

PROFESSIONAL SUMMARY

Experienced Business Analyst and Product Owner with over 6 years in the financial services industry. Demonstrated expertise in business and systems requirements, user acceptance testing, and end-user training. Proven track record of working closely with product owners and business stakeholders to drive successful digital transformations and optimize processes. Adept at Agile methodologies, project management, and compliance.

WORK HISTORY

Coforge Limited - Technical Business Analyst  
Bengaluru, India  
01/2025 - Current

- Leading business analysis and backlog refinement for the Cards & Payments project.
- Collaborating with product owners, business stakeholders, and technical teams to enhance credit card processing and digital payments.
- Ensuring compliance with card network regulations (Visa, MasterCard) and banking security standards.

Wells Fargo - Technical Business Analyst  
Chennai, India  
10/2023 - 11/2024

- Led the modernization of check image storage and retrieval systems, achieving a 50% reduction in processing time.
- Collaborated with product owners and technical teams to design solutions that meet business needs and regulatory standards.
- Implemented industry-standard encryption for data protection and enhanced compliance measures.

Crown Solutions India Pvt Ltd - Business Analyst  
Chennai, India  
08/2021 - 02/2023

- Worked with product owners and stakeholders to redesign the account opening journey, reducing processing time by 40% and increasing conversion rates by 20%.
- Automated KYC and fraud detection workflows, achieving 60% of accounts approved without manual intervention.
- Ensured system compliance with regulatory standards and improved user experience through intuitive design.

Xortican Technologies - Business Analyst  
Coimbatore, India  
01/2018 - 06/2021

- Led the design and implementation of a new loan servicing portal to enhance the customer experience and improve loan lifecycle management, from origination to closure.
- Collaborated with stakeholders to define requirements for loan processing, payment scheduling, and account management, improving overall user satisfaction.
- Managed UAT and ensured alignment with compliance regulations (KYC/AML) and internal policies.

PROJECTS

- Financial support Hub (Santander):** Improved credit card processing, fraud detection, and digital payment integrations for increased efficiency and compliance.
- Check Modernization Image Archive Application (Wells Fargo):** Modernized the check image management system with secure, scalable storage solutions and API integrations. Achieved significant improvements in processing time and compliance.
- Digital Transformation - Account Opening Journey (NatWest):** Revamped the account opening process, achieving a 40% reduction in processing time and a 20% increase in conversion rates, while enhancing efficiency and compliance through improved KYC and fraud detection measures.
- Loan Servicing Portal (First Citizen Bank):** Developed the loan servicing portal that enhanced user experience and operational efficiency through streamlined payment processing and document management, while ensuring robust security and compliance.

PORTFOLIO

<https://linkedin.com/in/shanmugapriyansp>

SKILLS

- Product Ownership
- Product Roadmaps
- Product Backlog
- Requirement Gathering & Analysis
- Lending Lifecycle
- Digital system transformation
- Account opening Experience
- User Stories & Use Cases
- Stakeholder Engagement
- Backlog Refinement/Grooming
- Agile Methodology
- Scrum Framework
- Sprint Planning & Review
- JIRA, Confluence, and ALM
- Banking & Financial Domain Expertise
- API and Technical Documentation
- Defect Triage & Resolution
- UAT Testing & Demos
- SQL and Cosmos-DB

KEY ACHIEVEMENTS

- Santander:** Increased card processing efficiency by 35% through optimized workflows, Reduced payment failures by 20% with improved fraud detection and risk controls, Boosted digital payment adoption by 25% through seamless integrations.
- Wells Fargo:** Achieved a 50% reduction in check processing time and implemented advanced encryption for data protection.
- NatWest:** Successfully streamlined the digital account opening process for NatWest, reducing onboarding time by 40%, enhancing user experience with a 90% customer satisfaction rate, ensuring regulatory compliance (KYC/AML), and improving conversion rates by 20%.
- First Citizen Bank:** Successfully enhanced the Loan Servicing Portal by improving customer satisfaction by 30%, reducing loan processing time by 25%, ensuring full compliance with KYC/AML standards, fostering stakeholder alignment, and increasing portal engagement by 20%.

EDUCATION

2017  
Pсна College Of Engineering And Technology  
Dindigul, TN