Pay with Points, Adhoc Payments, lead collection, On boarding, Credit Card Details and option to integrate 100 plus functionalities
- Define and classify roles and responsibilities - Identity and Access Management (**IAM**) for users covering all the 4 departments (address **Essential Eight** mitigation).
- Ensure salesforce admin and App rights (**Essential Eight** mitigation) are isolated and authorised dual control.
- **Data privacy (GDPR)** assessment was performed to ensure payment data is not stored and transmitted in secure manner to address PCI-DSS standards. Expert in CDD, EDD, SDD and BDD

Digital Initiatives: Cash Advance via STP, Push Notification Authentication, FaceBook ChatBot, Remarkable Customer On boarding, eMarketplace, Co-Browse

Cloud Adoption: Salesforce Marketing for SMS, eMail, Push Notification, Social Media advertising and web based marketing campaigns. AWS IVR module for current IVR functions in Cloud. Vymo Mobile App in **MS Azure**.

CitiKYC, CDD, AML and Financial Crime - Enhanced KYC screening with rule based rating system to track the periodic review and transaction monitoring. Integrated system with Client On Boarding, CDD, EDD and BDD for Consumer and Corporate clients. **Financial crime** transaction analysis, sanction implementation and case monitoring.

eSuites Asia Implementation– eSuite is a workflow tool that will route the Account Opening and Account Maintenance documents from branch to COE to Hub for processing.

FATCA / CRS – US IRS Rule to detect deter and discourage offshore tax evasion by US citizens or residents. Financial Institution and Bank to enforce to adhere to all the clients or imposes a 30 percent withholding tax.

Basel III/IV - Trading Book and Banking Book Securities Analysis – Credit risk and Operational risk / resilience analysis. Portfolio would undergo Hair Cut process to calculate the EAD and RWA

Environment: Ab Initio, Oracle 12c, Sybase 15, SQL Server 2016, Business Objects, Cognos, Trillium, MS Project 2016, MS Visio 2016, MS Office 2016/ 365, MS Access 2016, JIRA, IBM BPM, Java, **VBA**. AWS, MS Azure, Salesforce, Oraas.

Client: Citigroup, Institutional Clients Group, New York, US

Aug 07 to Jun 10

Role: Sr. Business Analyst / Project Manager

Roles and Responsibilities:

- Setup and **Lead the meetings with SME's**, explain the project requirement and benefits, put forth constructive questions and extract and document the detailed requirement in specified (BRD) format.
- **Implemented Projects** in Control with minimal impact to Cost and Time.
- Involved in **JAD** and contributed to **brainstorming and Task Force Team** sessions with project focus.
- Conduct Conference calls with interfacing team located in **across regions** for requirement and project status.
- Worked in the vendors **Data feeds - Bloomberg**, Reuters, JJ Kenny, Markit, Standard and Poors, Moody's, Fitch.
- Gather Requirement and document it systematically as **Functional and Non-Functional requirements (FR)**.
- Prepare and publish **Project Plan** to all the stakeholder and technology team and track it.
- Draw **data flow, process flow, System flow**, User Interaction (UI) diagrams for the project.
- Report **progress and completion**. Prepare **dash-board** and run weekly status report for all the stakeholders.
- Prepared SIT and UAT Plan, Cases and scripts for all the projects. Host **workshop** to **project flow** and test stages, scenarios, cases and method to test and deliverables. Exposure to loans , loan trading and lending process

Key Projects

- ❖ **Fixed Income Automation:** Front office retail business requires Corp, Govt and Preferred bonds for their business expansion and cross offering for Morgan Stanley Smith Barney. Process vendor data in Strategic Security Master
- ❖ **Futures Automation:** Algorithmic Trading Desk requires the Pit and Electronic version for Future data for their trading. Processed FOW Trade data and enriched with Bloomberg and Reuters in Security Master and disseminate
- ❖ **Muni Golden Source:** Enhance the Municipal Bond reference data systems to have all the attributes provided by JJ Kenny to all the downstream trade processing systems.
- ❖ **Option Symbolology:** The Option Clearing Corporation (OCC) has initiated an industry wide project to introduce new Symbolology that overhaul the existing method of identifying exchange-listed options contracts.

Environment: Agile, Ab Initio, Oracle 12c, Sybase 15, SQLServer 2016, Business Objects, Cognos, MS Project and Visio 2016, MS Office 2016/ 365, MS Access 2016, JIRA, IBM BPM, Java, **VBA**. AWS, MS Azure, Salesforce, Oraas, Tableau

Client: Citibank, Global Consumer Group, Seoul, South Korea

Aug 06 to Feb 07

Role: Sr. Business Analyst / Project Manager

- ❖ **Project: ECS Integration-** Post acquisition Citibank and KoRAM involves major activity to integrate both banks system. Retail and Card System merged with Citi's regional system for integrated platform.

Roles and Responsibilities:

- Performed **functional gap** study between the two systems and documented it systematically for the regional development centre to develop and implement the same.
- Facilitated collection of functional requirements from system users and preparation of **BRD** and provided appropriate scope of work for technical team to develop prototype and overall system.
- Authored **progress and completion report** to be submitted to project management on a weekly basis.

Client: Citigroup, Country Technology, Singapore

Apr 99 to Jul 06

Role: Senior System Analyst / Associate Project Manager

Key Projects:

- ❖ **MAS Electronic Payment System Plus (MEPS+)**- MEPS+ is a new generation real-time gross settlement (RTGS) system designed to use **SWIFTNet** architecture. It has efficient liquidity management and improved efficiency. Processing **MT100, MT202 and MT940** SWIFT messages, Cross-Border payments and Nostro account reconciliation
- ❖ **Clearing Switch-** Clearing Switch is a central hub for clearing GIRO payments, collections. System processes incoming and outgoing payment and receivables and posts accounting entries to GL system.
- ❖ **Check Truncation System (CTS)** - CTS is an electronic submission of Check from the bank to clearing house.
- ❖ **Anti Money Laundering (AML) – Finance Crime** - Monitoring customer's transactions against given threshold limits, suspected transactions report and tracking case created
- ❖ **Other Applications** - GIRO Pre-validation System (GPS), MAS Reporting System, FAX Automation, Credit Debit Report, USD Check Clearing, Inward GIRO Processing and Trade Pricing and Discrepancy Info System (TPDIS)

Roles and Responsibilities:

- Prepare Requirements Specification, Functional Specification, Design Specification, Perform Functional SIT, coordination for UAT and rollout the application.
- Expert in development and maintenance of End User Application (EUA) in VBA and MS Access.
- Perform application development, data centre coordination, change management, data migration, data analysis, data transfer and batch validation. L3 development and bugs fixing.
- Implemented Trade Pricing Migration application and reduce from 4-layer process to 2 layers

Environment: Windows 2000, AIX, Unix, DB2, Oracle 8.0.6, Oracle Datamart (Warehousing tool), Visual Basic, Seagate Info, Crystal Report 7.0, RightFax, Gupta SQL Base 8, Team Developer 3, Flexcube, MS Access 97/2000, VBA

Zenith Software Limited, Software Engineer, India

Feb 98 to Feb 99

Responsibilities: Involve in the application development, database and interface designing, testing and implementation using Visual Basic 5.0, Oracle 7.3, Crystal Reports, MS Access, MS Excel

Qualification and Certifications

- Master Degree - Apr 2008 Master of Business Administration (**MBA**)
- Bachelor Degree – Apr 1996 Bachelor of Engineering (**BE** 4 Years) in Electronics and Communication
- Professional Certificate - Sep 2005 Project Management Professional (**PMP®**)
- Professional Certificate – May 2015 Certified Scrum Master (**CSM**)
- Professional Certificate – May 2015 ITIL Foundation Certificate (**ITIL**)
- Professional Certificate – Aug 2016 Certified Six Sigma Black Belt
- Course Completed – Jan 2025 RPA - UiPath Automation Business Analyst