**Kelly Zheng**

**Career Objective**

Ambitious senior Business Analyst looking for the project in Banking and Financial Service industry to leverage proficient experience of various and phases of SDLC methodologies into organization’s project.

**Professional Summary**

* A 8+ years Sr. Business Analyst with concrete understanding of Business Requirements Gathering, Business Process Flow, Business Process Modeling, Data Analysis, Data Modeling and Data Mapping.
* Directly work with portfolio manager, financial advisors, traders, compliance and operation users in front-mid-back office within Investment Banking/Financial Service sector.
* Excellent understanding of financial products (Equity, Fixed Income, Corp Bonds, Treasury Bonds, Options, SWAPs, Futures, Mutual Funds, ETFs, Securitizations, Mortgage-back securities).
* Hands on experiences on security master in database that cover of above financial products.
* Proficient knowledge of Corporate Finance, quantitative analysis, balance sheet analysis, financial modeling, financial statements forecasting.
* Depth knowledge in Capital Market: Technical & Fundamental Analysis and Portfolio Asset Allocation Analysis.
* Good understanding on Hedge Fund Strategy (Equity long-Short, Convertible Arbitrage) and Portfolio Management Strategy (Bottom-up analysis, top-down analysis, Short Sell) on Fixed Income, Equity, and Alternative Investment, and multiple-asset vehicles.
* Good knowledge on trade life cycle: Trades Capture, Trade Confirmation, Trade Settlement, SWIFT message, Cash and Position Settlement process, and Corp Action.
* **Excellent acknowledge of Banking and Regulatory Compliance, Anti-Money Laundering (AML), Basel Accords, Dodd Frank Act (Section 165), Customer Identification Program (KYC/CIP) and Fixed Income Clearing Corporation (FICC) compliance rules.**
* **Knowledge of Basel II/III, CCAR, PPNR, Credit Risk, Market Risk/Liquidity Risk Modeling and Management, Liquidity Coverage Ratio (LCR), Quantitative Approaches including General Linear Regression (GLM), Time Series Analysis (ARIMA/ARCH/GARCH), Decision Tress, Classification and Cluster Analysis, Principal Component Analysis (PCA), Monte Carol Simulation, and Vector Auto Regression (VaR).**
* Highly proficient on working with numerous SDLC methodologies, including Agile, Scrum, and Waterfall.
* Directly report to PMO to help on implementation and execution of projects throughout full SDLC lifecycles (Inception, development, testing and delivery).
* Expert in writing queries using the Oracle SQL Server to perform data analysis.
* Extensive experiences on data analysis, data modeling and data mapping.
* Proficient business writing skills in delivering Business Requirement Document, Use Case Specification, Functional Specification, System Requirement Specification, Test Cases, Test Plans, UI (user interface) design and mockups.
* Conduct User Acceptance Testing (UAT), System Integration Testing (SIT), Functional Testing, Performance Testing. Advance proficiency in using Excel for financial modeling, Macros, Pivot tables, Regression Analysis.
* Excellent verbal and written communication skills, extensive experiences working with international team setting.

**Technical Skills**

MS Project, JIRA, Rally, SharePoint, Subversion, MS Office Suite – Excel, Word, PowerPoint, Access, MS Visio, Erwin Data Modeler, HP Quality Center (QC), HP Application Lifecycle Management (ALM), IBM Inforsphere Information Analyzer, Test Rail, Database Technologies:  SQL, Oracle, MS Access, SharePoint, Rationale Quality Manager (RQM)

Advent Syncova, Bloomberg Terminal, FactSet, Risk Metrics

**Education**

M.S.—Finance & Accounting

MBA—Financial Management and Investment Management

**CFA—Level II Candidate (Registered for exam in June 2017)**

**Bloomberg Terminal Certification**

**Professional Experiences**

**StateStreet,BostonMA Feb 2016 – Present**

**Sr. Business Analyst**

The goal of the project was to implement Equity SWAPs (OTC Derivatives) into existing State Street Security Finance Risk model and develop Schedules (Binding Agreements between Agency lender and State Street) on a third party vendor application for Security Finance Agency side business. The methodology employed for this project was Waterfall.

**Responsibilities:**

* Worked as a liaison among users (Security Finance Risk team), IT development team (On/Off shore) and testing team. (On/Off shore)
* Understood the existing Risk model; capture improvement requirements and assist development team from inception to delivery
* Enhanced Risk model to better mitigate liquidity, market and counterparty risk in lending business, familiar with risk related formula such as Beta, Gamma, Volatility, STDEV, and quantitate methodologies
* Involved with business users to finalize upgraded “Pledge” model to mitigate liquidity risk on security finance business, protecting State Street as preclinical lender would fully collateralized and fully liquidity on financing leg
* Transferred business requirements into Business Requirement Documents (BRD) and Functional Specification Document (FSD), provide Mock-ups files to developers, to Vendor, to Business users.
* Created data flow diagram in Visio to demonstrate data movement from upstream data source to FMR database system.
* Utilized SQL query to develop daily hedge fund client position flat file by extracting and joining 100+ data fields from multiple tables inside FMR database.
* Wrote SQL queries utilizing join, group by and various aggregate functions to analyze market value, portfolio value and positions.
* Analyze the data elements for Data migration and ETL mapping from upstream source to target data environment.
* Involved in preparing Test Plans for each release, written Test Cases and executed them as part of Functional Testing.
* Prepared Test Cases in Quality Center ALM (QC) that would test various Test scenarios. Validating the Production Defects.
* Set up UAT test portfolios and conduct UAT test cases for business users; provided demo and training session to business users.
* Formulated and apply mathematical modeling and other optimization methods using specialized tools to develop risk management products
* Presented development progress to business users and PMO on weekly meetings
* Involve in Planning, Defining, Designing, Testing and Delivery parts of Software Development life Cycle (SDLC) in Waterfall approach
* Good working knowledge in Equity, Fixed Income and Derivatives (particularly Equity Vanilla SWAPs)
* Great working knowledge on risk related formula, concepts, pricing approach, and stress testing (VaR)
* Cooperated with third party vendor (Advent Syncova, Risk Metrics, FactSet), on receiving hot fix coding packages, assisting to implement codes into State Street internal database for product improvement release
* Utilized MS office applications (Visio, Excel, PPT) to analyze, present and provide solutions
* Extracted data from database to develop daily report for business users, which contains all required market data on financial instruments
* Coached on QA offshore team’s questions during testing phase and sign off QA test plans
* Executed UAT testing and coordinated with the QA Team in the sign-off process before deployment
* Utilized Clear Quest to work with QA testing team to validate potential issues during testing process

**Tools:**

Syncova, Bloomberg Terminal, FactSet, Risk Metrics, Oracle SQL Development, MS SQL Studio, MS (Visio, Excel) and SharePoint, Quality Center ALM (QC)

**Citigroup, Long Island City, NY June 2014 – Jan 2016**

**Sr. Business Analyst**

Project 1: The goal of the project was to create a in-house software solution for Investment Management System with new features and capabilities allowing business users (financial analysts, fund managers, portfolio managers etc.) access to a platform of centralized knowledge and solutions that relates to portfolio management, investment due diligence, performance monitoring as well as obtaining information of new investment opportunities. The methodology employed for this project was Agile Scrum.

Project 2: The project is aimed at enhance the Risk Management and Reporting System to better improve and integrate the bank’s Risk Weighted Assets (RWA) Calculation with advanced internal rating-based (IRB) approach and Pre-Provision Net Revenue (PPNR) forecast for Comprehensive Capital Analysis and Review (CCAR) Stress test.

**Responsibilities:**

* Interacted with different business units (Fixed Income, Equities, Complex Securitas, Corporate Action, Trading, Reporting etc.) within the bank to acknowledge the current business flow.
* Worked as a coordinator between risk management team and IT team to clarify the expected improvement in datasets, methodologies, approaches, and transfer them into functional requirements and specifications.
* Great hands on experiences on gathering requirements mainly on risk calculations such as margin ratio, default ratio.
* Gathered business requirements through interviews, phone calls and surveys from portfolio managers, traders, and financial analysis. Led Joint Application Development (JAD) sessions to resolve urgent issues relating to requirements.
* Involved all aspects of the scrum framework, including sprint plan sessions, backlog grooming sessions, daily scrums, product demos, sprint reviews and sprint retrospectives.
* Involved in maintaining the capacity plan, iteration board, sprint backlog, velocity charts and burn down charts.
* Delivered Functional Specifications Documents (FSD) and User stories.
* Utilized UML to create a multitude of diagrams including Use Cases Diagram, Activity Diagram and Sequence Diagram.
* Scheduled meetings with developers, SAs (System Analyst) and testers to collaborate resource allocation and project completion using MS Project.
* Conducted document analysis to understand the current application relevant to IRB RWA calculation, PPNR forecast, and CCAR stress test.
* Performed analysis of approaches and models for RWA calculation, as well as to assist in investigation, escalation and resolution of the data issues.
* Facilitated & leaded discussion addressing critical topics throughout the stress testing process, including enhancements of RWA Calculation and PPNR forecast.
* Created Data Mapping document and mapped the data between EDW to DataMart.
* Wrote simple complex SQL queries to streamline the data between Lending and Reporting team.
* Unified with Data Governance team the correct access and quality of data is met according to the requirement.
* Performed SQL queries for Data Manipulation and Data Validation using SQL queries/Excel.
* Collaborated in the implementation of a risk management framework to ensure the functions are in compliance with the Federal Reserve’s Comprehensive Capital Analysis Review (CCAR) regulatory requirements.
* Designed Test Cases and Test Plans; prepared Data Mapping document for the application after finalizing the attributes and tables with business users.
* Utilized SQL to extract data using SSIS and understood data schemas and relational data tables in data warehouse.
* Executed UAT and coordinated with the QA Team in the sign-off process before deployment.
* Assisted the Project Manager in creating the Lessons learned document after development.
* Created Ad-Hoc reports for the top management using.

**Tools:**

JIRA, Citirisk, Bloomberg Terminal, MS Suite (Excel, Word, PowerPoint, Access, Outlook), MS Visio, SharePoint, UML, MS SQL 2012, JIRA, Market pricing data, Quality Center 11.5

**BrandywineGlobalAssetManagement, Philadelphia PA**

**June 2013 – May 2014**

**Business Analyst**

The project was based on customizing the web portal for Financial Advisors in a Wealth Management platform that integrates resources and aggregates data on mark-to market basis, allowing Financial Advisors to conduct investment actions quickly and efficiently. The project was on wealth management components including Bonds, Bank Loans, MBS, Index, Options (OTC Derivatives), Equity, ETFs, Mutual Funds, FX contracts and commodities contracts. The purpose of the system was to enable Financial Advisors to buy, sell, short-sell, deposit, withdrawal and liquid asset investments for high net worth individuals. The SDLC methodology followed on this project was RUP.

**Responsibilities:**

* Worked with Financial Advisors to acknowledge the business requirements by Prototyping and JAD sessions.
* Generated asset allocation within clients’ portfolios and make recommendations for asset class diversification to minimize clients’ portfolios risk.
* Assisted in daily settlement operations of back office in coordination with daily transactions for middle office operations.
* Identified the dependencies and potential risks to the completion of the sprints including resources, costs and systems.
* Assisted clients with strategic asset allocation decisions, tactical asset allocation modeling, risk budgeting methodologies, manager selection and evaluation, portable alpha strategies, and mutual fund manager selection.
* Documented history of creating and bringing new financial products to market. Monitored all investment instruments in domestic and global securities market.
* Assisted in development of aggregation methods and materiality limits for sensitive, and create a level of reporting adequate and relevant for upper management and the Board.
* Completed additional ad hoc requests within an emphasis for providing insights for Financial Advisors’ decisions and recommendations.
* Documented use cases, workflows; class and sequence diagrams according to UML methodology thus defining the Data Process Models.
* Assisted with the Testing and implementation of new attributes needed for current and future reference data initiatives.
* Maintained Traceability Matrix for the current business process and proposed changes.
* Worked closely with the development team to verify that business needs are fulfilled and deliverables are produced within specific budget, quality and time.
* Conducted training sessions to make the users comfortable with the functionality.

**Tools:**

Bloomberg Terminal, Rally, Oracle, Microsoft Office 2013 (Word, Visio, Project, Excel, Access), MS SharePoint 2013, SQL Server 2012

**BNY Mellon, Philadelphia, PA**

**July 2011 – December 2012**

**Business Analyst**

                                    The project involved in implementing NICE Actimize solutions into the Anti-Money Laundering (AML) Transaction Monitoring System that enables end-to-end coverage for the detection, scoring, alerting, workflow processing, and reporting of suspicious activity. The system supported the full investigation life cycle with an integrated case management platform and the project was focused on preparation of CTR and SARs as per the AML compliance laws using the NICE Actimize software. This project was based on Waterfall methodology.

**Responsibilities:**

* Reviewed of client documentation/information within the business units and ensured information is consistent with BSA/AML Policy and Procedures and satisfies regulatory requirements
* Conducted JAD sessions for communicating with Stakeholders and SMEs
* Assisted in building a business analysis process model using Rational Rose and Visio and reviewing of Client Risk Scoring, Client Identification and KYC documentation oversight/management requirements
* Communicated extensively with the clients and different levels of managements to identify requirements, use cases and to develop functional specifications
* Created Use-Cases and Business Use-Case Model after accessing the status and scope of the project and understanding the business processes
* Managed all the requirements in RequisitePro, making requirements available to all team members
* Used the Unified Change Management from Rational to track changes to multiple artifacts by versioning artifacts, associating requirements to specific change request/defects to streamline the defect/change tracking process
* Studied the existing KYP/CIP system and prepared the test data for the CDD and EDD based on the inputs
* Tested the application manually by executing Test Cases in Quality Centre prior to Automation and Involved in automated testing and Performance testing using QTP and Load Runner
* Develop User Acceptance Testing and specifications with guidance from AML Compliances
* Coordinated and prioritized outstanding defects and enhancement/system requests based on business requirements, allowing sufficient time frame to ensure accuracy and consider deadlines
* Monitored client expectations and conducted user interviews
* Prepared the report publishing frequencies and the media in which it shall be published (SharePoint), also prepared the document for filing frequency and filing format of the SARs, CTRs to the regulatory agencies and internal systems

**Tools:**

Erwin, Microsoft Office 2010 (Word, PowerPoint, Access, Excel Pivot and VLookup, Outlook, Project, Visio), Rational Clear Quest, Quality Centre, RequisitePro, NICE Actimize, Dodd Frank Act, FATF, OFAC

**Scottrade, Kansas City, MO January 2009 – June 2011**

**Business Analyst**

The goal of the project was to improve implementation of Mortgage Backed Securities (MBS) Reporting System for post-trade MBS functions that supports large volume while mitigating e-Trading processing risk. In addition, the project developed Trade Order Reconciliation System (TORS) that was a client server-based application for Fixed Income trading desk to proactively resolve errors in trading process and seamlessly linked front and back offices within trading process. The project employed agile scrum methodology.

**Responsibilities:**

* Extensively interacted with both user group and development team and facilitated JAD session to gather requirements for conceptual model.
* Involved in analysis and decision making process with the stakeholders to identify and realize relative value opportunities within and across multiple portfolios and trading accounts.
* Reviewed and analyzed Fixed Income Clearing Corporation (FICC) compliance rules for Trade Processing Module which provides real-time submission, management and reconciliation of MBS trades and pools as required by FICC’s trade processing, risk management, trade netting and pool netting programs.
* Developed requirements for customization and enhancement of fixed income-trading applications.
* Delivered Functional Requirements Specification (FRS) Documents per the Business requirements and Post Trade MBS workflow.
* Tracked trades for possible errors-quality control.
* Contacted global client regarding on trade information, resets and cash settlements.
* Developed User Story on functionalities for MBS pool allocation and optimization, pool substitutions, pair-offs, trade assignments, account allocations and broker give-ups.
* Delivered Test Plan, Test Cases, Test Reports and Defect tracking report.
* Interacted with test team executing Fixed Income Clearing for Alpha-testing, Functional Testing, System Integration Testing, Security Testing and Regression Testing.
* Involved with reviewing defects reported from UAT/B-Testing efforts and analyzed for root cause and took actions based on the findings
* Conducted training sessions to make the users comfortable with the functionality

**Tools:**

JIRA, Bloomberg Terminal, Erwin, Oracle, Microsoft Office (Word, PowerPoint, Access, Excel Pivot Table, Excel VLookup, Outlook, Project, Visio)