

Noel Patale, PMP®, PSM®, ITIL®

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Agile Business Analyst | Scrum Master | Project Manager

SUMMARY

As result-oriented professional, Noel brings 20 years of experience working in the financial industry, management consulting firms, Fintech technology vendors, and Federal Government bodies as a business analyst, scrum master and a project manager. He has a proven track record of successfully delivering a diverse range of technology projects related to front-end web applications, innovative financial assets and liability products, data migration and acquisition programs, IT governance, business process re-engineering, open banking, data analysis, cybersecurity and digital banking. He is adept at engaging with stakeholders across multiple facets of the organization with confidence and is a highly collaborative and dedicated professional with strong problem-solving and analytical skills.

SKILLS

- ◆ **Management** - Agile, Waterfall, SCRUM, SAFe, strategy planning, project management, vendor management, client relationship management, stakeholder management, risk analysis/management, contract management, people management, coaching, mentoring, resource plan, proactive, collaboration, conflict management, communications, leadership, interpersonal, analytical thinking, negotiation, SDLC, business Strategy
- ◆ **Functional** - JIRA, Confluence, data analysis, requirement analysis, documentation, business case writing, KYC/FATCA, Common Reporting Standards(CRS), process flow mapping, MS Project, SharePoint, Signavio Process Modelling Tool, CRM application, credit cards management system, Core Banking applications, compliance and regulatory, POS and switch applications, Open Banking (Consumer Data Right), Excel, Word, PowerPoint, training, workshop facilitation, presentation skills, contract administration, Google cloud platform(GCP), Customer Identity and Access Management application, data visualisation, PowerBI, transition planning.
- ◆ **Technical** - Ability to read and understand code (JavaScript, Python, JAVA, API, SQL, JSON,XML), knowledge of BPMN 2.0, Oracle Database, data migration, system integration, Cloud migration, Customer Authentication, JWT, Access tokens, CIAM, data mapping

WORK EXPERIENCE

Suncorp Bank

Role: Senior Tech Business Analyst – Digital Banking(Mobile App)

Dec 2024 – Current

Responsibilities:

- ◆ Acted as a bridge between product owners, UX/UI teams, mobile developers, and QA to deliver new features and enhancements on the bank's Android and iOS mobile applications
- ◆ Gathered and refined functional and non-functional requirements for digital banking initiatives via discovery workshops
- ◆ Created epics and user stories in JIRA with clear acceptance criteria and test scenarios aligned to agile delivery sprints
- ◆ Collaborated with architects and developers to design API contracts, data models, and error-handling flows for mobile-to-core system interactions
- ◆ Conducted impact analysis and technical feasibility assessments for proposed enhancements and third-party integrations
- ◆ Worked closely with QA teams to validate test plans, resolve defects, and ensure mobile features met regulatory and accessibility standards (WCAG)
- ◆ Participated in daily stand-ups, backlog grooming, sprint planning, and retrospectives as part of a cross-functional Agile squad
- ◆ Analysed customer feedback, app analytics, and production issues to prioritize improvements and shape future feature roadmaps
- ◆ Support Product Owners in prioritisation and backlog refinement
- ◆ Produced high-quality technical documentation including sequence diagrams, data flow diagrams, and mobile app architecture overviews

Role: Senior Tech Business Analyst - Financial Crime and Compliance (KYC)

June 2024 – Dec 2024

Responsibilities:

- ◆ Analysed and document the end-to-end architecture of KYC systems and how they integrate with both front-end (e.g., digital banking portals, onboarding tools) and back-end systems (e.g., customer master, core banking, CRM).
- ◆ Mapped out the interfaces (APIs, batch jobs, message queues) that transport KYC data between systems.
- ◆ Analysed and documented all stages of the KYC lifecycle from Customer onboarding till Customer offboarding and data retention

- ◆ Worked with cross-functional stakeholders to align KYC platform enhancements with AML/CTF regulations, audit findings, and internal policies
- ◆ Translated business compliance rules (e.g., risk scoring logic, identity verification rules) into system logic, API parameters, and database queries.
- ◆ Developed and reviewed technical specifications, interface contracts, and user stories
- ◆ Facilitated technical workshops with compliance, engineering, and business teams to validate solutions and manage impact on downstream systems
- ◆ Defined acceptance criteria and test cases that simulate real-world KYC workflows.
- ◆ Supported User Acceptance Testing (UAT) by validating that the system behaves as expected in various KYC scenarios (e.g., high-risk customer onboarding, missing documentation alert).

Australian Competition Consumer Commission, Melbourne, AUS

Jan 2022 - June 2024

Role: Business Analyst - Open Banking Data Analytics

Responsibilities:

- ◆ Analysed business processes, data, and reporting requirements and provided expert recommendations to build operational KPI reports and dashboards that enabled business teams to make data-driven decisions to optimize or automate business operations.
- ◆ Participated in the agile release train and agile team ceremonies such as PI planning, sprint planning, stand-ups, retrospectives, and reviews.
- ◆ Engaged with business teams within ACCC to assess the current state, opportunities, business challenges, and gaps in business processes and digital solutions and documented business objectives.
- ◆ Demonstrated exceptional ability to partner with key business stakeholders and elicit requirements through techniques such as stakeholder interviews and discovery workshops.

ANZ Bank, Melbourne, AUS

Jan 2021 – Jan 2022

Role: Digital Analyst & Scrum Master, Customer Identity & Access Mgmt. (CIAM)

Responsibilities:

1# Cybersecurity Business Analyst (IDAM Forgerock)

- ◆ Worked closely with product owners, security solution architects, and developers to build product roadmaps, plan and build security solutions, to keep the security posture up to current standards in order to achieve strategic business outcomes.
- ◆ Assisted the cybersecurity team in evaluating and documenting the current state, deficiencies, and desired future state of secure digital solutions via methods like discovery workshops and stakeholder interviews.
- ◆ Conducted end-to-end business analysis, planning, requirement documentation and estimations; developed detailed user stories with acceptance criteria; performed solution testing to ensure it met stakeholder expectations.
- ◆ Developed requirements for secure and convenient authentication experience for API calls to CMDB. This improved the customer experience by reducing the customer loan application submission turnaround time(GoBiz).
- ◆ Developed solution diagrams to depict how the API calls would be processed in a secure and convenient manner.
- ◆ Exhibited a remarkable capacity to collaborate with important business stakeholders and extract requirements.
- ◆ Analysed impact and filled in the gaps in existing documentation, and ensuring smooth approval at the change control board.

2# Scrum Master

- ◆ Provided coaching and mentoring to Scrum teams, ensuring adherence to agile values, principles, and practices.
- ◆ Supported teams in delivering initiatives within stipulated time-frames and quality standards by proactively removing roadblocks.
- ◆ Scheduled and facilitated Scrum events, meetings, and decision-making processes to maintain an efficient workflow.
- ◆ Shielded the team from external distractions, fostering a productive work environment.

National Australia Bank, Melbourne, AUS

Apr 2019 - Apr 2020

Role: Senior Technical Business Analyst Open Banking

Responsibilities:

- ◆ Worked autonomously and collaboratively with the product Owner, service teams, testing teams, senior leadership, and business units to build a solution for the CDR "Open Banking" digital initiative, ensuring conformity to ACCC regulatory obligations.
- ◆ Developed a repository of 3000+ organisational process maps and process flows, related data(risks, obligations, and controls) for migration, remediation, and post-migration reconciliation for the Signavio process modelling implementation project.
- ◆ Analysed and translated regulatory requirements to generate 100+ high-quality user stories and developed a traceability matrix of open-banking obligations with supporting documents such as audit trails.
- ◆ Communicated technical concepts and responded to queries in a clear and concise manner to the legal, technology, business, and change management teams, emphasizing key impacts on business areas.

- ◆ Liaised closely with solution architects to develop "Solution-on-a-Page," system design and architecture, facilitated solution design, Features workshops and presentations to business, service, and testing teams.
- ◆ Analysed the data architecture, data models and system requirements and specifications to build API's, process maps depicting the "as is" and "to be" state of architecture and business processes.
- ◆ Built data dictionaries, and data mapping document for open banking program.
- ◆ Served as the main point of contact for business requirements-related communications, bridging the gap between technical and non-technical stakeholders to ensure clarity and alignment on project progress and outcomes

Silverlake Symmetri, Singapore and the Middle East

Jul 2016 - Jul 2018

A FINTECH founded in 1989, listed on the Singapore Stock Exchange (SGX) in 2003, Silverlake creates technologies to enable successful core banking implementations in Singapore and Middle East countries.

Role: Technical Project Manager for managing CRM application implementation and maintenance

Responsibilities:

- ◆ Developed detailed project scope, plans, milestones, schedules and tracked project activities and ensured deliverables aligned with business objectives.
- ◆ Organized sprint planning, daily stand-ups, and retrospectives to adapt to changing requirements and foster continuous improvement.
- ◆ Managed communications with stakeholders at all including C-suit level on project requirements, status updates to ensure stakeholder engagement.
- ◆ Proactively monitored and tracked risk and issues and implemented mitigation plans to ensure project time lines are not impacted.

Achievements:

- ◆ Boosted company's financial revenue by over 80% on account of high-quality project deliveries, maintenance support, technology consultations and influencing client's senior executives in decision making.
- ◆ Increased client satisfaction by implementing quality assurance and continuous improvement, resulting in 98% increase in quality of deliverables

Projects delivered:

- ◆ KYC & FATCA: Implementation of U.A.E. central bank compliance and regulatory requirements - KYC and FATCA for Abudhabi Islamic bank with a budget of USD 500K using Agile Methodologies
- ◆ Digital Banking: Implementation of 2 Digitization projects – Automation of Customer on-boarding by integrating U.A.E national ID card with the branch front end system for Abudhabi Islamic bank using Agile Methodologies
- ◆ Common Reporting Standards (CRS): Lead a team of Business Analysts, technical team client Business team to research and develop detailed requirement documentation, drafted commercial proposal based on effort estimation

Cedar Management Consulting Intl., Dubai, U.A.E

Jul 2014 - Feb 2016

Established in 1985, Cedar is a global consulting, research and analytics firm assisting clients in the areas of strategy, process, business technology.

Role: Project Manager for IT integration and data migration for business acquisition program between 2 leading banks

Projects Delivered

- ◆ Implementation of 1.2 Million USD project - country-wide, web-based branch front end Teller and CRM system for leading retail bank in the Middle East with utility payment functions using Agile Methodologies
- ◆ Program management of 20 Million USD, end to end IT integration and Data migration of business portfolio and customer base (170k cards and 120K liabilities) from Barclays Bank

Habib Bank AG Zurich, Dubai, U.A.E.

Mar 2013 - Mar 2014

Established in 0 in 1967, provides corporate, personal, private, and correspondent banking products to individuals, SME's and large corporate clients through the bank's international network.

Role: Project Manager for implementation of optimizing IT service management for enhanced business efficiency and effectiveness.

Mashreq Bank, Dubai, U.A.E.

Apr 2004 - Jan 2013

One of the largest Retail and Corporate bank in the United Arab Emirates, Mashreq Bank has provided banking and financial services to millions of customers and businesses since 1967.

Role#2: Project Manager, Cards Technology

Apr 2006 - Jan 2013

Role#1: Senior Business Analyst, Cards technology

Apr 2004 - Apr 2006

EDUCATION AND QUALIFICATIONS

- ◆ Bachelor's Degree in Information Technology from National American University